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# SMALL BUSINESS content

2012-2013 DALLAS/FORT WORTH

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### On the Cover:

*Frances Foster Brooks and Gene T. Brooks Jr., founders of Charleston, West Va.-based BrooAlexa, LLC, a construction firm, have built their company with the help of the West Virginia Small Business Development Center, a resource partner of the U.S. Small Business Administration.*



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## Questions You Need to Ask Your Bank...

### 1. IS YOUR BANK FINANCIALLY STRONG?

*Because if a bank can't handle its own finances, how can you trust it to help with yours?*

### 2. WHO OWNS YOUR BANK?

*Does it care more about Wall Street investors than it does you?*

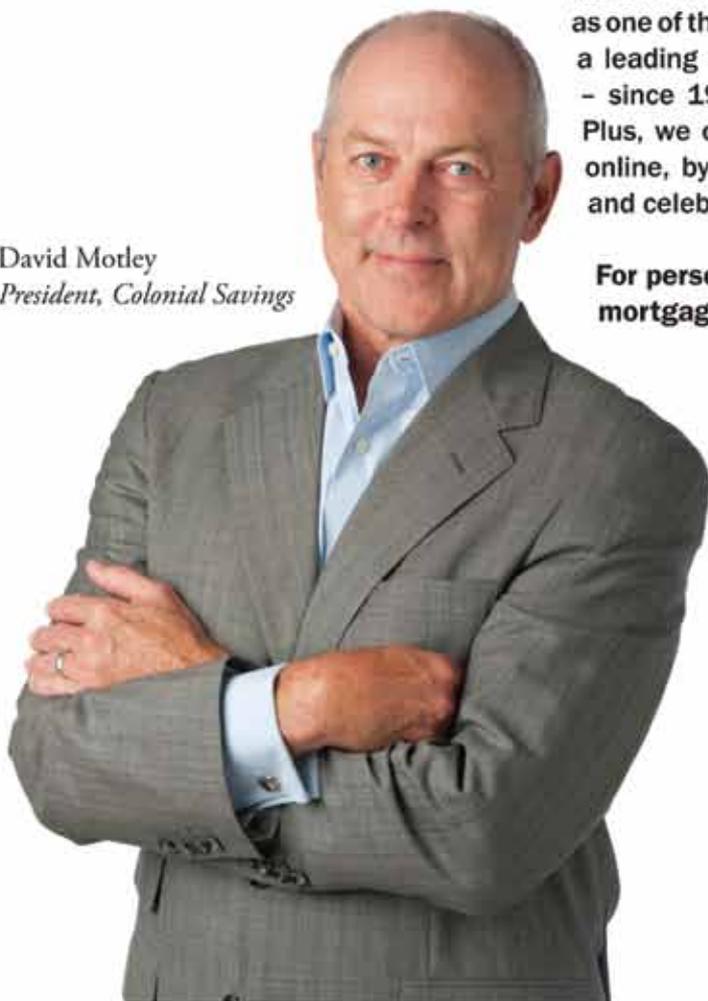
### 3. DOES YOUR BANK HAVE ALL THE SERVICES YOU NEED?

*And do they have a real person to help you use them?*

Colonial Savings is "Five Star Rated – Highly Recommended" as one of the strongest banks in the country by Bauer Financial, a leading analyst. We've been privately owned – by choice – since 1952 by the same family with deep ties to Texas. Plus, we offer all the financial products you need, whether online, by mobile device or in person, with local decisions and celebrated customer service.

**For personal banking, business banking and home mortgages, Colonial Savings is the answer.**

David Motley  
*President, Colonial Savings*



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SAVINGS  
**FULL SERVICE BANKING**

*Branches Throughout the  
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Visit [ColonialSavings.com](http://ColonialSavings.com)  
or call 800-937-6001

NMLS #401285



## FROM THE ADMINISTRATOR



Over the last two decades, small and new businesses have been responsible for creating two out of every three net new jobs in the United States, and the country's 28 million small firms today employ 60 million Americans — that's

fully half of the private sector workforce.

At the SBA, and across the administration, we are focused on making sure that entrepreneurs and small business owners have the tools, resources and relationships you need to do what you do best: grow and create jobs.

Over the past three years, the SBA has streamlined and simplified its programs to better serve the small business community. These program enhancements are focused on providing more access and opportunity for capital, counseling and contracting for small businesses like yours all across the country.

One example is our newly re-engineered CAPLines program, which is designed to help small businesses meet their short-

term and cyclical working-capital needs. To strengthen the program, we talked to lenders and small business owners about how to make CAPLines more efficient and effective. As a result, we streamlined the paperwork and allowed banks to use more of their own processes, and we are now seeing loan volumes up more than 220 percent.

I hope this guide helps you take advantage of some of the tools we offer at the SBA. If you want additional information about any of our programs or initiatives, we have a wide range of online tools, including SBA.gov, which provides access to SBA Direct, a tool that connects you to SBA resources in your local area. You can also join the SBA online community and connect with other small business owners.

Warm regards,

A handwritten signature in black ink that reads "Karen G. Mills". The signature is written in a cursive, flowing style.

**Karen G. Mills**  
*Administrator*  
*U.S. Small Business Administration*

## About the SBA

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

### Your Small Business Resource

*Every year, 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 compete effectively in the marketplace and strengthen the overall U.S. economy.*

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

- *Counseling*
- *Capital*

- *Contracting*
- *Disaster Assistance*
- *Advocacy and the Ombudsman*

*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.*

## FROM THE REGIONAL ADMINISTRATOR

### *Regional Administrator for SBA's Region VI*



The U.S. Small Business Administration is helping America's entrepreneurs and small businesses throughout the U.S. We know that small businesses are critical to the strength of our economy. The SBA is taking an active role

to help entrepreneurs and small business owners to start-up, grow and compete globally.

SBA plays an important part in the success of small businesses by providing access to capital, counseling, technical assistance, federal contracting opportunities and exporting assistance.

Small businesses have created 67 percent of private sector jobs over the past 17 years. And, it is our entrepreneurs and small business owners that will drive America's ability to innovate, stay competitive across the globe and win the future.

The SBA always talks about our three Cs – capital, contracting and counseling and how we are helping entrepreneurs and small business owners. This Resource Guide provides information on all of SBA programs and services available to them.

The Recovery Act and the Small Business Jobs Act signed into law by President Obama has provided entrepreneurs and small business owners with greater access to capital. In fact through key loan enhancements, the SBA supported \$42 billion in lending and helped thousands of small businesses during a time when

traditional credit was frozen. And, the support from the lending community has been tremendous in helping us provide capital to small businesses for our five states representing Region VI.

The SBA wants to make sure small businesses know how to do business with the federal government. And, because of the 19 provisions contained in the Jobs Act, there are greater opportunities for selling your products and services to the government which was implemented by President Obama.

The SBA has a network of counselors dedicated to supporting the small business communities: Small Business Development Centers, Women Business Centers, SCORE and Veterans Business Outreach Centers. The Jobs Act provided grants to Small Business Development Centers to fund counseling projects in areas such as exporting to help small businesses start or strengthen their exporting.

We are confident that the tools and resources the SBA has to offer will help entrepreneurs and small business owners throughout the country. Contact your local SBA district office with any additional questions or visit SBA's redesigned Web site: [www.sba.gov](http://www.sba.gov). Also, you can now follow the SBA on Facebook and Twitter.

Warmest Regards,

**Yolanda Garcia Olivarez**  
*Regional Administrator*  
*Small Business Administration*

## Message From The District Director

# DALLAS FORT WORTH

## SBA Staff Listing

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

### Executive Direction

AUSTIN, Herbert	Director	817-684-5502
GREELY, Michael	Deputy Director	817-684-5530

### Administration

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SCHEU, Tena	District Support Assistant	817-684-2221
URBAN, Debbie	District Support Assistant	817-684-5519

### Lender Relations

ESPIE, Perry	Supervisor	817-684-5545
BATES, Glen	Program Support	817-684-5504
JONES, Annie	Program Support	817-684-5522
RODRIGUEZ, Willie	Lender Relations Specialist	817-684-5514

### Marketing – Business Development

MEDINA, Bill	Economic Dev. Specialist	817-684-5517
GOREE, Ahmad	Economic Dev. Specialist	817-684-5539

### 8(a) – Business Development

ALVAREZ, Nancy	Supervisory BOS	817-684-5529
DUFFER, Greg	Bus. Oppt. Spc.	817-684-5550
MONTGOMERY, Jennie	Bus. Oppt. Spc.	817-684-5524
SLOAN, Kevin	Bus. Oppt. Spc.	817-684-5511

### Office of Exporting/Importing

SCHULZE, Rick	Trade Finance Spc.	817-684-5506
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### SBA Region VI Staff

OLIVAREZ, Yolanda	Regional Administrator	817-684-5580
BOOKER, Darla	Communication Director	817-684-5535
GEARY, Virginia	Staff Assistant	817-684-5581

### Senior Area Counsel

FLATO, Frank M.	Senior Counsel	817-684-5542
BAKA, Andrew	District Counsel	817-684-5509

### Resource Partners

SBDC, Dallas	<a href="http://www.ntsbd.org">www.ntsbd.org</a>	214-860-5865
SBDC, Fort Worth		817-871-6028
SCORE, Dallas		214-987-9491
SCORE, Fort Worth		817-871-6002
SCORE, East Texas		903-510-2975

SCORE Counseling Every Tue. and Wed. at the District Office – Call 817-871-6002 for Appointment.



# Rules For Success

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

Small businesses are critical to the U.S. economy because they employ about half of the people working in the private sector and play a key role in generating new jobs.

Successful small businesses, like large corporations, start with an entrepreneur. With creativity, enthusiasm and commitment, an entrepreneur can turn even a small venture into an impressive business. The mission of the US Small Business Administration (SBA) is to support small businesses from start-up to the realization of their ultimate goals.

The SBA provides support in starting a new business, through the Service Corps of Retired Executives (SCORE), a group of about 13,000 volunteer business executives who counsel entrepreneurs in person or online at Score.org. Also, our resource partners, the 20 Small Business Development Centers (SBDCs) extend advice in writing a business plan as well as counseling and training to current and prospective entrepreneurs.

The formation and growth of small businesses depend critically on access to credit. To that end, with the guarantees provided by the SBA, small businesses are able to obtain the financing they need, especially when facing tough economic times.

While the prolonged economic slump is prompting businesses to tweak their business plans, including changes to marketing strategies, clientele, products and services, the SBA approved close to \$28 billion in small-business loans during its fiscal year 2012.

In addition to providing loan guarantees, the SBA through its 8(a) contracting program continues to generate great results in terms of federal procurement opportunities for registered firms.

Furthermore, the SBA encourages small business owners to grow their volume and customer base beyond the US borders, since according to the U.S. International Trade Commission, small- and medium-sized businesses account for about 30% of all U.S. merchandise exports global market.

The Dallas/Fort Worth District Office encompasses 72 counties in North Texas and serves approximately 660,000 small business establishments with a significantly increasing number of minority owned and women owned businesses. Texas boasts a business-friendly atmosphere for start-up firms. With over 145 lenders contributing at least one loan each, the Dallas/Fort Worth district office approved 1,448 loans during fiscal year 2012 for a total dollar value of over \$617.7 million.

We encourage you to explore this Resource Guide that constitutes a valuable source of information on the SBA and the services extended through its network of resource partners.

Sincerely,

**Herbert Austin**

*District Director of  
SBA's Dallas/Fort Worth District Office*

# Doing Business in Dallas/Fort Worth

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

## THE DALLAS/FORT WORTH DISTRICT OFFICE

The Dallas/Fort Worth District Office is responsible for the delivery of SBA's many programs and services. The District Office is located at 4300 Amon Carter Boulevard, Suite 114, Fort Worth, TX. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

## CONTACTING THE DALLAS/FORT WORTH DISTRICT OFFICE

For program and service information, please contact the Marketing Division, Billy Medina at 817-684-5500. For information on financing, please contact Perry Espie at 817-684-5500.

## 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 is available through

SCORE – Counselors to Americas Small Business and Small Business Development Centers (SBDCs). 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 Nancy Alvarez at 817-684-5529. Special loan programs are available for businesses involved in international trade.

A Veterans Affairs Officer is available to assist veterans. Please contact Bill Medina at 817-684-5517.



## SUCCESS STORY

**DNA Transcomp & Houdek Enterprises**  
Donna Anderson  
Dallas, TX

Donna Anderson came to the Dallas SBDC in February of 2010 after we approved her application to gain office space at the Business Incubation center. She left corporate America after securing a small line of credit, and came to the Dallas SBDC with a goal to become a stable, innovative and growing woman-owned freight broker company. Donna came in for regular counseling with Judith Collins where she learned how to prepare for business loans, grow her company through acquisitions and joint ventures. Through being counseled, trained and networking, she gained a trucking partner who agreed to combine forces to bid on large government construction contracts. She also established relationships with a few bankers at the SBDC Deal Day forum in an effort to position herself financially in 2011.

Through the help of SBDC's extended network, Donna found a small trucking company, Houdek Enterprises, Inc., selling their business and convinced the owner that she was the right buyer. Donna was able to secure an SBA loan from Chase Bank for \$415,000 to buy the company plus a \$100,000 line of credit which allowed her to grow the freight broker company into a full fledged trucking business with 7 trucks and 10 trailers. She also was able to employ 15 persons and now projects revenues next year to be \$1.5 million.

DNA Transcomp & Houdek Enterprises, Inc. is a transportation service and logistics firm located in Dallas that specializes in moving freight and materials that organizations need. Their motto is "unique like you". Donna's ultimate goal is to provide unique services to both shippers and carriers to create a win-win situation for both parties. They operate in 48 states and also handle international intermodal shipments.

## We Welcome Your Questions

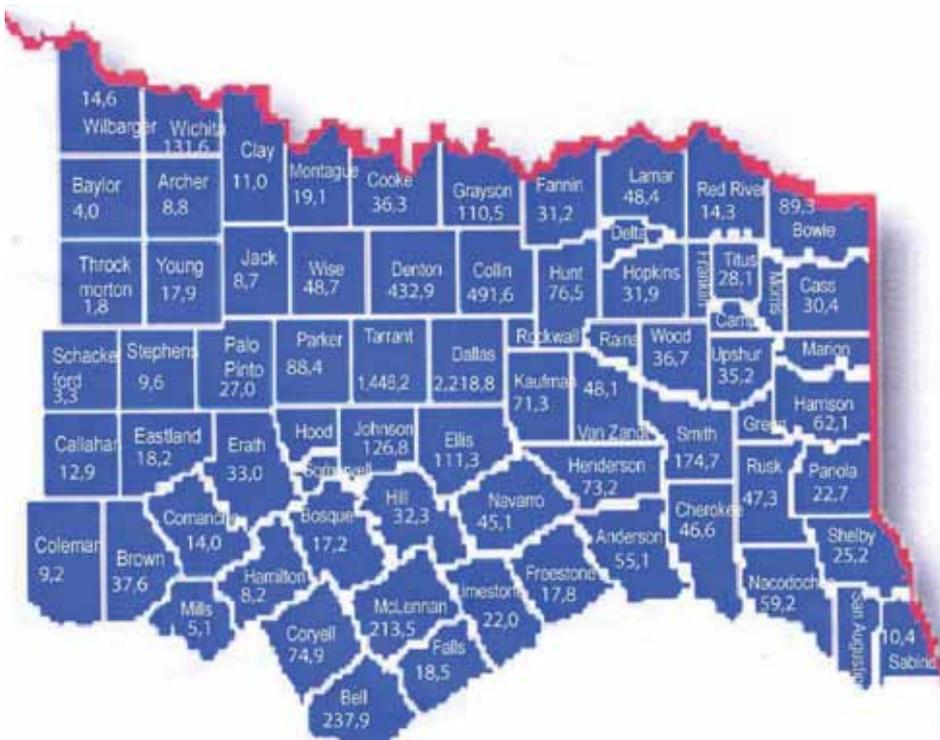
For extra copies of this publication or questions please contact:

Dallas/Fort Worth District Office  
4300 Amon Carter Boulevard, Suite 114  
Fort Worth, TX 76155

Tel: 817-684-5500 Fax: 817-684-5516

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

The Dallas/Ft. Worth District Office services 72 counties. Below is a map that shows each.



# COUNSELING

## Getting Help to Start Up, Market and Manage Your Business

COUNSELING



Every year, the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and existing 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 out, 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, find foreign markets, and make your voice heard in the federal government.

You can access SBA information at [www.sba.gov](http://www.sba.gov) or visit one of our local offices for assistance.

### SBA'S RESOURCE PARTNERS

In addition to our district offices which serve every state and territory, the SBA works with a variety of local resource partners to meet your small business needs. These professionals can 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, and

recovering from disaster. To find your local district office or SBA resource partner, visit [www.sba.gov/sba-direct](http://www.sba.gov/sba-direct).

### SCORE

SCORE is a national network of over 14,000 entrepreneurs, business leaders and executives who volunteer as mentors to America's small businesses. SCORE leverages decades of experience from seasoned business professionals to help small businesses start, grow companies and create jobs in local communities. SCORE does this by harnessing the passion and knowledge of individuals who have owned and managed their own businesses and want to share this "real world" expertise with you.

Found in more than 370 offices and 800 locations throughout the country, SCORE provides key services – both face-to-face and online – to busy entrepreneurs who are just getting started or in need of a seasoned business professional as a sounding board for their existing business. As members of your community, SCORE

mentors understand local business licensing rules, economic conditions and important networks. SCORE can help you as they have done for more than 9 million clients by:

- Matching your specific needs with a business mentor
- Traveling to your place of business for an on-site evaluation
- Teaming with several SCORE mentors to provide you with tailored assistance in a number of business areas

Across the country, SCORE offers nearly 7,000 local business training workshops and seminars ranging in topic and scope depending on the needs of the local business community such as offering an introduction to the fundamentals of a business plan, managing cash flow and marketing your business. For established businesses, SCORE offers more in-depth training in areas like customer service, hiring practices and home-based businesses.

For around-the-clock business advice and information on the latest trends go to the SCORE website ([www.score.org](http://www.score.org)). More than 1,500 online mentors with over 800 business skill sets answer your questions about starting and running a business. In fiscal year 2011, SCORE mentors served 400,000 entrepreneurs.

For information on SCORE and to get your own business mentor, visit [www.sba.gov/score](http://www.sba.gov/score), go to [www.SCORE.org](http://www.SCORE.org) or call 1-800-624-0245 for the SCORE office nearest you.

#### SCORE District Office

Keith Kennedy, SCORE District Director  
1402 Corinth St.  
Dallas, TX 75215  
214-987-9491

#### Dallas SCORE Chapter 22

Meadows Bldg.  
5646 Milton St., Ste. 303  
Dallas, TX 75206  
214-987-9491 Mon-Fri 9:00-3:00  
Prefer Appointment-Walk-ins Welcome

### 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.
- Earnings and growth potential are unlimited.
- Running a business will provide endless variety, challenge and opportunities to learn.

**DALLAS SATELLITE LOCATIONS:****Allen Chamber of Commerce**

210 W. McDermott Dr.  
Allen, TX 75013  
972-727-5585  
Thursday 12:00-3:00 – Call for Appointment

**Coppell Office  
Chamber of Commerce**

509 W Bethel, Ste. 200  
Coppell, TX 75019  
972-393-2829  
Thursday 9:00-12:00 – Call for Appointment

**Carrollton Chamber of Commerce**

5100 Belt Line Rd., Ste. 430  
Dallas, TX 75254  
469-587-0420  
Monday 12:00-3:00 – Call for Appointment

**Denton – South Branch Library**

3228 Teasley Ln.  
Denton, TX 76210  
940-349-8752  
Wednesday 9:00-12:00 – Call for Appointment

**Duncanville Chamber of Commerce**

300 E. Wheatland Rd.  
Duncanville, TX 75116  
972-780-4990  
Thursday 9:00-12:00 – Call for Appointment

**Farmers Branch Chamber of Commerce**

One Medical Pkwy., Ste. 104  
Farmers Branch, TX 75234  
972-243-8966  
Wednesday 9:00-12:00 – Call for Appointment

**Flower Mound Chamber of Commerce**

700 Parker Sq., Ste. 100  
Flower Mound, TX 75028  
972-539-0500  
Thursday 1:30-4:00 – Call for Appointment

**Frisco Chamber of Commerce**

6843 Main St.  
Frisco, TX 75034  
972-335-9522  
Wednesday 9:00-12:00 – Call for Appointment

**Garland – Inwood National Bank**

1200 Main St.  
Garland, TX 75041  
972-272-7551  
Thursday 9:00-12:00 – Call for Appointment

**Import/Export Office**

8787 N. Stemmons Frwy.  
Dallas, TX 75247  
214-267-2214  
Mon. & Tues. 7:00 – 3:00 and  
Wed. 7:00 – 11:30 – Call for Appointment

**Irving- Las Colinas  
Chamber of Commerce**

5201 N. O'Connor Blvd., Ste. 100  
Irving, TX 75039  
214-217-8484  
Wednesday 9:00-2:00 – Call for Appointment

**Lewisville Chamber of Commerce**

551 N. Valley Pkwy.  
Lewisville, TX 75067  
972-436-9571  
Friday 9:00-1:00 – Call for Appointment

**McKinney-Chamber of Commerce**

2150 S. Central Expwy., Ste. 150  
McKinney, TX 75070  
972-542-0163  
Wednesday 1:00-3:00 – Call for Appointment

**North Dallas-Chamber of Commerce**

10707 Preston Rd.  
Dallas, TX 75230  
214-368-6485  
Friday 9:00-12:00 – Call for Appointment

**Oak Cliff-Chamber of Commerce**

400 S. Zang Blvd.  
Dallas, TX 75208  
214-943-4567  
Thursday 9:00-12:00 – Call for Appointment

# Thank you, small business owners

**WELLS  
FARGO**

## Wells Fargo was named the #1 SBA lender for 2012\*

Dallas counts on small businesses. And you can count on Wells Fargo – the nation's largest SBA lender – for the financing you need to:

- Purchase a building or an existing business
- Finance a partner buyout
- Meet virtually any other business need

With interest rates at all-time lows, now is the time to take advantage of SBA lending. Talk with your local Wells Fargo SBA specialist today and get the financing you deserve:

Call today  
800-545-0670

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

**Together we'll go far**

\*Wells Fargo is the #1 SBA 7(a) lender in dollar volume. Source: US Small Business Administration for fiscal year 2012.

All credit decisions subject to credit approval by Wells Fargo Bank.

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**Plano – Collin County Community College**

4800 Preston Park Blvd., Ste. A-126  
Plano, TX 75093  
972-985-3770  
Thurs. 9:00-12:00 & Fri. 12:00-3:00 – Call for Appointment

**Richardson Chamber of Commerce**

411 Belle Grove  
Richardson, TX 75080  
972-795-2800  
Tuesday 9:00-12:00 – Call for Appointment

**Rowlett – Chamber of Commerce**

3910 Main St.  
Rowlett, TX 75088  
972-475-3200  
Friday 9:00-12:00 – Call for Appointment

**Sachse – Chamber of Commerce**

5941 Hwy. 78  
Sachse, TX 75048  
972-469-1212  
Wednesday 9:00-3:00 – Call for Appointment

**East Texas SCORE Chapter 280**

1530 S. SW Loop 323, Ste. 100  
Tyler, TX 75701  
903-510-2975  
Mon-Fri 8:00-5:00 – Call for Appointment

**Fort Worth SCORE Chapter 120**

James E. Guinn School Complex  
1150 S. Frwy., Ste. 108, I-35 @ Rosedale  
Fort Worth, TX 76104  
817-871-6002  
Mon-Fri 9:00-3:00 – Call for Appointment  
On-Line Reservation at [www.scorefortworth.org](http://www.scorefortworth.org)

**FORT WORTH SATELLITE LOCATIONS:****Cleburne Chamber of Commerce**

1511 W. Henderson St.  
Cleburne, TX 76033  
817-781-6002  
Wed. 9:00-3:00 – Call for Appointment

**Colleyville City Offices**

100 Main St., 1st Fl.  
Colleyville, TX 76034  
817-871-6002  
Tues. & Wed. 10:00-2:00 – Call for Appointment

**Eules Library**

201 Ector Dr.  
Eules, TX 76039  
817-685-1489  
4th Tues. each month in evenings – Call for Appointment

**Fort Worth Small Business Administration**

4300 Amon Carter Blvd., Ste. 114  
Fort Worth, TX 76155  
817-817-6002  
Tues. & Wed. 10:00-2:00  
Call for Appointment

**North Richland Hills Public Library**

9015 Grand Ave., Rm. 232  
North Richland Hills, TX 76180  
817-871-6002  
Wed. & Thurs. 2:00-5:00 – Call for Appointment

**SMALL BUSINESS DEVELOPMENT CENTERS**

The U.S. Small Business Administration's Small Business Development Center (SBDC) program's mission is to build, sustain, and promote small business development and enhance local economies by creating businesses and jobs. This is accomplished by the provision and ensuing oversight of grants to colleges, universities and state governments so that they may provide business advice and training to existing and potential small businesses.

The Small Business Development Center program, vital to the SBA's entrepreneurial outreach, has been providing service to small businesses for more than 30 years. It is one of the largest professional small business management and technical assistance networks in the nation. With more than 900 locations across the country, SBDCs offer free one-on-one expert business advice and low-cost training by qualified small business professionals to existing and future entrepreneurs.

In addition to its core services, the SBDC program offers special focus areas such as green business technology, disaster recovery and preparedness, international trade assistance, veteran's assistance, technology transfer and regulatory compliance.

The program combines a unique mix of federal, state and private sector resources to provide, in every state and territory, the foundation for the economic growth of small businesses. The return on investment is demonstrated by the program's success during 2011:

- Assisted more than 13,660 entrepreneurs to start new businesses – equating to 37 new business starts per day.
- Provided counseling services to more than 106,000 emerging entrepreneurs and nearly 100,000 existing businesses.
- Provided training services to approximately 353,000 clients.

The efficacy of the SBDC program has been validated by a nationwide impact study. Of the clients surveyed, more than 80 percent reported that the business assistance they received from the SBDC counselor was worthwhile. Similarly, more than 50 percent reported that SBDC guidance was

beneficial in making the decision to start a business. More than 40 percent of long-term clients, those receiving 5 hours or more of counseling, reported an increase in sales and 38 percent reported an increase in profit margins.

For information on the SBDC program, visit [www.sba.gov/sbdc](http://www.sba.gov/sbdc). To schedule an appointment for counseling or to see the seminar schedule, contact the center nearest you from the list below.

**Abilene, Texas****\*Texas Tech University SBDC @ Abilene**

Judy Wilhelm  
500 Chestnut, Ste. 601  
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[www.ttusbdc.org/abilene](http://www.ttusbdc.org/abilene)

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(North Texas SBDC (Lead Center)  
Bill J. Priest Institute of El Centro College  
Mark Langford, State Director  
Katrina Wade-Miller, Associate Director  
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**Dallas SBDC**

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Jeff Blatt, Director  
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214-860-5865 • 214-860-5867 Fax  
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**Dallas SBDC Garland Chamber Satellite**

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Garland, TX 75040  
214-860-5865 • 214-860-5867 Fax

**Grayson SBDC**

Grayson County College  
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[www.GraysonSBDC.org](http://www.GraysonSBDC.org)

**Kilgore SBDC**

Kilgore College  
Brad Bunt, Director  
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903-757-5857 or 800-338-7232  
903-753-7920 Fax  
[www.KilgoreSBDC.com](http://www.KilgoreSBDC.com)

**McLennan SBDC**

McLennan Community College  
Steve Surguy, Director  
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254-299-8054 Fax  
www.mccsbdc.com

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www.mccsbdc.com

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**North Central Texas SBDC**

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**North Central Texas Denton Chamber Satellite**

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nctsbdc@denton-chamber.org

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**Northeast Texas SBDC**

Northeast Texas Community College  
Tim Wilson, Director  
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**Northeast Texarkana Satellite**

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**Paris SBDC**

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**\*\*Specialty Ctr-SBDC for Enterprise Excellence SBDC**

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\*Sub-centers of Northwest Texas SBDC  
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\*\*SBDC Specialty Centers

**WOMEN'S BUSINESS CENTERS**

The SBA's Women Business Center (WBC) program is a network of 110 community-based centers that provide business training, coaching, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. WBCs are located in nearly every state and U.S. territory and are partially funded through a cooperative agreement with the SBA.

To meet the needs of women entrepreneurs, WBCs offer services at convenient times and locations,

including evenings and weekends. WBCs are located within non-profit host organizations that offer a wide variety of services in addition to the services provided by the WBC. Many of the WBCs also offer training and counseling and provide materials in different languages in order to meet the diverse needs of the communities they serve.

WBCs often deliver their services through long-term training or group counseling, both of which have shown to be effective. WBC training courses are often free or are offered at a small fee. Some centers will also offer scholarships based on the client's needs.

While most WBCs are physically located in one designated location, a number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations. WBCs have a track record of success. In fiscal year 2011, the WBC program counseled and trained nearly 139,000 clients, creating local economic growth and vitality. In addition, WBCs helped entrepreneurs access more than \$134 million dollars in capital, representing a 400 percent increase from the previous year. Of the WBC clients that have received 3 or more hours of counseling, 15 percent indicated that the services led to hiring new staff, 34 percent indicated that the services led to an increased profit margin, and 47 percent indicated that the services led to an increase in sales.

In addition, the WBC program has taken a lead in preparing women business owners to apply for the Women-Owned Small Business (WOSB) Federal Contract program that authorizes contracting officers to set aside certain federal contracts for eligible women-owned small businesses or economically disadvantaged women-owned small businesses. For more information on the program, visit [www.sba.gov/wosb](http://www.sba.gov/wosb).

To find the nearest SBA WBC, visit [www.sba.gov/women](http://www.sba.gov/women).

**EMERGING LEADERS (e200) INITIATIVE**

The SBA's Emerging Leaders (e200) Initiative is currently hosted in 27 markets across the country using a nationally demonstrated research-based curriculum that supports the growth and development of small to medium-sized firms that have substantial potential for expansion and community impact. A competitive selection process results in company executives participating in high-level training

and peer-networking sessions led by professional instructors.

Post-training, social and economic impact results from responding executives who participated in the 2008 – 2010 training classes indicate:

- More than half of participating businesses reported an increase in revenue, with average revenue of \$1,879,266.
- Participating businesses averaged \$2 million in revenue, with new cumulative financing of \$7.2 million secured in 2010.
- Nearly half of the participants secured federal, state, local and tribal contracts worth a cumulative total of \$287 million.
- Approximately half of the participants have hired new workers, creating 275 new jobs in 2010.
- All participants were trained on becoming SBA 8(a) certified firms; nearly 25 percent of respondents are currently certified as SBA 8(a) firms, while other participants reported a focused intention on applying to the 8(a) program.
- Nearly 50 percent of participating respondents were female executives and 70 percent were minority business executives.
- 85 percent of responding executives were Satisfied or Very Satisfied with the overall training series and results.

To find out more about this executive-level training opportunity, please visit [www.sba.gov/e200](http://www.sba.gov/e200) for host cities, training schedules, and selection criteria.

**SBA'S ONLINE TOOLS AND TRAINING**

SBA's Small Business Training Network is a virtual campus complete with free online courses, workshops, podcasts, learning tools and business-readiness assessments.

**Key Features of the Small Business Training Network:**

- Training is available anytime and anywhere — all you need is a computer with Internet access.
- More than 30 free online courses and workshops available.
- Templates and samples to get your business planning underway.
- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Course topics include a financial primer keyed around SBA's loan-guarantee programs, a course on exporting, and courses for veterans and women seeking federal contracting opportunities, as well as an online library of podcasts, business publications, templates and articles.

Visit [www.sba.gov/training](http://www.sba.gov/training) for these free resources.

# REACHING UNDERSERVED COMMUNITIES

The SBA also offers a number of programs specifically designed to meet the needs of the underserved communities.

## WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. In the 1970s, women owned less than five percent of the nation's businesses.

Today, they are majority owners of about a third of the nation's small businesses and are at least equal owners of about half of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women.

The SBA's Office of Women's Business Ownership (OWBO) serves as an advocate for women-owned businesses. The office oversees a nationwide network of 110 women's business centers that provide business training, counseling and mentoring geared specifically to women, especially those who are socially and economically disadvantaged. The program is a public-private partnership with locally-based nonprofits.

Women's Business Centers serve a wide variety of geographic areas, population densities, and economic environments, including urban, suburban, and rural. Local economies vary from depressed to thriving, and range from metropolitan areas to entire states. Each Women's Business Center tailors its services to the needs of its individual community, but all offer a variety of innovative programs, often including courses in different languages. They provide training in finance, management, and marketing, as well as access to all of the SBA's financial and procurement assistance programs.

## VETERAN BUSINESS OWNERS

The Office of Veterans Business Development (OVBD), established with Public Law 106-50, has taken strides in expanding assistance to veteran, service-disabled veteran small business owners and reservists by ensuring they have access to SBA's full-range of business/technical assistance programs and services, and they receive special consideration for SBA's entrepreneurial program and resources.

The SBA's Veterans office provides funding and collaborative assistance for a number of special initiatives targeting local veterans, service-disabled veterans, and Reserve Component members. These initiatives include Veterans Business Outreach Centers (VBOCs), the business assistance tools –Balancing Business and Deployment, and Getting Veterans Back to Business, which includes interactive CD ROMs for reservists to help prepare for mobilization and/or reestablishment of businesses upon return from active duty.

The agency 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. In addition, 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 (MREIDL) provides loans up to \$2 million 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.

Each of the SBA's 68 District Offices also has a designated veteran's business development officer. These local points-of-contact assist veteran small business owners/entrepreneurs with starting, managing and growing successful small firms. Yearly, OVBD reaches thousands of veterans, Reserve component members, transitioning service members and others who are – or who want to become – entrepreneurs and small business owners. In fiscal year 2011, the number of veterans assisted through OVBD programs exceeded 135,000.

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# REACHING UNDERSERVED COMMUNITIES

## VETERANS BUSINESS OUTREACH CENTERS

The Veterans Business Outreach Program (VBOP) provides entrepreneurial development services to eligible veterans owning or considering starting a small business. The SBA has 15 Veterans Business Outreach Centers (VBOCs) that deliver a full-range of business assistance to veteran entrepreneurs and self-employed members of the Reserve and National Guard. Assistance to these entrepreneurs and small business owners includes 1) pre-business plan workshops, 2) concept assessment, 3) business plan preparations, 4) comprehensive feasibility analysis, 5) entrepreneurship training and 6) mentorship.

VBOCs aid clients in assessing their entrepreneurial needs and requirements, in developing and maintaining five-year business plans, and in evaluating and identifying the strengths and weaknesses in their business plans to increase the probability of success while simultaneously using the analysis to revise the strategic planning section of their business plans. Working with other SBA resource partners, VBOCs target entrepreneurial training projects and counseling sessions tailored specifically to address the needs and concerns of service-disabled veteran entrepreneurs.

Among SBA's unique services for veterans are: the Entrepreneurship Bootcamp for Veterans with Disabilities in partnership with eight top U.S. universities ([www.whitman.sry.edu/ebv](http://www.whitman.sry.edu/ebv)), WWISE, a program for training female veterans with an interest in and passion for entrepreneurship ([www.syr.edu/wwise](http://www.syr.edu/wwise)), and Operation Endure and Grow, a program for Reservists and their family members ([www.whitman.sry.edu/endureandgrow](http://www.whitman.sry.edu/endureandgrow)).

For more information about small business lending programs for veteran business owners and Reserve or Guard members who are activated, including Patriot Express, microloans, and Advantage loans, see the section on Access to Capital. To learn more about the Veterans Business Outreach program or find the nearest SBA VBOC, visit [www.sba.gov/vets](http://www.sba.gov/vets).

## NATIONAL BOOTS TO BUSINESS INITIATIVE

The aptly named Operation Boots to Business program builds on SBA's role as a national leader in entrepreneurship training. It was piloted at four to five sites commencing in October 2012, and will be rolled out across the nation during fiscal year 2013. The SBA will leverage its ongoing collaboration with Syracuse University's Institute for Veterans and Military Families (IVMF) to provide comprehensive training materials specifically geared toward transitioning service members. SBA's expert Resource Partner network, including Women's Business Centers, SCORE chapters, Small Business Development Centers and Veterans' Business Outreach Centers, are already providing targeted, actionable, real-world entrepreneurship training to more than 100,000 veterans every year, many of whom are service members transitioning out of the military. Through the Boots to Business initiative, SBA Resource Partners will build on these efforts by deploying this expertise at military bases around the country to collaboratively deliver face-to-face introductory entrepreneurship training as a network. Syracuse and its affiliated university partners will then deliver intensive, 8-week online business planning training to those service members who choose such training after the face-to-face introductory course. Of course, counselors and mentors from SBA's Resource Partner network will be there to work with service members throughout the eight-week online course, and thereafter as these service members start their businesses.

The national program, when it is rolled out in fiscal year 2013, will be a robust, four-phase training program. The pilot is a more streamlined three-phase training program.

The national rollout of Operation Boots to Business: from Service to Startup aims to provide exposure to entrepreneurship to the 250,000 service members who transition every year.

## CENTER FOR FAITH-BASED AND NEIGHBORHOOD PARTNERSHIPS

Faith-Based and Neighborhood Partnerships know their communities, and they have earned the community's

trust. Because of their credibility, they are uniquely positioned to build awareness of programs that encourage entrepreneurship, economic growth and job creation.

The SBA is committed to reaching out to faith-based and community organizations that are eligible to participate in the agency's programs by informing their congregants, members and neighbors about the SBA's programs. In particular, many faith-based and community non-profit organizations can provide a local financing option for entrepreneurs by becoming SBA Microloan Intermediaries. An SBA Microloan Intermediary often acts as a bank for entrepreneurs and small businesses that might otherwise be unable to find access to capital.

## NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA Office of Native American Affairs (ONAA) ensures American Indians, Alaska Natives and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending, and contracting programs. The office provides a network of training (including the online tool "Small Business Primer: Strategies for Growth") and counseling services and engages in numerous outreach activities, such as tribal consultations, development and distribution of educational materials, attendance and participation in economic development events and assisting these small businesses with SBA programs.

Visit [www.sba.gov/naa](http://www.sba.gov/naa) for more information.



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?

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, employees, 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 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.

Once you've answered these questions, you should consider what type of business you want to start. Businesses can include franchises, at-home businesses, online businesses, brick-and-mortar stores or any combination of those.

### FRANCHISING

There are more than 3,000 business franchises. 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: historical 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 starting an independent business venture, then franchising may be an option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including a franchise.

Visit [www.sba.gov/franchise](http://www.sba.gov/franchise) for more information.

### 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.

#### 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.

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

#### Ask yourself these questions:

- Can I switch from home responsibilities to business work easily?
- Do I have the self-discipline to maintain schedules while at home?
- Can I deal with the isolation of working 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 and state departments of labor and health 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.

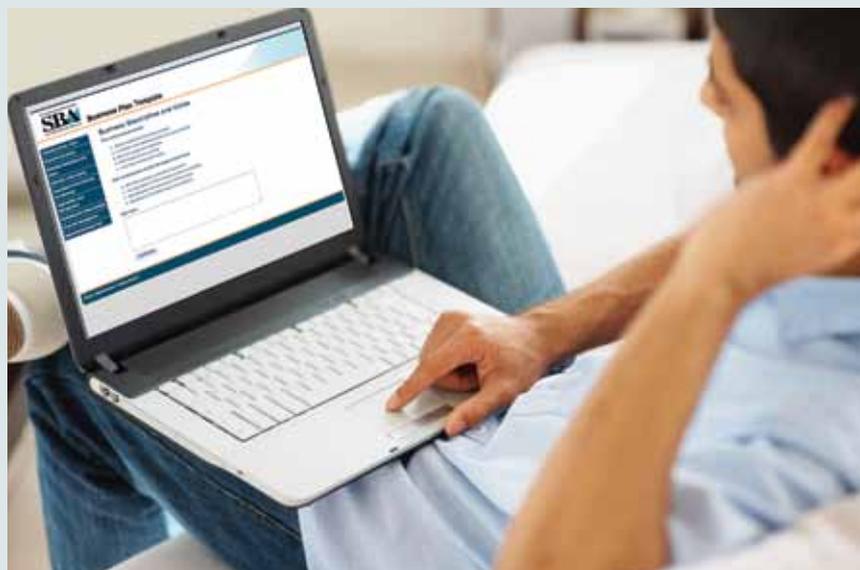
After you've thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, and then expands as an in-business assessment 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 Centers, Women's Business Centers, Veterans Business Outreach Centers, and SCORE, have the expertise to help you craft a winning business plan. The SBA also offers online templates to get you started.

**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, WBC or SBDC representatives, SBA district office economic development specialists or veterans' business development specialists.

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



# CAPITAL

## Financing Options to Start or Grow Your Business



**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.

### SBA BUSINESS LOANS

If you are contemplating a business loan, familiarize yourself with the SBA's business loan programs to see if they may be a viable option. Keep in mind the dollar amount you seek to borrow and how you want to use the loan proceeds. The three principal

players in most of these programs are the applicant small business, the lender and the SBA. The agency 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 associated costs, 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 and SBA's requirements. The 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. In the case of microlenders, SBA loans these intermediaries funds at favorable rates to re-lend to businesses with financing needs up to \$50,000. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential but cannot qualify for long-term, stable financing.

### 7(a) LOAN PROGRAM

The 7(a) Loan program is the SBA's primary business loan program. It is the agency's most frequently used

non-disaster financial assistance program because of its flexibility in loan structure, variety of loan proceeds and availability. The 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 the SBA to pay the lender that percentage of the outstanding balance guaranteed by the SBA. This allows the lender to recover a portion from the 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 loan, 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 and creditworthy and the loan structured under conditions acceptable to the SBA.

### Percentage of Guaranties

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 the 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 may guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent.

The maximum 7(a) loan amount is \$5 million. (Loans made under the SBAExpress program, which is discussed later in this section, have a 50 percent guaranty.)

## 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 an explanation of the assumptions used to develop these projections
- 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. The applicant should be prepared to complete some additional documents before the lender sends the request for guaranty to the SBA. Applicants who feel they need more help with the process should contact their local SBA district office or one of the SBA's resource partners for assistance.

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

- Standard 7(a) Guaranty
- Certified Lender Program
- Preferred Lender Program
- Rural Lender Advantage
- SBA *Express*
- Patriot *Express*
- Export *Express*
- Small Loan Advantage
- Community Advantage

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 or Advantage methods, the applicant uses more of the regular forms of the lender and just has a few federal forms to complete. When the SBA receives a request that is processed through Standard or Certified Lender Program procedures, it either reanalyzes or reviews the lender's eligibility and credit analysis before deciding to approve or reject. For requests processed through the Preferred Lender Program or Express programs, the lender is delegated the authority to make the credit decision without the SBA's concurrences, which helps expedite the processing time.

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; and
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

## Interest Rates and Fees

The actual interest rate for a 7(a) loan guaranteed by the SBA is negotiated between the applicant and lender and subject to the SBA maximums. Both fixed and variable interest rate structures are available. The maximum rate comprises 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. The spread on loans under \$50,000 and loans processed through Express procedures may be higher.

Loans guaranteed by the 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. The guaranty fee is initially paid by the lender and then passed on to the borrower at closing. The funds to reimburse the lender 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 base rate in effect on the first business day of the month the loan application is received by the SBA.*

### 7(a) Loan Maturities

The SBA's 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 7(a) 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. Balloon payments or call provisions are not 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 7(a) 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. 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 the SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at [www.sba.gov/size](http://www.sba.gov/size).

#### **SBA Size Standards have the following general ranges:**

- Manufacturing — from 500 to 1,500 employees
- Wholesale Trades — Up to 100 employees
- Services — \$2 million to \$35.5 million in average annual receipts

- Retail Trades — \$7 million to \$35.5 million in average annual receipts
- Construction — \$7 million to \$33.5 million in average annual receipts
- Agriculture, Forestry, Fishing, and Hunting — \$750,000 to \$17.5 million in average annual receipts

There is an alternate size standard for businesses that do not qualify under their industry size standards for SBA funding – tangible net worth (\$15 million or less) and average net income (\$5 million or less for two years). This new alternate makes more businesses eligible for SBA loans and applies to SBA non-disaster loan programs, namely its 7(a) Business Loans and Development Company programs.

### 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,

# Get an SBA 504 Loan

*From the #1 Certified Development Company in the SBA North Texas Region*

## **YOUR BEST REAL ESTATE LOAN OPTION FOR THE PURCHASE, CONSTRUCTION, AND REFINANCE OF OWNER OCCUPIED COMMERCIAL REAL ESTATE**

*The SBA 504 Loan Program provides the borrower with the best below-market fixed rate loan option in today's market. Up to 40% of the financing request can be fixed for 20 years and is based on a 20 year amortization and 20 year maturity. Loan proceeds can be used for purchase of building, construction, refinance real estate debt for expansion and equipment purchase.*

*This Program allows the borrower to put down between 10% and 20% equity based on the type of property and years of operation. The Program also benefits the bank by allowing them to reduce their risk and enhance their ability to assist their small business borrowers.*

**For more information, please contact either:**

**John Hart**  
903-535-9229  
[John.Hart@Tyler.net](mailto:John.Hart@Tyler.net)

OR

**Greg Dunn**  
214-707-9732  
[Greg.Dunn@getcdc.org](mailto:Greg.Dunn@getcdc.org)



[www.getcdc.org](http://www.getcdc.org)

presenting live performances of a prurient sexual nature, businesses involved in gambling and any illegal activity.

The SBA also cannot make loan guaranties to 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 use of proceeds. 7(a) proceeds can be used to: purchase machinery; equipment; fixtures; supplies; make 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;
- Acquire machinery, equipment, furniture, fixtures and leasehold improvements;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Acquire businesses;
- Start businesses;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

SBA 7(a) loan proceeds cannot be used for the purpose of making investments. SBA proceeds cannot be used to provide funds to any of the owners of the business except for ordinary compensation for actual services provided.

### 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 the SBA. It also includes the SBA's anti-discrimination rules and limitations 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 criteria:

- 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 more information, go to [www.sba.gov/apply](http://www.sba.gov/apply).

## SPECIAL PURPOSE 7(a) LOAN PROGRAMS

The 7(a) program is the most flexible of the SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing needs of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very useful 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.

### SBAExpress

The SBAExpress guaranty is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes select, experienced lenders to use mostly their own forms, analysis and procedures to process, service and disburse SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. The use of loan proceeds is the same as for any basic 7(a) loan. 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.

### Patriot Express and Other Lending Programs For Veterans

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 service members eligible for the military's Transition Assistance Program;
- Reservists and National Guard members;
- Current spouses of any of the above, including any service member;
- The widowed spouse of a service member or veteran who died during service or of a service-connected disability.

The Patriot Express loan is offered by the SBA's nationwide network of private lenders and features the 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 either obtain all collateral or enough collateral so the value is equal to the loan amount.

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

Patriot Express loans feature the 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 available at [www.sba.gov/patriotexpress](http://www.sba.gov/patriotexpress).

Self-employed Reserve or Guard members 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 activation orders. The SBA also offers special low-interest-rate financing of up to \$2 million when an owner or essential employee is called to active duty through the Military Reservist Economic Injury Disaster Loan program (MREIDL) to help cover operating costs due to the loss of an essential employee called to active duty.

### Rural Lender Advantage

The Small/Rural Lender Advantage (S/RLA) initiative is designed to accommodate the unique loan processing needs of small community/rural-based lenders by simplifying and streamlining the loan application process and procedures, particularly for smaller SBA loans. It is part of a broader SBA initiative to promote the economic development of local communities, particularly those facing the challenges of population loss, economic dislocation and high unemployment. Visit [www.sba.gov/content/rural-business-loans](http://www.sba.gov/content/rural-business-loans) for more information.

### Advantage Loans

In early 2011, SBA rolled out two Advantage loan initiatives aimed at helping entrepreneurs and small

business owners in underserved communities gain access to capital. Both offer a streamlined loan application process and the regular 7(a) loan guarantee for loans under \$350,000.

The **Small Loan Advantage** program is available to all lenders.

The key features of the revised and expanded SLA are as follows:

- An increase in the maximum loan size from \$250,000 to \$350,000;
- Expansion to all SBA participating lenders;
- All SLA loan applications will be credit-scored by SBA prior to loan approval (or issuance of a loan number for applications submitted by PLP lenders);
- Change in forms from the S/RLA forms (SBA Forms 2301 Parts A, B and C) and the PLP Eligibility Checklist (SBA Form 7) to the forms used in the SBA Express and Pilot Loan Programs (SBA Forms 1919 and 1920 Parts B and C);
- All SLA loan applications will continue to be submitted electronically;
- Lenders will continue to have the option of using their own notes and guaranty forms, rather than SBA Forms 147, 148 and 148L;

In closing and disbursing SLA loans, lenders will follow the same closing and disbursement procedures and documentation as it uses for its similarly-sized non-SBA guaranteed commercial loans.

The **Community Advantage pilot program** opens up 7(a) lending to mission-focused, community-based lenders – such as Community Development Financial Institutions (CDFIs), Certified Development Companies (CDCs), and microlenders – who provide technical assistance and economic development support in underserved markets. Loan amount maximum is \$250,000.

More information on both programs is available at [www.sba.gov/advantage](http://www.sba.gov/advantage).

The currently approved Community Advantage lenders within the Dallas/Fort Worth District, as of June 1, 2012, are:

#### ACCION Texas, Inc.

2014 S. Hackberry  
San Antonio, TX 78210  
210-226-3664 ext. 1113  
210-533-2940 Fax  
Offices located in Austin, Brownsville, Corpus Christi, Dallas, McAllen, El Paso, Fort Worth, Houston and Laredo.

#### CEN-TEX Certified Development Corporation dba BCL of Texas

2212 S. Congress Ave.  
Austin, TX 78704  
888-718-0180 or 512-912-9885  
512-610-2568 Fax  
Offices in Austin, Houston and Satellite offices located in Brownsville, Carrizo Springs and San Antonio.

#### Capital Certified Development Company

1250 Capital of Texas Hwy. S.  
Bldg. 1, Ste. 600  
Austin, TX 78746  
800-504-CCDC or 512-327-9229  
512-327-9243 Fax  
Offices located in Austin, Dallas/Fort Worth, Houston, Lubbock, San Antonio and South Texas.

#### PeopleFund

2921 E. 17th St., Bldg. D., Ste. 1  
Austin, TX 78702  
512-472-8087 • 512-472-8191 Fax  
Satellite office in Dallas.

#### Southern Dallas Development Corporation

400 South Zang Blvd., Ste. 1210  
Dallas, TX 75208  
214-948-7800 • 214-948-8104 Fax

#### CAPLines

The CAPLines program for loans up to \$5 million is designed to help small businesses meet their short-term and cyclical working capital needs. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts, subcontracts, or purchase

orders; finance the direct cost associated with commercial and residential construction; or provide general working capital lines of credit. The SBA provides up to an 85 percent guarantee. There are four distinct loan programs under the CAPLine umbrella:

- **The Contract Loan Program** is used to finance the cost associated with contracts, subcontracts, or purchase orders. Proceeds can be disbursed before the work begins. If used for one contract or subcontract, it is generally not revolving; if used for more than one contract or subcontract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than 10 years. Contract payments are generally sent directly to the lender but alternative structures are available.
- **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

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**The East Texas Regional Development Company**  
*has provided small businesses in Texas with the financing they need to expand or even start their business.*

The East Texas Regional Development Company or ETRDC is a private, non-profit, organization formed for the purpose of assisting small businesses.



The ETRDC has helped many Texas business owners achieve long term financing for all of their business needs.

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loans 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 Working Capital Line** is a revolving line of credit (up to \$5,000,000) that provides short term working capital. These lines are generally used by businesses that provide credit to their customers. Disbursements are generally 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. The specific structure is negotiated with the lender. There may be extra servicing and monitoring of the collateral for which the lender can charge up to 2 percent annually to the borrower.

### International Trade Loan Program

The SBA's International Trade Loan (ITL) is designed to help small businesses enter and expand into international markets and, when adversely affected by import competition, make the investments necessary to better compete. The ITL offers a combination of fixed asset, working capital financing and debt refinancing with the SBA's maximum guaranty--90 percent--on the total loan amount. The maximum loan amount is \$5 million in total financing.

### Guaranty Coverage

The SBA can guaranty up to 90 percent of an ITL up to a maximum of \$4.5 million, less the amount of the guaranteed portion of other SBA loans outstanding to the borrower. The maximum guaranty for any working capital component of an ITL is limited to \$4 million. Any other working capital SBA loans that the borrower has are counted against the \$4 million guaranty limit.

### Use of Proceeds

- For the facilities and equipment portion of the loan, proceeds may be used to acquire, construct, renovate, modernize, improve or expand facilities or equipment in the U.S. to produce goods or services involved in international trade, including expansion due to bringing production back from overseas if the borrower exports to at least one market.
- Working capital is an allowable use of proceeds under the ITL.
- Proceeds may be used for the refinancing of debt not structured on reasonable terms and conditions, including any debt that qualifies for refinancing under the standard SBA 7(a) Loan Program.

### Loan Term

- Maturities on the working capital portion of the ITL are typically limited to 10 years.
- Maturities of up to 10 years on equipment unless the useful life exceeds 10 years.
- Maturities of up to 25 years are available for real estate.
- Loans with a mixed use of fixed-asset and working-capital financing will have a blended-average maturity.

### Interest Rates

Lenders may charge between 2.25 to 2.75 percent above the prime rate (as published in the Wall Street Journal) depending upon the maturity of the loan. Interest rates on loans of \$50,000 and less can be slightly higher.

### Exporter Eligibility

- Applicants must meet the same eligibility requirements as for the SBA's standard 7(a) Loan Program.
- Applicants must also establish that the loan will allow the business to expand or develop an export market or, demonstrate that the business has been adversely affected by import competition and that the ITL will allow the business to improve its competitive position. In addition, "indirect export" is an acceptable eligibility criterion for the ITL. Indirect exports occur when the borrower's customer is a U.S.-based business that might incorporate the borrower's product into a final product being exported or an Export Trading Company that purchases a product to be exported. The borrower would need documentation from the exporter-of-record that its product, is, in fact, being exported.

### Foreign Buyer Eligibility

Foreign buyers must be located in those countries wherein the Export-Import Bank of the U.S. is not prohibited from providing financial assistance.

### Collateral Requirements

- Only collateral located in the U.S. (including its territories and possessions) is acceptable.
- First lien on property or equipment financed by the ITL or on other assets of the business is required. However, an ITL can be secured by a second lien position if the SBA determines there is adequate assurance of loan payment.
- Additional collateral, including personal guaranties and those assets not financed with ITL proceeds, may be appropriate.

### How to Apply

- A small business seeking an ITL must apply to an SBA-participating lender. The lender will submit a completed Application for Business Loan (SBA Form 4), including all exhibits, to the SBA. Visit <http://www.sba.gov> to find your local SBA district office for a list of participating lenders.
- A small business wanting to qualify as adversely impacted from import competition must submit supporting documentation that explains the impact, and a plan with projections that explains how the loan will improve the business' competitive position.
- A small business expanding exports would need a business plan and export sales projections showing increased export sales and/or global competitiveness as a result of the ITL financing.

### Export Express

SBA Export Express offers flexibility and ease of use for both borrowers and lenders. It is the simplest export loan product offered by the SBA and allows participating lenders to use their own forms, procedures and analyses. The SBA provides the lender with a response within 36 hours.

This loan is subject to the same loan processing, 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).

### Guaranty Coverage

The SBA provides lenders with a 90 percent guaranty on loans up to \$350,000 and a 75 percent guaranty on loans between more than \$350,001 and \$500,000.

### Use of Proceeds

Loan proceeds may be used for business purposes that will enhance a company's export development. Export Express can take the form of a term loan or a revolving line of credit. As an example, proceeds can be used to fund participation in a foreign trade

show, finance standby letters of credit, translate product literature for use in foreign markets, finance specific export orders, as well as to finance expansions, equipment purchases, and inventory or real estate acquisitions, etc.

### 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.

### Exporter Eligibility

Any business that has been in operation, although not necessarily in exporting, for at least 12 full months and can demonstrate that the loan proceeds will support its export activity is eligible for Export Express.

### Foreign Buyer Eligibility

The exporter's foreign buyer must be a creditworthy entity and the methods of payment must be acceptable to the SBA and the SBA lender.

### How to Apply

Interested businesses should contact their existing lender to determine if they are an SBA Express lender.

Lenders that participate in SBA's Express program are also able to make Export Express loans. Application is made directly to the lender. Lenders use their own application material in addition to the SBA's Borrower Information Form. Lenders' approved requests are then submitted with a limited amount of eligibility information to the SBA's National Loan Processing Center for review.

### Export Working Capital Program

The SBA's Export Working Capital Program (EWCP) assists lenders in meeting the needs of exporters seeking short-term export working capital. Exporters can apply for EWCP loans in advance of finalizing an export sale or contract. With an approved EWCP loan in place, exporters have greater flexibility in negotiating export payment terms — secure in the assurance that adequate financing will be in place when the export order is won.

### Benefits of the EWCP

- Financing for suppliers, inventory or production of export goods.
- Export working capital during long payment cycles.

- Financing for stand-by letters of credit used as bid or performance bonds or down payment guarantees.
- Reserves domestic working capital for the company's sales within the U.S.
- Permits increased global competitiveness by allowing the exporter to extend more liberal sales terms.
- Increases sales prospects in under-developed markets which have high capital costs for importers.
- Low fees and quick processing times.

### Guaranty Coverage

- Maximum loan amount is \$5,000,000.
- 90 percent of principal and accrued interest up to 120 days.
- Low guaranty fee of one-quarter of one percent of the guaranteed portion for loans with maturities of 12 months or less.
- Loan maturities are generally for 12 months or less.

### Use of Proceeds

- To pay for the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit to act as bid or performance bonds.
- To finance foreign accounts receivable.
- Indirect exports also are an eligible use



## City of Dallas

### Small Business Initiatives

Our small business professionals provide general business assistance for new or existing Dallas businesses. Talk to them about start up steps, coordination with other City departments and referrals to service providers in the community. Call **214-670-1685** to connect to a small business analyst.

### Business Assistance Centers (BAC)

The BACs provide microenterprise development technical assistance to low-to-moderate income Dallas residents including: business planning, counseling and incubation space. For more information about the BAC program:

Visit: <http://www.dallas-ecodev.org/business/small-business/bacs/>, or

Email: [mbecobacprogram@dallascityhall.com](mailto:mbecobacprogram@dallascityhall.com)

For information on all business services and incentives from the City of Dallas visit [www.dallas-ecodev.org](http://www.dallas-ecodev.org) or call **214-670-1685**

## Resources for Dallas Small Businesses



**SourceLinkDallas.org** is the one-stop shop for Dallas entrepreneurs and small businesses. Find business counseling and training, networking events, funding opportunities and other resources from over sixty nonprofit and government agencies.

Connect with the SourceLinkDallas network three ways:

[www.SourceLinkDallas.org](http://www.SourceLinkDallas.org)

Toll free: 855-753-2552

[info@sourcelinkdallas.org](mailto:info@sourcelinkdallas.org)

of proceeds. Indirect exports occur when the borrower's customer is U.S.-based businesses that might incorporate the borrower's product in a final product being exported or an Export Trading Company that purchases a product to be exported. The borrower would need documentation from the exporter of record that its product is, in fact, being exported/

### Interest Rates

The SBA does not establish or subsidize interest rates on loans. The interest rate can be fixed or variable and is negotiated between the borrower and the participating lender.

### Advance Rates

- Up to 90 percent on purchase orders.
- Up to 90 percent on documentary letters of credit.
- Up to 90 percent on foreign accounts receivable.
- Up to 75 percent on eligible foreign inventory located within the U.S.
- In all cases, not to exceed the exporter's costs.

### Collateral Requirements

Transaction collateral is typically adequate to secure an EWCP loan via export-related inventory, and the accounts receivable generated by the export sales, as well as an assignment of proceeds of any letter of credit or insurance policies covering export sales financed with EWCP funds. The SBA requires the personal guarantee of owners with 20 percent or more ownership stake.

### How to apply

Application is made directly to the SBA's participating lenders. Businesses are encouraged to contact SBA staff at their local U.S. Export Assistance Center (USEAC) to discuss whether they are eligible for the EWCP and whether it is the appropriate tool to meet their export financing needs. Participating lenders review/approve the application and submit the request to SBA staff at the local USEAC.

### U.S. Export Assistance Center

There are 20 U.S. Export Assistance Centers located throughout the U.S. They are staffed by SBA, U.S. Department of Commerce and, in some locations, Export-Import Bank of the U.S. personnel, and provide trade promotion and export-finance assistance in a single location. The USEACs also work closely with other federal, state and local international trade organizations to provide assistance to small businesses. To find your nearest

USEAC, visit: [www.sba.gov/content/us-export-assistance-centers](http://www.sba.gov/content/us-export-assistance-centers). You can find additional export training and counseling opportunities by contacting your local SBA office.

### North Texas Export Assistance Center

Rick Schulze, Trade and Finance Specialist  
4300 Amon Carter Blvd, Ste. 114  
Fort Worth, TX 76155  
817-684-5506

## 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. Some refinancing is also permitted. 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:**

- \$5 million for businesses that create a certain number of jobs or improve the local economy;
- \$5 million for businesses that meet a specific public policy goal, including veterans; and
- \$5.5 million for manufacturers and energy public policy projects.

Recent additions to the program allow \$5.5 million for each project that reduces the borrower's energy consumption by at least 10 percent; and \$5.5 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to \$5.5 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 \$65,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment.

- 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 two years old), and a further injection of 5 percent is also required if the primary collateral will be a single-purpose building (such as a hotel).
- 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 percent SBA-guaranteed debenture) finances up to 40 percent of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. The 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.
- 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 \$15 million, net profit after taxes under \$5 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 work 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/504](http://www.sba.gov/504).

### ACCION

Doyle Paton  
8828 N. Stemmons Frwy., Ste. 101  
Dallas, TX 75247  
972-955-0432 • 214-432-3005 Fax

### Alliance Lending Corporation

James Stokes Jr., Director  
Don Davenport and Tony Sivo  
James E. Guinn School Complex  
1150 South Frwy., Ste. 215  
Fort Worth, TX 76104  
817-871-6444 • 817-332-6456 Fax

**Ark-Tex Regional Development Co.**

Richard Powell, Economic Dev. Manager  
L. D. Williamson, Executive Director  
122 Plaza W./P.O. Box 5307  
Texarkana, TX 75505-5307  
903-832-8636 • 903-832-3441 Fax

**Capital Certified Development Corp.**

Craig Pinkley, Executive Director  
Wild Basin One  
110 Wild Basin Rd., Ste. 270  
Austin, TX 78746  
512-327-9229 or 800-504-2232  
512-327-9243 Fax

**Capital Certified Development Co.**

Robert Stringer  
6611 Hillcrest Ave.  
Dallas, TX  
214-215-7555

**Gen-Tex Certified Development Corp.**

Rosa Rios Valdez, Executive Director  
2212 S. Congress  
Austin, TX 78704  
512-326-9006 • 512-912-9869 Fax

**Central Texas Certified Development Co.**

Van Smith, President  
3000 S. 31st St., Ste. 501  
Temple, TX 76502-1802  
254-899-8546 • 254-899-8333 Fax

**Certified Development Corp. of the Southwest**

Susan Daywood, President  
610 S. Industrial Blvd., Ste. 200  
Eules, TX 76040  
972-639-6911 • 972-767-4400 Fax

**Community Certified Development Corp.**

Bill Ebersole, President  
8590 Hwy. 6 N.  
Houston, TX 77095  
713-457-1650 ext. 201  
713-457-0652 Fax

**Council Finance, Incorporated**

Tom Mann, Director  
3702 Loop 322  
Abilene, TX 79604  
325-672-8544 • 325-675-5214 Fax

**Dallas Business Finance Corporation**

Charles McElrath, President  
400 S. Zang Blvd., Ste. 1210  
Dallas, TX 75208  
214-948-7800 • 214-948-8104 Fax

**East Texas Regional Development Company**

David Cleveland and Julie Burnfield  
3800 Stone Rd.  
Kilgore, TX 75662  
903-984-8641 • 903-983-1440 Fax

**Greater East Texas Certified Development Corp.**

John Hart, Director  
3600 Old Bullard Rd., Ste. 403  
Tyler, TX 75701  
903-535-9229 • 903-535-9232 Fax  
Greg Dunn  
214-707-9732  
greg.dunn@getcdc.org

**North Texas Certified Development Corp.**

Wayne Smith, Chief Operating Officer  
Edith Snow, Vice President  
600 N. Central Expwy., Ste. 600-A  
Plano, TX 75074  
972-516-0514 • 972-424-7479 Fax

**Texas Certified Development Company**

Ernest Perales, President  
1701 E. 7th St.  
Austin, TX 78761  
512-433-1175 or 800-486-8620  
512-433-1821 Fax

**Texas Certified Development Company**

A.R. Ruiz, Commercial Loan Consultant  
1431 Greenway Dr., Ste 800  
Irving, TX 75038  
972-910-7404 • 972-870-4499 Fax  
**NOTE:** CDC territories are not restricted and each CDC may assist 504 clients on a statewide basis.

**MICROLOAN PROGRAM**

The Microloan program provides small loans ranging from under \$500 to \$50,000 to women, low-income, minority, veteran, and other small business owners through a network of approximately 160 intermediaries nationwide. Under this program, the SBA makes funds available to nonprofit

intermediaries that, in turn, make the small loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, or the purchase of furniture, fixtures, machinery, supplies, equipment, and inventory. Microloans may not be used for the purchase of real estate. Interest rates are negotiated between the borrower and the intermediary. The maximum term for a microloan is seven years.

The program also provides business-based training and technical assistance to microborrowers and potential microborrowers to help them be successful at starting or growing their businesses. Such training and technical assistance may include general business education, assistance with business planning industry-specific training, and other types of training support. Entrepreneurs and small business owners interested in small amounts of business financing should contact the nearest SBA district office for information about the nearest Microloan Program Intermediary Lender or go to [www.sba.gov/microloans](http://www.sba.gov/microloans).

**EXPERIENCE. SERVICE. RESULTS.**

**WORKING TO BUILD A SUCCESSFUL BUSINESS?**

At **NORTH TEXAS CERTIFIED DEVELOPMENT CORPORATION**, we help **SMALL BUSINESSES GROW** by offering loan programs for business financing.

[WWW.NORTHTEXASCDC.COM](http://WWW.NORTHTEXASCDC.COM)

For more information, please contact Edith Snow at 817-676-3316 or [esnow@sbacdc.com](mailto:esnow@sbacdc.com)

**Accion – Dallas**

Contact: Roscio Rueda  
8828 N. Stemmons Frwy., Ste. 101  
Dallas, TX 75208  
888-215-2373 ext. 1305 or ext. 1302  
214-941-6579 Fax

**BCL of Texas**

Contact: June Griffy  
1322 Record Crossing  
Dallas, TX 75235  
214-688-7457 • 214-688-7465 Fax

**People Fund**

Contact: Mari Montoya  
2801 Swiss Ave., Ste. 120  
Dallas, TX 75204  
214-942-6698

## SMALL BUSINESS INVESTMENT COMPANY PROGRAM

There are a variety of alternatives to bank financing for small businesses. The Small Business Investment Company (SBIC) program fills the gap between what owners can fund directly and the needs of the small business for growth capital. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying U.S. small businesses. The funds raise private capital and can receive SBA-guaranteed leverage up to three times private capital, with a leverage ceiling of \$150 million per SBIC and \$225 million for two or more licenses under common control. Licensed SBICs are for-profit investment firms whose incentive is to share in the success of a small business. The SBIC program provides funding for a broad range of industries. Some SBICs invest in a particular field or industry while others invest more generally. For more information, visit [www.sba.gov/inv](http://www.sba.gov/inv).

**BA Capital Company, L.P.**

Doug Williamson, Sr. Vice President  
5207 McKinney Ave., Ste. 21  
Dallas, TX 75205  
214-508-0900 • 214-508-0985 Fax

**Blue Sage Capital, L.P.**

Peter Huff, Contact  
114 W. 7th St., Ste. 820  
Austin, TX 78701  
512-536-1900 • 512-236-9215 Fax  
peter.huff@bluesage.com

**C3 Capital Partners II, L.P.**

2100 McKinney Ave., Ste. 1550  
Dallas, TX 75201  
214-292-2000 • 214-292-2007 Fax

**Capital Southwest Venture Corp.**

Gary Martin, President  
12900 Preston Rd., Ste. 700  
Dallas, TX 75230  
972-233-8242 • 972-233-7362 Fax  
gmartin@capitalsouthwest.com

**Escalate Capital Partners SBIC I, L.P.**

Tony Schell, Contact  
300 W. 6th St., Ste. 2250  
Austin, TX 78701  
512-651-2105 • 512-651-2101 Fax  
SBIC@escalatecapital.com

**First Capital Group of Texas III, L.P.**

Jeffrey P. Blanchard, Contact  
750 E. Mulberry, Ste. 305  
San Antonio, TX 78212  
210-736-4233 • 210-736-5449 Fax  
jpbanchard@firstcapitalgroup.com

**Independent Bankers Capital Fund II, L.P.**

Tom Hoyt, Contact  
1700 Pacific Ave., Ste. 2740  
Dallas, TX 75201  
214-722-6200 • 214-722-6220 Fax  
thoyt@ibcfund.com

**Independent Bankers Capital Fund, L.P.**

Barry Conrad, Tom Hoyt, Contacts  
1700 Pacific Ave., Ste. 2740  
Dallas, TX 75201  
214-722-6200 • 214-722-6220 Fax  
mtaylor@independentbankerscap.com

**Main Street Capital II, LP**

Todd Reppert, Contact  
1300 Post Oak Blvd., Ste. 800  
Houston, TX 77056  
713-350-6029 • 713-350-6042 Fax  
RStout@MainStCapital.com

**Main Street Mezzanine Fund, L.P.**

Todd A. Reppert, Contact  
1300 Post Oak Blvd., Ste. 800  
Houston, TX 77056  
713-350-6029 • 713-350-6042 Fax  
RStout@MainStCapital.com

**North Texas MESBIC, Inc. (SSBIC)**

Allan Lee, President  
9720 Skillman St.  
Dallas, TX 75243-5150  
214-348-8088 • 214-348-8081 Fax  
NTM168@aol.com

**PMC Investment Corporation (SSBIC)**

Lance B. Rosemore, President  
17950 Preston Rd., Ste. 600  
Dallas, TX 75252  
972-349-3200 • 972-349-3265 Fax  
sbic@pmctrust.com

**SunTx Fulcrum Fund II – SBIC, L.P.**

Ned N. Fleming, Contact  
Two Lincoln Centre  
5420 LBJ Frwy., Ste. 1000  
Dallas, TX 75240  
972-663-8900 • 972-661-9981 Fax  
tkelly@suntx.com

**Toronto Dominion Capital (U.S.A.), Inc.**

Martha L. Garipey, Vice President  
TD Capital (USA), Inc.  
909 Fannin, Ste. 1950  
Houston, TX 77010  
713-653-8225 • 713-652-2647 Fax  
Martha.Garipey@TDCapital.com

**Valesco Commerce Street Capital, L.P.**

Daniel H. Moore, Contact  
325 N. St. Paul, Ste. 3200  
Dallas, TX 75201  
214-880-8690 • 214-880-8646 Fax  
bmoore@valescoind.com

**Lance B. Rosemore, President**

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Dallas, TX 75252  
972-349-3200 • 972-349-3265 Fax  
sbic@pmctrust.com

## SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The Small Business Innovation Research (SBIR) program encourages small businesses to advance their technical potential from funds committed by federal agencies with large extramural research and development budgets. The SBIR 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 for-profit.
- Principal researcher must be employed by the small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR program visit [www.sba.gov/sbir](http://www.sba.gov/sbir).

## Participating Agencies

Each year, the following eleven federal departments and agencies are required to reserve 2.5 percent of their extramural R&D funds for award to small businesses through the SBIR program: 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

The Small Business Technology Transfer (STTR) program reserves a specific percentage of federal R&D funding for award to small business and non-profit research institution partners. Central to the program is expansion of public/private sector partnerships to include joint venture opportunities for small business and the nation's premier nonprofit research institutions. 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. Non-profit research laboratories are also instrumental in developing high-tech innovations, but frequently innovation is confined to the theoretical. 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 for-profit.
- Principal researcher need not be employed by the small business.
- 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.

## Participating Agencies

Each year the following five Federal departments and agencies are required by STTR to reserve 0.3 percent of their extramural 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.

## SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee program is a public-private partnership between the federal government and surety companies to provide small businesses with the bonding assistance necessary for them to compete for public and private contracting and subcontracting opportunities. The guarantee provides all 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 working capital or 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 ancillary bonds issued by surety companies for individual contracts and subcontracts up to \$2 million. The SBA reimburses sureties between 70 and 90 percent of losses sustained if a contractor defaults on 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, the SBA guarantees 90 percent of surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonded contracts greater than \$100,000 that are awarded to socially and economically disadvantaged concerns, HUBZone contractors, and veterans, and service-disabled veteran-owned small businesses. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain the SBA's prior approval for each bond guarantee issued. Under Plan B, the SBA guarantees 70 percent, but sureties may issue, monitor and service bonds without the SBA's prior approval.

**American Contracting Services, Inc.**  
5933 Glenway Ave.  
Cincinnati, OH 45238  
513-793-5333 • 513-793-8498 Fax  
tbalzano@acsbonds.com

### American Contractors Indemnity Company

16415 Addison Rd., Ste. 200  
Addison, TX 75001  
972-930-0641  
tshaffer@hccsurety.com

### Assurance Brokers, LTD

95 N. Research Dr., Ste. 100  
Edwardsville, IL 62025  
618-692-9800 • 618-692-9865 Fax  
debbie@assurancebrokers.com

### Babb Bonding, Inc.

801 E. Kiehl  
Sherwood, AR 72124  
501-834-5801  
alan@babbbonds.com

### Baldwin-Cox Agency

5930 Preston View Blvd., Ste. 200  
Dallas, TX 75240  
972-644-2688 • 972-644-8035 Fax  
brockb@baldwincoxagency.com

### Ballew Insurance Agency, Inc.

8140 N. Mopac, Bldg. 1, Ste. 100  
Austin, TX 78759  
512-454-9500 • 512-454-9502 Fax  
dballew@ballewinsurance.com

### Barbour Group, LLC

20 Liberty St., Ste. 2D  
Westminster, MD 21157  
410-876-9610 • 410-876-9954 Fax  
info@thebarbourgroup.com

### Bondaxis Group, Inc.

3555 Timmons Ln., Ste. 1275  
Houston, TX 777027  
713-490-5440 • 713-490-5449 Fax  
molly@bondaxis.com

### Bonds Southeast, Inc.

1030 17th Ave. S.  
Nashville, TN 37212  
615-321-9700 • 615-321-9702 Fax

### Bowen, Miclette & Britt Insurance Agency, LLC

1111 North Loop W., Ste. 400  
Houston, TX 77008  
713-880-7100 • 713-880-7166 Fax  
jbowen@bmbinc.com  
klovett@bmbinc.com

### Breen Ragland Group, LLC

200 Colonial Center Pkwy., Ste. 250  
Lake Mary, FL 32746  
407-936-9930 • 407-333-3277 Fax  
deidres@breenragland.com

### CB Insurance, LLC

1 S. Nevada Ave., Ste. 105  
Colorado Springs, CO 80903  
719-477-4278 • 719-228-1071 Fax  
Jason.yezek@centralbancorp.com

**CCI Surety, Inc.**

1710 N. Douglas Dr., Ste. 110  
Golden Valley, MN 55422  
763-543-6993 • 763-546-1822 Fax  
www.ccisurety.com

**Carroll Insurance Agency**

14906 FM-529  
Houston, TX 77095  
281-656-3000

**Catto & Catto, LLP**

217 E. Houston St.  
San Antonio, TX 78205  
210-222-2161

**Contractors Bonding & Insurance Company**

2999 N. 44th St., Ste. 250  
Phoenix, AZ 85018  
602-956-6000  
markh@cbic.com

**Contractors Bonding & Insurance Company**

3101 Western Ave./P.O. Box 9271  
Seattle, WA 98121  
206-628-6827 • 800-950-1558 Fax  
BrianS@cbic.com

**DLK Bonds LLC**

4301 Darrow Rd., Ste. 2600  
Stow, OH 44224  
330-688-3551 • 330-688-0100 Fax  
kevin@dlkbonds.com

**Donegan Insurance Agency, Inc. dba BDI Insurance**

2125 Longhorn Tr.  
Sequin, TX 78155  
830-303-8300 • 866-469-6940 Fax  
dhay@bdi-insurance.com

**Eichlitz, Dennis, Wray & Westheimer Agency, Inc. dba Wortham**

131 Interpark Blvd.  
San Antonio, TX 78216  
210-249-2320 • 210-223-2806 Fax  
djung@worthamsa.com

**Freedom Bonding, Inc.**

11100 Liberty Rd., Ste. H  
Randallstown, MD 21133  
410-922-2221 • 410-922-9992 Fax  
MarkCongdon@freedombondinginc.com

**Gerald J. Wilkoff, Inc.**

95 Main St.  
Mineola, NY 11501  
516-747-0200

**HUB International RIGG**

10777 Westheimer, Ste. 300  
Houston, TX 77042-5235  
713-425-6631

**Hub International Scheer's**

601 Oakmont Ln., Ste. 400  
Westmont, IL 60559  
630-486-5600  
marybeth.peterson@hubinternational.

**IBTX Risk Services**

5726 Hausman Rd., Ste. 100  
San Antonio, TX 78249  
210-697-2230 • 210-696-8414 Fax  
breeh@ib-tx.com

**Impact Risk Solutions, LLC**

200 Valleywood Dr., Ste. B100  
The Woodlands, TX 77380  
281-863-9860 • 281-863-9869 Fax  
Rosalyn.hassell@impactrisksolutions

**Insurance Design & Placement, Inc.**

3401 Quebec St., Ste. 8200  
Denver, CO 80207  
303-607-9009  
idppres@insurancedp.net

**Insurance Source, Inc.**

4111 Telegraph Rd.  
St. Louis, MO 63129  
314-416-2602 • 314-416-1011 Fax  
marke@theinsurance.com

**Integrity Surety, LLC**

19924 Aurora Ave., Ste. 8  
Seattle, WA 98133  
206-546-1397  
karaoskinner@yahoo.com

**JDW Insurance Company**

201 E. Main, Ste. 800  
El Paso, TX 79901  
915-496-8422 • 915-496-8550 Fax  
tstoltzman@jdw-insurance.com

**John M. Brown Insurance Agency**

4317 W. Irving Park Rd.  
Chicago, IL 60641  
773-777-2100 • 773-777-2202 Fax  
tom@farmerbrown.com

**K&S Insurance Agency**

P.O. Box 277  
Rockwall, TX 75087  
866-823-0673 • 972-771-4695 Fax  
tfierro@kandsins.com

**KPS Insurance Services, Inc.**

10650 Treena St., Ste. 109  
San Diego, CA 92131  
858-538-8822 • 858-346-9298 Fax  
mstrahan@kpsbond.com

**L&N Insurance Group, LLC**

702 Blue Bonnet  
Temple Hills, TX 76502  
254-771-5581 • 254-771-5589 Fax  
phil@lninsurancegroup.com

**Leavitt Group of Spanish Fork, UT.**

P.O. Box 421  
Spanish Fork, UT 84660  
801-798-7343 • 801-798-3442 Fax  
Denika-spahn@leavitt.com

**Mullis Newby Hurst LP**

5057 Keller Springs Rd., Ste. 400  
Addison, TX 75001  
972-201-0134 • 972-201-0123 Fax  
aendris@mnhins.com

**National Surety Services, Inc.**

1534 Dunwoody Village Pkwy., Ste. 220  
Atlanta, GA 30338  
770-394-9444 • 770-394-6888 Fax

**PCL Insurance Agency, Inc.**

3010 LBJ Frwy., Ste. 920  
Dallas, TX 75234  
972-459-4749 • 972-459-4535 Fax  
clesch@pcbonds.com

**PCL Insurance Agency, Inc.**

3010 LBJ Frwy., Ste. 920  
Dallas, TX 75234  
972-459-4749 • 972-459-4535 Fax  
elesch@pcbonds.com

**Pinnacle Surety & Insurance Services, In**

151 Kalmus Dr., Ste. A-201  
Costa Mesa, CA 92626  
714-546-5100 • 714-546-3707 Fax

**Preferred Bonding Services**

1800 McCollum St.  
Los Angeles, CA 90026  
323-663-7814  
pattyz@preferredbonding.com

**R.A. Brunson, Inc.**

5420 Corporate Blvd., Ste. 208  
Baton Rouge, LA 70808  
225-927-2282 • 225-927-2331 Fax  
fiona@rabrunson.com

**Rust, Ewing, Watt & Haney, Inc.**

7900 Emmett F. Lowry Expwy.  
Texas City, TX 77591  
409-934-8040  
donna\_weinel@rustewing.com

**Southern American Insurance Agency**

8203 Willow Place S., Ste. 500  
Houston, TX 77070  
281-890-9294 • 281-890-2229 Fax  
jeanm@southernamericanins.com

**Surety 1**

3225 Monier Cir., Ste. 100  
Rancho Cordova, CA 95742  
916-737-5730 • 916-737-5727 Fax  
barry@surety1.com

**Surety Insurance Services of Texas dba American Surety Agency**

15814 Lower Lake Dr.  
Cypress, TX 77433  
281-256-3830 • 281-256-3832 Fax  
timkirk7@comcast.net

**Surety Support Services Inc**

7255 W. 98th Terr, #170  
Overland Park, KS 66282  
913-385-7760 • 913-385-7699 Fax  
gary@suretyss.com

**Technical Assurance**

26623 Oak Ridge Dr.  
The Woodlands, TX 77380  
281-296-9997 • 281-296-9998 Fax  
mbonnin@technical-assurance.com

**The Surety Group Agency, LLC**  
1900 Emery St., Ste. 120  
Atlanta, GA 30318  
404-352-8211 • 404-351-3237 Fax

**The Yancy Group, Inc.**  
2019 E. Lamar Blvd., Ste. 100  
Arlington, TX 76006  
817-277-6100 • 817-277-7514 Fax  
judy@yancyinsurance.com

**Time Insurance Agency, Inc.**  
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Austin, TX 78741  
512-447-7773 • 512-440-0989 Fax  
bonds@timeinsurance.com

**Tucker & Dunn Bond Agency**  
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Addison, TX 75001  
806-687-2663 • 806-687-4948 Fax  
kevin@tuckeragency.com

**Viking Bond Service, Inc.**  
22601 N. 19th Ave., Ste. 210  
Phoenix, AZ 85027  
623-933-9334 ext. 16  
cynthiab@vbsbond.com

**Wells Fargo Insurance Services USA, Inc.**  
5755 Mark Dabling Blvd., Ste. 300  
Colorado Springs, CO 80919  
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## Tips for Getting the Most from Yourself and Others

### CHIEF EVERYTHING OFFICER NO MORE: STAFFING YOUR BUSINESS

Being the Chief Everything Officer is okay for some, but if you've got plans for growth or simply need an extra pair of hands, what are the best staffing options for your business?

Taking on full-time employees can be a risk. What if your growth strategy doesn't go as planned and you're left with payroll and other employee expenses to cover? Should you hire independent contractors or outsource key functions?

Here are some staffing options that you might want to consider, as well as some insights on the tax and legal ramifications of each.

#### 1. Hire Your Spouse or Family

Friends and family may be able to jump in and support your business – given the right terms. Weigh the skills they can bring and what you can offer in return. Establish clear goals and objectives and offer fair compensation, and make sure you understand the legal, tax and labor laws that may impact your decision.

#### 2. Work with Independent Contractors

Hiring independent contractors or freelancers gives you the flexibility to get help when and as you need it from specialists in a particular field. Independent contractors are also self-employed, which means you don't have the burden of handling payroll, employment taxes and the other obligations of managing employees.

The best way to find independent contractors is word of mouth and referrals. Ask around.

**Tip:** The IRS holds a big magnifying glass over companies that work with independent contractors and with businesses that misclassify employees as independent contractors. The



reason? Statistics show that 30 percent of firms do this and that's a big loss for the IRS in terms of employment taxes.

So be sure you understand what you can and can't require of an independent contractor and make sure you're not treating them as employees. For example, you can't dictate when and where they conduct work.

#### 3. "Temp" Staffing Agencies

If you need to quickly staff a position with qualified and screened candidates, particularly administrative or support functions, temp agencies might be an option. But this can be an expensive way to staff your business for the long haul. Temp agencies take up to a 30 percent cut of the hourly rate that you pay and also charge temp-to-permanent fees if you decide to hire that person full-time. Another important consideration is that temporary workers are also less likely to be invested in your business success than employees and even contractors.

#### 4. Hire Seasonal Employees

If your business is seasonal, part-time seasonal workers are a must. The

thing to remember is that unless you work with independent contractors, many of the laws and regulations that apply to full-time employees also apply to seasonal or part-time employees. For a soup-to-nuts understanding of what's involved with hiring seasonal workers, such as what benefits must you provide, read *Hiring Seasonal Workers*.

#### 5. Outsource Business Functions

Whether you turn to a virtual assistant for help managing your calendar, voice mail, and perhaps some basic bookkeeping, or you need help with core business functions such as accounting, marketing or HR, outsourcing can be a low-overhead option that lets you concentrate more on business growth and less on day-to-day distractions.

#### 6. Bringing on Employees

If you do choose to move forward with part- or full-time employees, you'll need to make sure you are aware and compliant with a few key legal and regulatory steps – the brochure *10 Steps to Hiring your First Employee* from SBA can really help.

## Use of Proceeds in SBA Loan Programs

Ways Borrowers Can Use The Money

(Information current as of 09/19/2012)

CAPITAL

Program	Who Qualifies	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefit to Borrower
<b>Basic 7(a)</b>	For-profit businesses that can meet SBA's size standards, nature of business, use of proceeds, credit elsewhere, and other miscellaneous eligibility factors.	Acquire land; purchase existing building; convert, expand or renovate buildings; construct new buildings; acquire and install fixed assets; acquire inventory; purchase supplies and raw materials; purchase a business, leasehold improvements, term working capital; and under certain conditions to refinance certain outstanding debts.	Based on the use of proceeds and borrower's ability to repay. Not based on collateral. Maximum maturity: 10 years for working capital (seven years is common), 10 years for fixed assets, 25 years for real estate.	A basic 7(a) can be for as much as \$5 million. SBA's limit to any one business is \$3.75 million so a business can have multiple loans guaranteed by SBA but the SBA portion cannot exceed \$3.75 million.	Term loans with one monthly payment of principal and interest (P&I). Borrower contribution required. Interest rate depends upon how lender applies for guaranty (see lender program chart), Cannot revolve, no balloon or call provisions.	Obtains financing not otherwise available, fixed maturity, available when collateral is limited. Can establish or re-affirm relationship with lender.
<b>International Trade Loan (ITL)</b>	Same as basic 7(a). Plus, business must be engaged or preparing to engage in exporting or be adversely affected by competition from imports.	Acquire, renovate, modernize facilities or equipment used in making products or services to be exported. Plus, for permanent working capital and to refinance business debts currently on unreasonable terms.	Same as basic 7(a).	Same as basic 7(a), but when borrower has both international trade and working capital loans, guaranteed by the SBA, the limit to any one business can be \$4 million.	Same as basic 7(a).	Same as basic 7(a). Plus, long-term financing for export related fixed assets and working capital.
<b>Export Working Capital Loans (EWCP)</b>	Same as basic 7(a). Plus, must be in business one year and engaged or preparing to engage in exporting.	Short-term working capital for export purposes, including ability to support an Export Stand-By Letter of Credit.	Can be up to a maximum of 36 months but generally 12 months or less.	Same as basic 7(a).	Finance single or multiple transactions. Interest paid monthly, principal paid as payments from items shipped overseas are collected. Can be renewed annually. Extra fees apply. Percentage of guaranty up to 90%. Generally revolving.	Provides American exporters with line of credit that can be separated from domestic operations line of credit.
<b>Seasonal CAPLines</b>	Same as basic 7(a). Plus, in business for at least one year and can demonstrate seasonal financing needs.	To finance the seasonal increases of accounts receivable, inventory and labor.	10 years	Same as basic 7(a).	Short-term financing for seasonal activities to be repaid at the end of the season when payment for the seasonal activity is made to business.	Provides opportunity for seasonal businesses to get seasonal financing not otherwise available.
<b>Contract CAPLines</b>	Same as basic 7(a). Plus, will perform on contract or purchase order for some third party buyer.	To finance the cost of one or more specific contract, sub-contract, or purchase order, including overhead or general and administrative expenses, allocable to the specific contract(s).	10 years	Same as basic 7(a).	Short-term financing for performance of approved contract, sub-contract, or purchase order to be repaid when payment for the activity is made to business. Can be revolving or not.	Provides opportunity for contractors and sub-contractors to get financing not otherwise available.
<b>Builders CAPLines</b>	Same as basic 7(a). Plus, building/renovating residential or commercial structure for re-sale without knowing buyer at time of approval.	For the direct expenses related to the construction and/or "substantial" renovation costs of specific residential or commercial buildings for resale, including labor, supplies, materials, equipment rental, direct fees. The cost of land is potentially eligible.	Maximum of three years to disburse and build or renovate. Extension possible to accommodate sale.	Same as basic 7(a).	Short-term financing to build or renovate home or building for sale to unknown third party. "Substantial" means rehabilitation expenses of more than one-third of the purchase price or fair market value at the time of application. Can be revolving or not.	Provides opportunity for residential and commercial builders to get financing not otherwise available.

Program	Who Qualifies	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefit to Borrower
<b>Working Capital CAPLines</b>	Same as basic 7(a). Plus, business needing short term revolving line of credit.	For short-term working capital and operating needs. Proceeds must not be used to pay delinquent withholding taxes or similar trust funds (state sales taxes, etc.) or for floor planning.	10 years	Same as basic 7(a).	Lender has latitude with structuring principal payments. Borrower should discuss with lender. Must be revolving. Extra fees apply.	Provides opportunity for businesses that sell on credit to get revolving financing not otherwise available.
<b>Dealer Floor Plan Pilot</b>	Same as basic 7(a). Plus, businesses engaged in retail sales of inventory requiring floor plan financing requirements.	For the acquisition of inventory at wholesale prices for retail re-sale that is classified as titleable inventory (auto, motorcycle, boat, RV, trailers, and manufactured homes).	Minimum one year Maximum five years	\$5 million. Minimum loan size: \$500,000	Revolving Floor Plan financing. Disbursement to acquire floor plan inventory, repayment immediately after item of inventory is sold. Potential high degree of lender monitoring with corresponding extra servicing fees.	Provides opportunity for businesses needing floor plan financing when such financing may not be otherwise available.
<b>Lender Structured Line of Credit</b>	Businesses needing a line of credit.	Working capital	If revolving, seven-year maximum, including term out period.	Depends upon how the lender chooses to apply for an SBA Guaranty. Generally up to \$350,000.	Structure is established by individual lender.	Has availability for a line of credit to help with the short-term cash needs of the business.
Non-7(a) Programs						
<b>504 Loan Program</b>	Businesses that can meet the SBA's size standards, nature of business, use of proceeds, credit elsewhere, and other miscellaneous factors.	For the acquisition of long-term fixed assets, equipment with a useful life of at least 10 years; refinance loan-term fixed asset debt under certain conditions; working capital under certain conditions; to reduce energy consumption; and to upgrade renewable energy sources.	Based on the use of proceeds. Twenty years for real estate. Ten years for machinery and equipment.	Based on the use of proceeds. Twenty years for real estate. Ten years for machinery and equipment.	Loans packaged by Certified Development Companies (CDC) and designed to finance up to 40 percent of a "project" <sup>1</sup> secured with a 2nd position lien. Another loan from a third party lender financing up to 50 percent of the same project secured in 1st position, and borrower contribution of at least 10 percent. Extra contributions for special purpose properties and new businesses.	Fees under 3 percent, long-term fixed rate, low borrower contribution, full amortization with no call or balloon conditions.
<b>Microloan Program</b>	Same as basic 7(a). Plus, start-up nonprofit child-care businesses.	Same as basic 7(a). Plus, funds to establish nonprofit child-care centers.	Shortest term possible, not to exceed six years.	\$50,000 to the small business at any given time.	The SBA provides a loan to a nonprofit micro-lender called an "intermediary" who uses the proceeds to make microloans to small businesses. Technical assistance can also be provided.	Direct loan from nonprofit intermediary lender, fixed-rate financing, can be very small loan amounts, and technical assistance is available.

<sup>1</sup> "Project" is the purchase or lease, and/or improvement or renovation of long term fixed assets by a small business, with 504 financing, for use in its business operations.

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

# Lender's Program Chart

Ways Lenders Can Request Guarantees

(Information current as of 09/19/2012)

The chart below explains the rules for lenders for various SBA-backed loans to borrowers.

CAPITAL

Processing Program	Which Lenders Qualify	Types of Use of Proceeds Loans that can be Guaranteed	Maximum Allowable Interest Rates	Eligibility Analysis	Credit Analysis	Maximum Loan Amount
<b>Standard Processing</b>	Lenders that have an executed participation agreement with the SBA.	Basic 7(a). International trade, export working capital, all CAPlines, dealer floor plan.	Base rate is <i>Wall Street Journal</i> prime, LIBOR* one month rate plus 3 percent, or SBA Peg rate. Plus, an allowable spread from 2.25 to 2.75 percent based on term. Lender can add 2 percent if loan is \$25,000 or less, and 1 percent if \$25,001 to \$50,000. Can be fixed or variable.	Lender completes eligibility questionnaire and SBA reviews eligibility during loan processing.	Lender to cover all aspects of prudent credit analysis with emphasis on applicant's ability to repay loan from operation. SBA conducts analysis of lender's work.	Maximum loan \$5 million. Loans up to \$150,000 guaranteed up to 85 percent; loans over \$150,000 guaranteed up to 75 percent. Business with multiple SBA loans may get some variations.
<b>Certified Lender Program (CLP) Processing</b>	Same as Standard 7(a). Plus, an executed CLP agreement.	Same as Standard processing except no policy exceptions.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a) except SBA reviews lender's work, not a re-analysis.	Maximum loan \$5 million. Guaranty percentage same as Standard 7(a).
<b>Preferred Lender Program (PLP) Processing</b>	Same as Standard 7(a). Plus, an executed PLP agreement.	Same as Standard processing except restrictions on loans involving some types of debt refinancing.	Same as Standard 7(a).	Lender completes Eligibility Checklist (SBA Form 7).	Delegated to lender.	Maximum loan \$5 million. Guaranty percentage same as Standard 7(a).
<b>SBA Express Processing</b>	Same as Standard 7(a). Plus, an executed SBA Express agreement.	Basic 7(a) with restrictions on some types of debt refinancing. Plus, lender structured term and revolving loans.	If \$50,000 or less, cannot exceed prime + 6.5 percent. If over \$50,000, cannot exceed prime + 4.5 percent. Prime may be lender prime.	Lender completes SBA Form 1920SX (Part C) "Eligibility Information."	Delegated to lender.	Maximum loan \$350,000. Guaranty percentage 50 percent.
<b>Patriot Express Processing</b>	Same as Standard 7(a). Plus, either an executed PLP or SBA Express Agreement.	Basic 7(a) except restrictions on some types of refinancing.	Same as Standard 7(a) except Prime may be Lender Internal Prime.	Lender completes SBA Form 1920SX (Part C) "Eligibility Information." Must be member of the military community.	Delegated to lender.	Maximum loan \$500,000. Guaranty percentage same as Standard 7(a).
<b>Export Express Processing</b>	Same as Standard 7(a). Plus, an executed Export Express Agreement.	Similar to export working capital loans and international trade loans which meet export related eligibility criteria.	If \$50,000 or less, cannot exceed prime + 6.5 percent. If over \$50,000, cannot exceed prime + 4.5 percent. Prime may be lender prime.	Lender completes SBA Form 1920SX (Part C) "Eligibility Information."	Delegated to lender.	Maximum loan \$500,000. Guaranty percentage same as Standard 7(a).
<b>Small/Rural Lender Advantage</b>	Same as Standard 7(a). Plus, separate approval based on having processed 20 or fewer SBA loans annually over the last three fiscal years.	Basic 7(a) except restrictions on some types of refinancing.	Same as Standard 7(a).	Lender completes SBA Form 2301 (Part C) "Eligibility Questionnaire."	Similar to Standard 7(a) except credit factors to consider are more defined.	Maximum loan \$350,000. Guaranty percentage same as Standard 7(a).
<b>Community Advantage</b>	Same as Standard 7(a). Plus, an executed Community Advantage Agreement.	Basic 7(a) except restrictions on some types of refinancing.	Prime plus 6 percent.	Non-Delegated Lenders complete SBA Form 2301 (Part C). Delegated Lenders complete SBA Form 2301 (Part D).	Similar to Standard 7(a) except credit factors to consider are more defined.	Maximum loan \$350,000. Guaranty percentage same as Standard 7(a).
<b>Small Loan Advantage</b>	Same as Standard 7(a) and having PLP and/or Express Agreement provides added benefit to lender.	Basic 7(a) except restrictions on some types of refinancing.	Same as Standard 7(a).	Lender completes SBA Form 1920SX (Part C) "Eligibility Information."	Similar to Standard 7(a) except credit factors to consider are more defined.	Maximum loan \$350,000. Guaranty percentage same as Standard 7(a).

All SBA programs and services are provided on a nondiscriminatory basis. \* London InterBank Offered Rate

# The SBA: Streamlining and Simplifying

Over the past three years the SBA has worked hard to provide small businesses with the tools they need to help lead our nation out of recession and into recovery. To better serve small businesses, we streamlined and simplified many existing programs for small business owners and entrepreneurs. These efforts have allowed us to provide small businesses with greater access and opportunity than ever before.

Whether you are an entrepreneur just starting out with a great idea, or a long-time small business owner who needs help growing your company, the SBA has the resources to help. Now is a great time to contact your local district office, or check out [www.SBA.gov](http://www.SBA.gov) and find out how your business can benefit.

The SBA is becoming more nimble than ever before. As you'll see throughout this resource guide, the improvements that the agency has made in streamlining and simplifying span government contracting, access to capital, training and counseling and disaster initiatives.

## Simplifying Access to Capital Procedures

The SBA knows that it is important for entrepreneurs to be able to find the capital they need to start and grow their businesses. So this year, we focused on making the application and approval processes for many of our financing guarantee programs simpler and more streamlined.

For example, we reengineered CAPLines, a program designed to help small businesses meet their short term and cyclical working capital needs. CAPLines now allows small businesses to borrow against accounts receivable, inventory, contracts and purchase orders in order to secure a revolving line of credit. The revamped program also enables small business subcontractors to obtain an agency-guaranteed line of credit to finance work on a contract with a federal prime contractor.

This year, the Small Loan Advantage (SLA) program was revamped to create a simpler application process for a 7(a) loan up to \$350,000. This year, we launched SLA 2.0, which further simplifies the process by credit scoring each loan in advance of approval. SLA 2.0 will also expand the pool of qualified lenders to include entities outside of the agency's Preferred Lender Program.

Over the past year, the Small Business Investment Company (SBIC) licensing process has become increasingly efficient, cutting the average licensing time in half from more than 14 months to five and a half months. SBICs are privately owned and managed investment funds that use their own capital, plus funds backed by an SBA guarantee, to invest in small businesses. The streamlined licensing process has made it possible to more easily get capital into the hands of small businesses, allowing SBICs to invest in companies that can grow and create jobs.

## Streamlining the Federal Contracting Process

The SBA is also working hard to make the federal contracting process more efficient for small businesses. Last year, Quick Pay cut the amount of time it takes federal agencies to pay small businesses for the products and services they deliver to the federal government from 30 days to 15 days. When small businesses get their money in 15 days instead of 30, it results in a permanent infusion of cash flow into their businesses. They can put that money toward expanding their business, marketing their products and creating jobs.

## Streamlining Small Business Assistance through Partnerships

This year we have reached out to create new partnerships that will streamline small business assistance efforts and reach more audiences. For example, the SBA and the AARP have

agreed to work together not only to help a larger number of encore entrepreneurs, i.e., those over the age of 50, to start their own businesses, but also to encourage more experienced small business owners to serve as mentors for those who are just starting out.

To help transitioning service members who are interested in starting their own business, the SBA announced in July 2012 the launch of Boots to Business, a partnership with Syracuse University, which teaches returning service men and women about the opportunities and realities of entrepreneurship. This partnership builds on the leadership and management skills veterans have learned during their active duty and Reserve service to prepare them for possible business ownership.

## Simplifying Disaster Loan Processes

The agency has also made significant progress in streamlining and simplifying the disaster loan application and approval process. Over the past few years, the SBA has reduced the average processing time for disaster loans from over 70 days to just 10 days.

The process of applying for a disaster loan has also been simplified for small businesses, homeowners and renters. SBA Administrator Karen G. Mills said it was just the right thing

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*"Whether it's a hurricane, tornado, earthquake or devastating flood, the SBA can step in to help communities get back on their feet by providing access to both home and business recovery disaster loans."*

*Administrator Karen Mills,  
U.S. Small Business Administration*

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to do. "Our goal is to provide support for those rebuilding after a disaster, and we wanted to make the process more user-friendly," Mills said. "Whether it's a hurricane, tornado, earthquake or devastating flood, the SBA can step in to help communities get back on their feet by providing access to both home and business recovery disaster loans. To make the loan application process more streamlined and simplified, we have taken a different approach with the online applications. This improvement will make those first steps toward recovery more convenient."

For those affected by these tragedies, the SBA now offers the option of filing home and business disaster loan applications through the Electronic Loan Application. The Electronic Loan Application simplifies the application process and expedites the delivery of assistance to small businesses, homeowners and renters affected by disasters. For more information, check out [www.sba.gov/disaster](http://www.sba.gov/disaster).

In addition, the increasingly agile SBA is streamlining and simplifying its processes and procedures to provide more access and opportunity for capital, counseling and contracting for small businesses. In the following pages, you can read more about the programs and initiatives the SBA has created and refined. You can also find contact information for our 68 district offices on the inside back cover, where trained professionals can walk you through getting a loan, competing for contracts, or finding a business counselor.

If you are looking for more information, check out our website, [www.sba.gov](http://www.sba.gov). While you are there, sign up for the agency's SBA Online Community to explore resources from our resource partners and other small business owners. To sign up for our e-mail newsletter, visit [www.sba.gov/updates](http://www.sba.gov/updates).

# CONTRACTING

## Applying for Government Contracts



The U.S. government is the largest single purchaser of goods and services in the world, buying everything from armored tanks to paper clips. Every year, the federal government awards more than \$500 billion in contracts, and a significant share of those contracts are specifically allotted to small businesses.

The Small Business Administration works with agencies to award at least 23 percent of all prime government contracts to small businesses, with specific statutory goals for small disadvantaged businesses (SDB), businesses that are women-owned (WOSB) or service-disabled veteran-owned (SDVOSB), and businesses that are located in historically underutilized business zones (HUBZone).

The agency ensures that small businesses have access to long-lasting development opportunities, which means working with small businesses to help them stay competitive, as well as encouraging federal agencies to award more contracts to small businesses. The SBA features outreach programs, matchmaking events, and online training opportunities; and helps agencies identify contracting opportunities for small businesses.

### HOW GOVERNMENT CONTRACTING WORKS

#### Sealed bidding vs. Negotiation

There are two methods the government uses to purchase goods and services, sealed bidding and negotiation. The first method, sealed bidding, involves issuing an invitation for bid by a procuring agency. Under the sealed bidding method, a contract is awarded to a responsible bidder who's bid, conforming to the invitation for bids, will be most advantageous to the government, considering only price and the price-related factors included in the invitation for bid. The second method, negotiation, involves issuing a request for proposal (RFP) or request for quotation (RFQ). The business with the best proposal in terms of technical content, best value, price and other factors generally wins the contract.

#### Types of Contracts

Firm fixed-price contracts place the full responsibility for the costs and risk of loss on the contractor. Firm fixed-price contracts do not permit any adjustment on the basis of the contractor's costs during the

performance of the contract. It provides maximum incentive for the contractor to control costs and perform effectively and imposes a minimum administrative burden upon the contracting parties. This type of contract is used in all sealed bid and some negotiated procurements.

Cost reimbursement contracts provide for the payment of allowable costs incurred by the contractor, to the extent stated in the contract. The contract establishes a ceiling price, above which a contractor may not exceed without the approval of the contracting officer. Cost reimbursement contracts are commonly used in research and development contracts.

Some contracts do not fit neatly into these two categories, such as time and material contracts (prices for hourly wages are fixed but the hours are estimated) and letter contracts (authorizes a contractor to begin work on an urgent requirement).

#### Small Business Set-Asides

A "set-aside" for small businesses reserves an acquisition exclusively for small business participation. There are two ways in which set-asides can be determined. First, if an acquisition

of goods or services has an anticipated dollar value of at least \$3,000 but not exceeding \$150,000, it is automatically reserved for small businesses. The acquisition will be set aside only if the contracting officer determines there are two or more responsible small businesses that are competitive in terms of market prices, quality and delivery. Second, if an acquisition of goods or services is more than \$150,000, and if it is likely offers will be obtained from at least two responsible small businesses, and if awards will be made at fair market prices, the acquisition is reserved exclusively for small business. Reasonable expectations of small business competition may be evaluated using past acquisition history of an item or similar items.

There are several exceptions and unique rules for specific kinds of small businesses and industries. For Research and Development (R&D) small business set-asides, there must be reasonable expectation of obtaining from small businesses the best scientific and technological sources consistent with the demands of the proposed acquisition. For small business set-asides other than for construction services, any business proposing to furnish a product that it did not manufacture must furnish the product of a small business manufacturer unless the SBA has granted either a waiver or exception to this requirement. In industries where the SBA finds that there are no small business manufacturers, it may issue a waiver to this non-manufacturer rule. Waivers permit small businesses to provide any domestic firm's product.

### Subcontracting

Subcontracting opportunities are a great resource for small businesses, especially for those not ready to bid as prime contractors. Experience gained from subcontracting with a federal prime contractor can better prepare businesses to bid for prime contracts.

Current regulations stipulate that for contracts offering subcontracting opportunities over \$650,000 for goods and services, or \$1.5 million for construction, large business prime contractors must offer maximum practicable subcontracting opportunities to small businesses. Large business prime contractors must submit a subcontracting plan describing how they will successfully subcontract to small businesses.

To find subcontracting opportunities, a list of federal prime solicitations is listed under the U.S. Small Business Administration Subcontracting Network (SUBNET) <http://web.sba.gov/subnet/search/index.cfm> and through the General Services Administration (GSA) at [www.gsa.gov/portal/content/101195](http://www.gsa.gov/portal/content/101195). Research the list of prime contractors and determine which are best suited to your business. Develop a marketing strategy, and then contact the Small Business Liaison Officer (SBLO) listed for each prime to schedule an appointment.

## SBA CONTRACTING PROGRAMS HUBZONE

The Historically Underutilized Business Zones (HUBZone) program helps small businesses located in distressed urban and rural communities, gain access to federal set-aside contracts and sole source contracts, as well as a price evaluation preference in full and open contract competitions. There is a statutory goal

that HUBZone small business concerns be awarded not less than 3 percent of the total value of all prime contract awards. The HUBZone program also establishes preference for award of federal contracts to small businesses in these areas. To qualify for the program, a business (except those that are tribally-owned) must meet the following criteria:

- It must be a small business by SBA size standards
- It must be owned and controlled at least 51 percent by U.S. citizens, or a Community Development Corporation (CDC), an agricultural cooperative, or an Indian tribe
- Its principal office must be located within a "Historically Underutilized Business Zone," which includes lands considered "Indian Country" and military facilities closed by the Base Realignment and Closure Act
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible to apply for certification. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must live in a

# more

## small business advantages

2010 SBA Gold Volume Award Winner



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CONTRACTING

primary residence at a place for at least 180 days, or as a currently registered voter, and with intent to live there indefinitely.

**The SBA is responsible for:**

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

For additional information, visit

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

## 8(a) BUSINESS DEVELOPMENT PROGRAM

The 8(a) Business Development program is a nine-year program established to assist eligible socially and economically disadvantaged individuals to develop and grow their businesses. Business development assistance includes one-on-one counseling, training workshops, match-making opportunities with federal buyers and other management and technical guidance. There is a statutory requirement that small disadvantaged business concerns be awarded not less than 5 percent of the total value of all prime contract awards. All firms that become eligible for SBA's 8(a) business development assistance are also considered small disadvantaged business concerns for the purpose of federal contracting.

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

- It must be a small business by SBA size standards;
- It must be owned (at least 51 percent) by one or more individuals who qualify as socially and economically disadvantaged, and who are U.S. citizens of good character;
- It must be controlled, managed, and operated full-time by one or more individuals who qualify as disadvantaged, and;
- It must demonstrate potential for success (generally by being in business for at least two full years) and have the capacity to perform on government and non-government contracts before applying.

Business owners interested in more information should consider attending monthly orientation meetings in:

### Dallas

10:00 a.m. – First Monday of each month (If first Monday is a federal holiday, the class will be held the following Monday)  
 Dallas SBDC/Center for Government Contracting SBDC  
 Bill J. Priest Center for Economic Development  
 1402 Corinth St., Rm. 2660  
 214-860-5889

### Fort Worth

10:00 a.m. First Wednesday of each month (If first Wednesday is a federal holiday, the class will be held the following Wednesday)  
 U. S. Small Business Administration  
 4300 Amon Carter Blvd., Ste. 114  
 817-684-5500

To obtain application information for the 8(a) program contact:

#### Dallas/Fort Worth District Office

U. S. Small Business Administration  
 4300 Amon Carter Blvd., Ste. 114  
 Fort Worth, TX 76155  
 817-684-5500 • 817-684-5516 Fax  
[www.sba.gov/8abd](http://www.sba.gov/8abd)

Socially disadvantaged individuals are those 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, Alaska Natives or Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. An individual who is not a member of one of these groups must establish individual social disadvantage by a preponderance of evidence. 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.

Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations can also apply to the SBA for 8(a) business development assistance.

So that approved firms can obtain training, counseling, and business development assistance, SBA designates a staff person at a local SBA district office, geographically near the business to coordinate the firm's business development assistance.

### SBA is responsible for:

- Determining whether a business qualifies for the 8(a) Business Development program;
- Determining whether a business continues to qualify, during the nine-year term;
- Approving Mentor/Protégé agreements between 8(a) firms and large businesses;
- Providing technical guidance and business development assistance during the nine-year term.

For additional information, visit

[www.sba.gov/8a](http://www.sba.gov/8a).

## SMALL DISADVANTAGED BUSINESS

A Small Disadvantaged Business (SDB) is defined as a small business that is at least 51 percent owned and controlled by one or more individuals who are socially and economically disadvantaged.

There is a federal government-wide goal of awarding at least 5 percent of prime contracting dollars to SDBs each year. Large prime contractors must also establish a subcontracting goal for SDBs in their subcontracting plans.

Firms self-certify as SDB without submitting any application to the SBA; however, firms approved by the SBA into the 8(a) Business Development program are automatically certified as an SDB. To self-certify, firms should update their System for Award Management (SAM), previously CCR, profiles and update their ORCA profiles, making sure that both profiles reflect their SDB status.

## SERVICE-DISABLED VETERAN-OWNED SMALL BUSINESS

The Service-Disabled Veteran-Owned Small Business (SDVOSB) program has a federal government-wide goal of awarding at least 3 percent of prime and subcontracting dollars to Service-Disabled Veteran-Owned Small Businesses each year. Large prime contractors must also establish a subcontracting goal for Veteran-Owned Small Businesses in their subcontracting plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and the SBA prior to the award of a contract.

The SDVOSB protest is administered by SBA to ensure that only businesses owned by service-disabled veterans receive contracts reserved exclusively for them. When a business's SDVOSB

self-certification is challenged, the SBA determines if the business meets the status, ownership and control requirements.

To determine your eligibility, contact your local veterans' business development officer, visit the various program websites, or contact SBA's Office of Veterans Business Development at [www.sba.gov/about-offices-content/1/2985](http://www.sba.gov/about-offices-content/1/2985).

## WOMEN-OWNED SMALL BUSINESS FEDERAL CONTRACT PROGRAM

On October 7, 2010, the SBA published a final rule effective February 4, 2011, aimed at expanding federal contracting opportunities for women-owned small businesses. The Women-Owned Small Business (WOSB) Federal Contract program authorizes contracting officers to set aside certain federal contracts for eligible women-owned businesses and economically disadvantaged women-owned small businesses.



To be eligible, a firm must be at least 51 percent owned or controlled by one or more women. The women must be U.S. citizens. The firm must be "small" in its primary industry in accordance with SBA's size standards for that industry. To be deemed "economically disadvantaged" its owners must demonstrate economic disadvantage in accordance with the requirements set forth in the final rule. For additional information, visit [www.sba.gov/content/contracting-opportunities-women-owned-small-businesses](http://www.sba.gov/content/contracting-opportunities-women-owned-small-businesses).

Large prime contractors must also establish a subcontracting goal for Woman-Owned Small Businesses in their Subcontracting Plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and the SBA prior to the award of a contract.

## WHAT YOU SHOULD KNOW ABOUT YOUR BUSINESS

To be eligible to bid on a federal contract, you must know your business. Answer the following three questions:

### 1. Are you a small business?

Is your small business:

- Organized for profit?
- Located in the U.S.?
- Operated primarily within the U.S. or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor?
- Independently owned and operated?
- Not dominant in the field of operation in which it is bidding for government contracts?
- A sole proprietorship, partnership, corporation, or any other legal form?

If the first six criteria apply to your business, ask yourself the second important question to find out if your business meets size standard requirements.

### 2. What is the size standard for your business?

Size standards are used to determine whether a business is small or "other than small." Size standards vary depending upon the industry. To determine the size standard for your business, you will need a North American Industrial Classification code (NAICS). Every federal agency uses these codes when considering your business. To determine your NAICS code, go to [www.census.gov/eos/www/naics/](http://www.census.gov/eos/www/naics/). Some SBA programs require their own unique size standards. To find out more about these requirements and other size standard information, go to [www.sba.gov/size](http://www.sba.gov/size).

### 3. Do you fall under a specific certification?

Under the umbrella of "small business," SBA has outlined several specific certifications that businesses may fall under. These certifications are divided into two categories:

#### SBA-Certified and Self-Certified.

The SBA-Certified Programs were created to assist specific businesses in securing federal contracts and therefore can only be issued by SBA administrators. For the Self-Certified Programs, you can determine for yourself if your business meets the requirements by referring to the Federal Acquisition Regulation (FAR).

Just as Congress has given federal agencies a goal of procuring 23 percent of federal contracts from small businesses, so too must federal agencies meet specific contracting goals for other categories of small firms. These goals are:

- 23 percent of contracts for Small Businesses
- 5 percent of contracts go to Small Disadvantaged Businesses
- 5 percent go to Women-Owned Small Businesses
- 3 percent go to Service-Disabled Veteran-Owned Small Businesses
- 3 percent go to HUBZone Small Businesses

Federal agencies have a strong incentive to fulfill these contracting goals. You should apply for those SBA-Certified and Self-Certified programs for which you qualify to take advantage of contracting opportunities.

# GETTING STARTED IN CONTRACTING

Once you have identified the important information regarding your business, it is time to start the process of procuring a government contract.

## 1. Identify your DUNS (Data Universal Numbering System) Number

To register your business, obtain a DUNS number used to identify and track millions of businesses. You can obtain your free DUNS number when registering with the System for Award Management. Log on to [www.sam.gov](http://www.sam.gov) for more information or by contacting Dun & Bradstreet at [www.dnb.com](http://www.dnb.com).

## 2. Identify your EIN (Employer Identification Number)

An EIN, otherwise known as a federal tax identification number, is generally required of all businesses. For more information, go to [www.irs.gov](http://www.irs.gov).

## 3. Identify your NAICS (North American Industry Classification) codes

The NAICS codes are used to classify the industry a particular business occupies. You will need at least one NAICS code to complete your registration, but be sure to list as many as apply. You may also add or change NAICS codes at any time. Visit [www.census.gov/eos/www/naics/](http://www.census.gov/eos/www/naics/) to find NAICS codes.

## 4. Identify your SIC (Standard Industrial Classification) codes

The SIC codes are four-digit numbers that are used to classify the industry a particular business occupies. While NAICS codes have largely replaced SIC codes, you will still need to provide your SIC code. SIC codes can be found at [www.osha.gov/pls/imis/sicsearch.html](http://www.osha.gov/pls/imis/sicsearch.html).

## 5. Register with the System for Award Management (SAM), formerly the (Central Contractor Registration)

The SAM is an online federal government maintained database of companies wanting to do business with the federal government. Agencies search the database for prospective vendors. Register at [SAM.gov](http://SAM.gov).

After completing registration, you will be asked to enter your small business profile information through the SBA Supplemental Page. The information will be displayed in the Dynamic Small Business Search.

Creating a profile in SAM and keeping it current ensures your firm has access to federal contracting opportunities. Entering your small business profile, including your business information and key word description, allows contracting officers, prime contractors, and buyers from state and local governments to learn about your company.

## 6. Register with the GSA Schedule

The GSA (General Services Administration) Multiple Award Schedule (aka Federal Supply Schedule) is used by GSA to establish long-term, government wide contracts with commercial firms.

Once these contracts are established, government agencies can order the supplies and services they need directly from the firms through the use of an online shopping tool. Becoming a GSA schedule contractor increases your opportunity for contracts across all levels of government. Businesses interested in becoming GSA schedule contractors should review the information available at [www.gsa.gov/schedules](http://www.gsa.gov/schedules).

## 7. Make Sure Your Business is Financially Sound

This critical step is absolutely necessary to make sure that your business is financially prepared for the journey ahead. Even if you are able to obtain a government contract, you will not be receiving all of the money at once. It helps to have a clear plan of how your business will stage the benefits of the contract.

## 8. Search Federal Business Opportunities (FedBizOpps) for Contracting Opportunities

FedBizOpps, is an online service operated by the federal government that announces available business opportunities. FedBizOpps helps identify the needs of federal agencies and available contracting opportunities.

To begin searching for contracting opportunities, go to [www.fbo.gov](http://www.fbo.gov).

## 9. Marketing Your Business

Registering your business is not enough to obtain a federal contract; you will need to market your business to attract federal agencies. Tips for good marketing are:

- Determine which federal agencies buy your product or service, and get to know them;
  - Identify the contracting procedures of those agencies;
  - Focus on opportunities in your niche and prioritize them.
- Although not required, you may want to obtain a PSC (Product Services Code) and/or a FSC (Federal Supply Classification). These codes provide additional information about the services and products your business offers.

## ADDITIONAL PROCUREMENT RESOURCES

The following federal procurement resources may also be of assistance:

- **The Certificates of Competency (CoC) program** allows a small business, which is the apparent successful offeror, to appeal a contracting officer's non-responsibility determination that it is unable to fulfill the requirements of a specific government contract. 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 capability to perform, the SBA issues a Certificate of Competency to the contracting officer, requiring award of that contract to the small business.
- **Procurement Center Representatives (PCR) and Commercial Marketing Representatives (CMR):** PCRs work to increase the small business share of federal procurement awards. CMRs offer many services to small businesses, including counseling on how to obtain subcontracts. To find a PCR or CMR near you, go to [www.sba.gov/content/procurement-center-representatives](http://www.sba.gov/content/procurement-center-representatives).
- **PTACs (Procurement Technical Assistance Centers):** PTACs provide assistance to businesses that want to sell products and services to federal, state, and/or local government. To find a PTAC in your state, go to [www.dla.mil/SmallBusiness/Pages/ptap.aspx](http://www.dla.mil/SmallBusiness/Pages/ptap.aspx).
- **Department of Defense** (The DoD is the largest purchaser of goods from small businesses): [www.acq.osd.mil/osbp/](http://www.acq.osd.mil/osbp/)
- **Office of Federal Procurement Policy:** [www.whitehouse.gov/omb/procurement\\_default](http://www.whitehouse.gov/omb/procurement_default)
- **Acquisition Forecast:** [www.acquisition.gov/comp/procurement\\_forecasts/index.html](http://www.acquisition.gov/comp/procurement_forecasts/index.html)
- **Federal Supply Schedule (FSS):** [www.gsa.gov](http://www.gsa.gov)
- **GSA Center for Acquisition Excellence:** [www.gsa.gov/portal/content/103487](http://www.gsa.gov/portal/content/103487)

# SBA DISASTER ASSISTANCE

## Getting Back on Your Feet After a Disaster

**T**he Disaster Assistance Program is the SBA's largest direct loan program, and the only form of SBA assistance not limited to small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, nonprofit organizations following declared disasters. By law, governmental units and agricultural enterprises are ineligible.

**The SBA offers two types of disaster loans** — Physical and Economic Injury Disaster Loans.

**Home Physical Disaster Loans** up to \$200,000 are available to eligible homeowners to repair or restore to its pre-disaster condition damaged or destroyed real estate not fully covered by insurance. Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, etc., that are damaged or destroyed in the disaster.

**Business Physical Disaster Loans** up to \$2 million are available to qualified businesses or private, nonprofit organizations of any size to help restore or replace damaged real estate, inventory, machinery, equipment and other business assets to its pre-disaster condition.

The SBA can also lend additional funds to homeowners and businesses to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring again.

**Economic Injury Disaster Loans (EIDLs)** are working capital loans available to qualified small businesses, agricultural cooperatives, businesses engaged in aquaculture and most private nonprofit organizations of all sizes that suffered financial losses because of the disaster, regardless of physical damage. The SBA can loan up to \$2 million to provide the necessary working capital to help small businesses pay fixed debts, payroll, accounts payable and other bills that could have been covered had the disaster not occurred. The loan is not intended to replace lost sales or profits. The

combined limit for economic injury and physical damage assistance for businesses is \$2 million.

**Military Reservist Economic Injury Disaster Loans (MREIDLs)** are working capital loans for small businesses adversely affected when an essential employee is called up to active duty by the National Guard or Reserves. An "essential employee" is defined as an individual (whether or not the owner of the small business) whose managerial or technical skill is critical to the successfully daily operation of the business. The loan limit is \$2 million, and the funds may be used to pay necessary operating expenses as they mature until operations return to normal after the essential employee is released from active military duty. The MREIDLs cannot be used to replace lost profits.

For all disaster loans, the SBA can only approve loans to applicants having a credit history acceptable to the SBA and who also show the ability to repay the loans. The loan terms are established in accordance with the borrower's repayment ability. The law gives the 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 the SBA's determination of whether the applicant has credit available elsewhere (the ability to borrow or use their own resources to recover after the disaster).

More information on all of the SBA's disaster assistance programs, including information for military Reservists, is available at [www.sba.gov/disaster](http://www.sba.gov/disaster).

### Disaster Preparedness

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

With proper planning, surviving begins long before the disaster strikes—or before active-duty orders are received. 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 disaster preparedness page of the SBA's website at [www.sba.gov/prepare](http://www.sba.gov/prepare).

The page provides links to resources to help you put together your own emergency plan, preparedness tips, and fact sheets about SBA recovery assistance for homeowners, renters, businesses of all sizes and private, nonprofit organizations. The SBA has partnered with the American Red Cross to increase awareness in the business community about the Red Cross Ready Rating™ Program. Ready Rating™ is a free, self-paced, web-based membership program that helps a business measure its ability to deal with emergencies, and gives customized feedback on how to improve those efforts. Visit [www.readyrating.org](http://www.readyrating.org).

Additionally, to help small businesses with their preparedness planning, the SBA has teamed up with Agility Recovery Solutions to offer business continuity strategies for entrepreneurs via their "PrepareMyBusiness" website. In addition to offering practical disaster preparedness tips, Agility is the co-host (with the SBA) of a monthly disaster planning webinar for business owners. Previous webinar topics have included discussions on crisis communications, testing your recovery plan, and using social media to enhance business recovery. Visit [www.preparemybusiness.org](http://www.preparemybusiness.org) to get the schedule for future webinars, view archived webinars and for more disaster planning tips.

As small businesses are leading America's economic recovery, many of them are investing time and money into their plans to grow and create jobs. Developing a strong disaster preparedness plan should be a critical and integral piece of those efforts. Planning for a disaster is the best way of limiting its effects.

Additional information on developing an emergency plan is available at the federal government's preparedness website [www.ready.gov](http://www.ready.gov).

The Institute for Business and Home Safety ([www.disastersafety.org](http://www.disastersafety.org)) also offers useful tips on protecting your home or business.

# ADVOCACY AND OMBUDSMAN

## Watching Out for Small Business Interests



### 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. The Advocacy office compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Headed by the chief counsel for Advocacy, the office also funds outside research of small business issues and produces numerous publications to inform policy makers about the important role of small businesses in the economy and the impact of government policies on small businesses. 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/advocacy](http://www.sba.gov/advocacy).

### 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 online at [www.sba.gov/ombudsman](http://www.sba.gov/ombudsman); by fax at 202-481-5719; or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 Regional Regulatory Fairness Boards that meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman at [www.sba.gov/ombudsman](http://www.sba.gov/ombudsman) or call 888-REG-FAIR.

# ADDITIONAL RESOURCES

## Taking Care of Startup Logistics



**E**ven if you are running a small home-based business, you will have to comply with many 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 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 want to use the same name. For more information, contact the county clerk's office in the county where your business is based. If you are a corporation, you'll need to check with the state.

### BUSINESS INSURANCE

Like home insurance, business insurance protects 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 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 insurance you need to ensure 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 of 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.

## TAXES

Taxes are an important and complex aspect of owning and operating a successful business. Your accountant, payroll person, or tax advisor may be very knowledgeable, but there are still many facets of tax law that you should know. The Internal Revenue Service is a great source for tax information. Small Business/Self-Employed Tax Center: [www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html).

When you are running a business, you don't need to be a tax expert. However, you do need some tax basics. The IRS Small Business/Self-Employed Tax Center gives you the information you need to stay tax compliant so your business can thrive.

Small Business Forms and Publications [www.irs.gov/businesses/small/article.html](http://www.irs.gov/businesses/small/article.html).

Download multiple small business and self-employed forms and publications.

## FEDERAL PAYROLL TAX (EIN NUMBERS)

An Employer Identification Number (EIN), also known as a Federal Employer Identification Number (FEIN), is used to identify a business entity. Generally, businesses need an EIN to pay federal withholding tax.

You may apply for an EIN in various ways, one of which is to apply online at [www.irs.gov/businesses/small/article/0,,id=102767,00.html](http://www.irs.gov/businesses/small/article/0,,id=102767,00.html). This is a free service offered by the Internal Revenue Service.

Call 800-829-1040 if you have questions. You must check with your state to determine if you need a state number or charter.

## FEDERAL SELF-EMPLOYMENT TAX

Every employee must pay Social Security and Medicare taxes. 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 or [www.irs.gov](http://www.irs.gov).

## 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 government.

## FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business.

**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).

## 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 the IRS to obtain your number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

## IRS WEB PRODUCTS FOR SMALL BUSINESSES

For the most timely and up-to-date tax information, go to [www.irs.gov/businesses/small/index.html](http://www.irs.gov/businesses/small/index.html).

## VIRTUAL SMALL BUSINESS WORKSHOP

[www.tax.gov/virtualworkshop/](http://www.tax.gov/virtualworkshop/)

The Virtual Small Business Tax Workshop is the first of a series of video products designed exclusively for small business taxpayers. This workshop helps business owners understand federal tax obligations. The Virtual Small Business Workshop is available on CD at [www.irs.gov/businesses/small/article/0,,id=101169,00.html](http://www.irs.gov/businesses/small/article/0,,id=101169,00.html) and online [www.irsvideos.gov/virtualworkshop/](http://www.irsvideos.gov/virtualworkshop/) if you are unable to attend a workshop in person. Small business workshops are designed to help the small business owner understand and fulfill their federal tax responsibilities. Workshops are sponsored and presented by IRS partners who are federal tax specialists.

Workshop topics vary from a general overview of taxes to more specific topics such as recordkeeping and retirement plans. Although most are free, some workshops have fees associated with them. Fees for a workshop are charged by the sponsoring organization, not the IRS.

The IRS's Virtual Small Business Tax Workshop is an interactive resource to help small business owners learn about their federal tax rights and responsibilities. This educational product, available online and on CD consists of nine stand-alone lessons that can be selected and viewed in any sequence. A bookmark feature makes it possible to leave and return to a specific point within the lesson. Users also have access to a list of useful online references that enhance the learning experience by allowing them to view references and the video lessons simultaneously.

Tax Calendar for Small Businesses and Self-Employed (Publication 1518) [www.irs.gov/businesses/small/article/0,,id=176080,00.html](http://www.irs.gov/businesses/small/article/0,,id=176080,00.html).

The Tax Calendar for Small Businesses and Self-Employed contains useful information on general business taxes, IRS and SSA customer assistance, electronic filing and paying options, retirement plans, business publications and forms, common tax filing dates, and federal legal holidays.

## 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 payday, 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 presented in a variety of ways, including 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.

## Pollution Control

If you own or operate a business whose operations may constitute a danger of pollution to air, land or water, then federal authorities should be contacted for any licenses or approvals that may be necessary. For more information, contact:

### Environmental Protection Agency

1445 Ross Ave., Ste. 1200  
Dallas, TX 75202-2733  
800-887-6063

The Small Business and Local Government Assistance Section of the Texas Commission on Environment Quality provides free and confidential assistance to small business owners and local government leaders regarding environmental compliance issues. Compliance Specialists serve as immediate points of contact and liaisons with small business owners and local government leaders. If you need information about air, water, land uses, solid waste and hazardous materials call or write:

### Texas Commission on Environmental Quality

Small Business and Local Government Assistance Section, Region 4 - DFW  
2309 Gravel Dr.  
Fort Worth, TX 76118  
817-588-5868  
[www.tceq.state.tx.us](http://www.tceq.state.tx.us)  
John Aquilino 817-588-5836  
Catherine Bazan 817-588-5827  
Toll free hotline 800-447-2827

## 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 towards, 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  
[www.ssa.gov](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  
[www.irs.gov](http://www.irs.gov)

### Health Insurance

Compare plans in your area at [www.healthcare.gov](http://www.healthcare.gov).

### Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance. For more information, contact the following:

### Employee Insurance

#### Texas Department of Insurance

333 Guadalupe  
Austin, TX 78701  
800-578-4677  
[www.tdi.state.tx.us](http://www.tdi.state.tx.us)

### Workers Compensation

#### Texas Workers Compensation Commission

800-252-7031  
[www.tdi.state.tx.us/wc/](http://www.tdi.state.tx.us/wc/)

## WORKPLACE DISABILITY PROGRAMS

Americans with Disabilities Act (ADA): For assistance with the ADA, call 800-669-3362 or visit [www.ada.gov](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.

### E-Verify: Employment Eligibility Verification

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, is the best--and quickest--way for employers to determine the employment eligibility of new hires. It is a safe, simple, and secure Internet-based system that electronically verifies the Social Security number and employment eligibility information reported on Form I-9. E-Verify is voluntary in most states and there is no charge to use it.

If you are an employer or employee and would like more information about the E-Verify program, please visit [www.dhs.gov/E-Verify](http://www.dhs.gov/E-Verify) or contact our Customer Support staff: 1-888-464-4218 Monday – Friday 8 a.m. – 5 p.m.  
E-mail: [e-verify@dhs.gov](mailto:e-verify@dhs.gov)

## SAFETY AND 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.

### Department of Labor

866-4-USA-DOL (487-2365)  
[www.dol.gov](http://www.dol.gov)

### Department of Labor Occupational Safety & Health Administration (OSHA)

800-321-OSHA (6742)  
[www.osha.gov](http://www.osha.gov)

The Texas Department of Insurance and Texas Workforce Commission outlines specific health and safety standards adopted by the State of Texas.

### Texas Department of Insurance

800-578-4677  
[www.tdi.texas.gov](http://www.tdi.texas.gov)

### Texas Workforce Commission

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

## 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.

## BAR CODING

Many stores require bar coding on packaged products. Many industrial and manufacturing companies use bar coding to identify items they receive and ship. There are several companies that can assist businesses with bar-coding needs. You may want to talk with an SBDC, SCORE or WBC counselor for more information.

## Federal Registration of Trademarks and Copyrights

Trademarks or service marks are words, phrases, symbols, designs or combinations thereof 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:

### U.S. Patent and Trademark Office:

P.O. Box 1450  
Alexandria, VA 22313-1450  
800-786-9199  
[www.uspto.gov](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 • [www.uspto.gov](http://www.uspto.gov)

## BUSINESS ORGANIZATION: Choosing Your Business Structure

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options with different 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.

The most common organizational structures are sole proprietorships, general and limited partnerships and limited liability companies.

Each structure offers unique tax and liability benefits. If you're uncertain which business format 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

### Copyrights

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

responsible for performing each task; what, if any, consultation is needed between partners before major decisions, and what happens when a partner dies. 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 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 of their investment, and liability is similarly limited in proportion to their investment.

### 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. The limited liability partnership is similar to the LLC, but it is for professional organizations.

### 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)

# OTHER ASSISTANCE

## OTHER SOURCES OF ASSISTANCE

### Other Small Business Resource Centers

DALLAS, TEXAS, CITY OF DALLAS, OFFICE OF ECONOMIC DEVELOPMENT, SMALL BUSINESS INITIATIVES

1500 Marilla, Rm. 5CS  
Dallas, TX 75201  
214-670-1685 • 214-670-0158 F  
www.dallas-ecodev.org/

### TEXAS MEZZANINE FUND

320 S. R.L.Thornton Frwy., Ste. 110  
Dallas, TX 75208  
214-943-5900 • 214-943-5905 F  
www.tmfund.org  
Texas Mezzanine Fund (TMF) is a statewide Community Development Financial Institution (CDFI) that provides financing to growth-oriented businesses located in low-or-moderate income communities or that provide jobs for low-to-moderate income persons. TMF also finances growth and expansion of minority and women-owned businesses throughout Texas. The Fund provides term loans for expansion, equipment, owner-occupied real estate, or any combination of the three. TMF can provide financing from \$50,000 to \$500,000 to assist businesses needing credit enhancement to qualify for traditional investment or bank financing. TMF may also fund "stand-alone" investments of up to \$300,000.

### FORT WORTH, TEXAS FORT WORTH BUSINESS ASSISTANCE CENTER (BAC)

James E. Guinn School Complex  
City of Fort Worth Business Assistance Center  
1150 S. Frwy., Ste. 106  
Fort Worth, TX 76104  
817-871-6001  
Offer Business assistance classes and trainings. Visit [www.fwbac.com](http://www.fwbac.com) for class and training listings

BAC Partners include:

- Alliance Lending Corporation  
817-871-6444, [www.alliancecdc.com](http://www.alliancecdc.com)
- Fort Worth Metropolitan Black Chamber of Commerce  
817-871-6538, [www.fwmbcc.org](http://www.fwmbcc.org)
- Manufacturers Association of North Texas  
817-2722-5922, [www.mant.us](http://www.mant.us)
- SCORE  
817-871-6002, [www.fortworthsmallbusinesscounseling.com](http://www.fortworthsmallbusinesscounseling.com)
- Small Contractor's Development Program  
817-366-3866, [www.scdp.com](http://www.scdp.com)
- Southeast Fort Worth, Inc.  
817-871-6542, [www.southeastfw.com](http://www.southeastfw.com)
- TCC- Small Business Development Center  
817-871-6028, [www.tccsbdc.com](http://www.tccsbdc.com)
- Tech Fort Worth  
817-339-8968, [www.techfortworth.org](http://www.techfortworth.org)

- Texas Manufacturing Assistance Center  
817-272-5922, [www.tmac.org](http://www.tmac.org)
- The Alternative Board  
817-257-5668, [www.tabfortworth.com](http://www.tabfortworth.com)
- U S Commercial Services  
[mark.weaver@mail.doc.gov](mailto:mark.weaver@mail.doc.gov)  
817-212-2644, [www.trade.gov/cs](http://www.trade.gov/cs)
- William Mann Jr. Community Development Corporation  
817-871-6267, [www.wmcdc.com](http://www.wmcdc.com)

### Chambers of Commerce

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information.

#### AREA CHAMBERS:

**ALBANY CHAMBER OF COMMERCE**  
325-762-2525

**ALL ASIAN AMERICAN GREATER CHAMBER OF COMMERCE**  
817-475-4783

**ALLEN CHAMBER OF COMMERCE**  
972-727-5585

**ALVARADO CHAMBER OF COMMERCE**  
817-783-7323

**AMERICAN INDIAN CHAMBER OF COMMERCE OF TEXAS**  
817-429-2323

**ARGYLE CHAMBER OF COMMERCE**  
940-464-9990

**ARLINGTON AFRICAN AMERICAN CHAMBER OF COMMERCE**  
817-688-8225

**ARLINGTON CHAMBER OF COMMERCE**  
817-275-2613

**ARLINGTON HISPANIC CHAMBER OF COMMERCE**  
817-881-4734

**ARP CHAMBER OF COMMERCE**  
903-859-3025

**ATHENS CHAMBER OF COMMERCE**  
903-675-5181

**AZLE CHAMBER OF COMMERCE**  
817-444-1112

**BAIRD CHAMBER OF COMMERCE**  
325-854-2003

**BALCH SPRINGS CHAMBER OF COMMERCE**  
972-557-0988

**BARTLETT AREA CHAMBER OF COMMERCE**  
254-527-4141

**BELLMEAD CHAMBER OF COMMERCE**  
254-799-1552

**BENBROOK CHAMBER OF COMMERCE**  
817-249-4451

**BIG SANDY CHAMBER OF COMMERCE**  
903-734-7375

**BONHAM AREA CHAMBER OF COMMERCE**  
903-583-4811

**BOWIE-MONTAGUE COUNTY CHAMBER OF COMMERCE**  
940-872-1173

**BRECKENRIDGE CHAMBER OF COMMERCE**  
254-559-2301

**BRIDGEPORT AREA CHAMBER OF COMMERCE**  
940-683-2076

**BROWNWOOD AREA CHAMBER OF COMMERCE**  
325-646-9535

**BURLESON AREA CHAMBER OF COMMERCE**  
817-295-6121

**BULLARD CHAMBER OF COMMERCE**  
903-894-4238

**BURKBURNETT CHAMBER OF COMMERCE**  
940-569-3304

**CADDO LAKE CHAMBER OF COMMERCE**  
903-789-3408

**CADDO MILLS TEXAS CHAMBER OF COMMERCE**  
903-527-4913

**CANTON CAMBER OF COMMERCE**  
903-567-2991

**CEDAR HILL CHAMBER OF COMMERCE**  
972-291-7817

**CENTEX AFRICAN AMERICAN CHAMBER OF COMMERCE**  
254-235-3204

**CENTEX HISPANIC CHAMBER OF COMMERCE**  
254-754-7111

**CHANLER BROWNSBORO CHAMBER OF COMMERCE**  
903-849-5930

**CISCO CHAMBER OF COMMERCE**  
254-442-2537

**CITY OF HUBBARD CHAMBER OF COMMERCE**  
254-826-3188

**CLITON CHAMBER OF COMMERCE**  
254-675-3720

**CLEBURNE CHAMBER OF COMMERCE**  
817-645-2455

**CLYDE CHAMBER OF COMMERCE**  
325-893-4221

**COLEMAN COUNTY CHAMBER OF COMMERCE**  
325-625-2163

**COLLEYVILLE CHAMBER OF COMMERCE**  
817-488-7148

**COMANCHE CHAMBER OF COMMERCE**  
325-356-3233

**COMMERCE CHAMBER OF COMMERCE**  
903-886-3950

**COPPELL CHAMBER OF COMMERCE**  
972-393-2829

**COPPERAS COVE CHAMBER OF COMMERCE**  
254-547-7571

**CORSICANA/NAVARRO COUNTY CHAMBER OF COMMERCE**  
903-874-4731

**CRANDALL CHAMBER OF COMMERCE**  
972-472-8663

**CROSS PLAINS CHAMBER OF COMMERCE**  
254-725-7251

**CROWLEY CHAMBER OF COMMERCE**  
817-297-4211

**DALLAS BLACK CHAMBER OF COMMERCE**  
214-421-5200

**DALLAS NORTHEAST CHAMBER OF COMMERCE**  
214-328-4100

**DAINGERFIELD CHAMBER OF COMMERCE**  
903-645-2646

**DECATUR CHAMBER OF COMMERCE**  
940-627-3107

**DEKALB CHAMBER OF COMMERCE**  
903-667-3706

**DE LEON CHAMBER OF COMMERCE**  
254-893-2083

**DENISON AREA CHAMBER OF COMMERCE**  
903-465-1551

**DENTON CHAMBER OF COMMERCE**  
940-382-9693

**DESOTO CHAMBER OF COMMERCE**  
972-224-3565

# OTHER ASSISTANCE

**DUBLIN CHAMBER OF COMMERCE**  
254-445-3422

**DUNCANVILLE CHAMBER OF COMMERCE**  
972-780-4990

**EARLY CHAMBER OF COMMERCE**  
325-649-9317

**EAST PARKER COUNTY  
CHAMBER OF COMMERCE**  
817-441-7844

**EASTLAND CHAMBER OF COMMERCE**  
254-629-2332

**ELECTRA CHAMBER OF COMMERCE**  
940-495-3577

**ENNIS AREA CHAMBER OF COMMERCE**  
972-878-2625

**FAIRFIELD CHAMBER OF COMMERCE**  
903-389-5792

**FARMERS BRANCH  
CHAMBER OF COMMERCE**  
972-243-8966

**FLOWER MOUND  
CHAMBER OF COMMERCE**  
972-539-0500

**FORNEY AREA CHAMBER OF COMMERCE**  
972-564-2233

**FORT WORTH CHAMBER OF COMMERCE**  
817-336-2491

**FORT WORTH HISPANIC  
CHAMBER OF COMMERCE**  
817-625-5411

**FRANKLIN CHAMER OF COMMERCE**  
979-828-3276

**FRANKLIN COUNTY  
CHAMBER OF COMMERCE**  
903-537-4365

**FRISCO CHAMBER OF COMMERCE**  
972-335-9522

**GAINESVILLE AREA  
CHAMBER OF COMMERCE**  
888-585-4468 or 940-665-2831

**GARLAND CHAMBER OF COMMERCE**  
972-272-7551

**GLEN ROSE/SOMERVELL COUNTY  
CHAMBER OF COMMERCE**  
254-897-2286

**GRANBURY CHAMBER OF COMMERCE**  
817-573-1622

**GRAND PRAIRIE  
CHAMBER OF COMMERCE**  
972-264-1558

**GRAPEVINE CHAMBER OF COMMERCE**  
817-481-1522

**GREATER ARLINGTON HISPANIC  
CHAMBER OF COMMERCE**  
817-881-4734

**GREATER DALLAS ASIAN AMERICAN  
CHAMBER OF COMMERCE**  
972-241-8250

**GREATER DALLAS  
CHAMBER (GDC) OF COMMERCE**  
214-746-6600

**GREATER DALLAS HISPANIC  
CHAMBER OF COMMERCE**  
214-521-6007

**GREATER HEWITT  
CHAMBER OF COMMERCE**  
254-666-1200

**GREATER IRVING - LAS COLINAS  
CHAMBER OF COMMERCE**  
214-217-8484

**GREATER KAUFMAN  
CHAMBER OF COMMERCE**  
972-932-3118

**GREATER KELLER  
CHAMBER OF COMMERCE**  
817-431-2169

**GREATER KILLEEN  
CHAMBER OF COMMERCE**  
254-526-9551

**GREATER QUITMAN AREA  
CHAMBER OF COMMERCE**  
903-763-4411

**GREATER WACO  
CHAMBER OF COMMERCE**  
254-757-5600

**GREENVILLE CHAMBER OF COMMERCE**  
903-455-1510

**GROESBECK CHAMBER OF COMMERCE**  
254-729-3894

**GUNTER AREA CHAMBER OF COMMERCE**  
214-926-3704

**HALLSVILLE AREA  
CHAMBER OF COMMERCE**  
903-668-2592

**HAMILTON CHAMBER OF COMMERCE**  
254-386-3216

**HARKER HEIGHTS  
CHAMBER OF COMMERCE**  
254-699-4999

**HAWKINS AREA  
CHAMBER OF COMMERCE**  
903-769-4482

**HENDERSON AREA  
CHAMBER OF COMMERCE**  
903-657-5528

**HENRIETTA /CLAY COUNTY  
CHAMBER OF COMMERCE**  
940-538-5261

**HICO CHAMBER OF COMMERCE**  
254-796-4620

**HILLSBORO CHAMBER OF COMMERCE**  
252-582-2481

**HISTORIC RED RIVER COUNTY  
CHAMBER OF COMMERCE**  
903-427-2645

**HONEY GROVE CHAMBER OF COMMERCE**  
903-378-7211

**HOPKINS COUNTY  
CHAMBER OF COMMERCE**  
903-885-6515

**HOWE AREA CHAMBER OF COMMERCE**  
903-893-1184

**HUGHES SPRINGS  
CHAMBER OF COMMERCE**  
903-639-2351

**HURST-EULESS-BEDFORD  
CHAMBER OF COMMERCE**  
817-283-1521

**IOWA PARK CHAMBER OF COMMERCE**  
940-592-5441

**IREDELL CHAMBER OF COMMERCE**  
254-435-2966

**JACKSBORO CHAMBER OF COMMERCE**  
940-567-2602

**JACKSONVILLE CHAMBER OF COMMERCE**  
903-586-2217

**JOSHUA AREA CHAMBER OF COMMERCE**  
817-558-2821

**JUSTIN, TX ECONOMIC DEVELOPMENT  
CORPORATION**  
940-648-3800

**KARNACK CHAMBER OF COMMERCE**  
903-679-3690

**KEENE CHAMBER OF COMMERCE**  
817-556-2995

**KELLER CHAMBER OF COMMERCE**  
817-431-2169

**KEMP CHAMBER OF COMMERCE**  
903-498-7731

**KERENS CHAMBER OF COMMERCE**  
903-396-2391

**LAKE CITIES CHAMBER OF COMMERCE**  
940-497-3097

**LAKE GRANBURY AREA  
CHAMBER OF COMMERCE**  
817-573-1622

**LAKE PALESTINE  
CHAMBER OF COMMERCE**  
903-876-5310

**LAKE TAWAKONI AREA  
CHAMBER OF COMMERCE**  
903-447-3020

**LAKE WHITNEY CHAMBER OF COMMERCE**  
254-694-2540

**LAMAR COUNTY  
CHAMBER OF COMMERCE**  
903-784-2501

**LANCASTER CHAMBER OF COMMERCE**  
972-227-2579

**LEWISVILLE CHAMBER OF COMMERCE**  
972-436-9571

**LINDALE AREA CHAMBER OF COMMERCE**  
903-882-7181

**LINDEN AREA CHAMBER OF COMMERCE**  
903-756-3106

**LITTLE ELM CHAMBER OF COMMERCE**  
972-292-3777

**LONE STAR CHAMBER OF COMMERCE**  
903-656-2518

**MANSFIELD AREA  
CHAMBER OF COMMERCE**  
817-473-0507

**MARION COUNTY  
CHAMBER OF COMMERCE**  
903-665-2672

**MARSHALL CHAMBER OF COMMERCE**  
903-935-7868

**MCGREGOR CHAMBER OF COMMERCE**  
254-840-2806

**MCKINNEY CHAMBER OF COMMERCE**  
972-542-0163

**MELISSA AREA CHAMBER OF COMMERCE**  
972-837-4277

**MERIDIAN CHAMBER OF COMMERCE**  
254-435-2966

**MESQUITE CHAMBER OF COMMERCE**  
972-285-0211

**METROCREST CHAMBER OF COMMERCE  
(ADDISON, CARROLLTON & FARMERS  
BRANCH)**  
972-416-6600

# OTHER ASSISTANCE

**METROPOLITAN BLACK CHAMBER OF COMMERCE**  
817-871-6538

**MEXIA CHAMBER OF COMMERCE**  
254-562-5569

**MIDLOTHIAN CHAMBER OF COMMERCE**  
972-723-8600

**MILLS COUNTY –GOLDTHWAITE CHAMBER OF COMMERCE**  
325-648-3619

**MINEOLA CHAMBER OF COMMERCE**  
903-569-2087

**MINERAL WELLS AREA CHAMBER OF COMMERCE**  
940-325-2557

**MOUNT PLEASANT-TITUS COUNTY CHAMBER OF COMMERCE**  
903-572-8767

**MUENSTER CHAMBER OF COMMERCE**  
903-759-2227

**NACOGDOCHES COUNTY CHAMBER OF COMMERCE**  
936-560-5533

**NAPLES CHAMBER OF COMMERCE**  
903-897-2041

**NEW BOSTON CHAMBER OF COMMERCE**  
903-628-2581

**NOCONA AREA CHAMBER OF COMMERCE**  
940-825-3526

**NORTH DALLAS CHAMBER OF COMMERCE**  
214-368-6485

**NORTHEAST TARRANT CHAMBER OF COMMERCE**  
817-281-9376

**NORTHWEST METROPORT CHAMBER OF COMMERCE**  
817-837-1002

**NORTHWEST TARRANT CHAMBER OF COMMERCE**  
817-237-0060

**OAK CLIFF CHAMBER OF COMMERCE**  
214-943-4567

**OLNEY CHAMBER OF COMMERCE**  
940-564-5445

**OMAHA CHAMBER OF COMMERCE**  
903-884-3600

**OVERTON-NEW LONDON AREA CHAMBER OF COMMERCE**  
903-834-3542

**PALESTINE AREA CHAMBER OF COMMERCE**  
903-729-6066

**PANOLA COUNTY CHAMBER OF COMMERCE**  
903-693-6634

**PILOT POINT CHAMBER OF COMMERCE**  
940-686-5385

**PLANO CHAMBER OF COMMERCE**  
972-424-7547

**POSSUM KINGDOM LAKE CHAMBER OF COMMERCE**  
888-779-8330

**POTTSBORO AREA CHAMBER OF COMMERCE**  
903-786-6371

**PRINCETON AREA CHAMBER OF COMMERCE**  
972-736-6462

**PROSPER AREA CHAMBER OF COMMERCE**  
972-508-4200

**RED OAK AREA CHAMBER OF COMMERCE**  
972-617-0906

**RICHARDSON CHAMBER OF COMMERCE**  
972-792-2800

**RIVER OAKS/SANSOM PARK AREA CHAMBER OF COMMERCE**  
817-626-3377

**ROCKWALL COUNTY CHAMBER OF COMMERCE**  
972-771-5733

**ROSEBUD CHAMBER OF COMMERCE**  
254-583-7979

**ROWLETT CHAMBER OF COMMERCE**  
972-475-3200

**ROYSE CITY CHAMBER OF COMMERCE**  
972-636-5000

**SABINE COUNTY CHAMBER OF COMMERCE**  
409-787-2732

**SACHSE CHAMBER OF COMMERCE**  
972-496-1212

**SAGINAW CHAMBER OF COMMERCE**  
817-232-0500

**SAINT JO CHAMBER OF COMMERCE**  
940-995-2188

**SALADO CHAMBER OF COMMERCE**  
254-947-5040

**SAN AUGUSTINE COUNTY CHAMBER OF COMMERCE**  
936-275-3610

**SANGER AREA CHAMBER OF COMMERCE**  
940-458-7702

**SANTA ANNA CHAMBER OF COMMERCE**  
915-348-3354

**SEAGOVILLE CHAMBER OF COMMERCE**  
972-287-5184

**SEYMOUR CHAMBER OF COMMERCE**  
940-889-2921

**SHELBY COUNTY CHAMBER OF COMMERCE**  
936-598-3682

**SOUTHEAST DALLAS CHAMBER OF COMMERCE**  
214-398-9590

**SOUTHLAKE CHAMBER OF COMMERCE**  
817-481-8200

**SOUTH TARRANT COUNTY CHAMBER OF COMMERCE**  
817-568-2685

**SOUTH WISE COUNTY CHAMBER OF COMMERCE**  
817-638-2855

**SPRINGTOWN AREA CHAMBER OF COMMERCE**  
817-220-7828

**STEPHENVILLE CHAMBER OF COMMERCE**  
254-965-5313

**TARRANT COUNTY ASIAN AMERICAN CHAMBER**  
817-212-2690

**TEMPLE CHAMBER OF COMMERCE**  
254-773-2105

**TERRELL CHAMBER OF COMMERCE**  
972-563-5703

**TEXARKANA CHAMBER OF COMMERCE**  
903-792-7191

**THE COLONY CHAMBER OF COMMERCE**  
972-625-4916

**THE GREATER CEDAR CREEK LAKE AREA CHAMBER OF COMMERCE**  
903-887-3152

**THE PANOLA COUNTY CHAMBER OF COMMERCE**  
903-693-6634

**THROCKMORTON COUNTY CHAMBER OF COMMERCE**  
940-849-3076

**TIMPSON CHAMBER OF COMMERCE**  
936-254-3500

**TROUP CHAMBER OF COMMERCE**  
903-842-4113

**TYLER AREA CHAMBER OF COMMERCE**  
903-592-1661

**VAN ALSTYNE AREA CHAMBER OF COMMERCE**  
903-482-6066

**VERNON CHAMBER OF COMMERCE**  
940-552-2564

**WAXAHACHIE CHAMBER OF COMMERCE**  
972-937-2390

**WEATHERFORD CHAMBER OF COMMERCE**  
817-596-3801

**WHITE OAK CHAMBER OF COMMERCE**  
903-297-7154

**WHITE SETTLEMENT CHAMBER OF COMMERCE**  
817-246-1121

**WHITEHOUSE AREA CHAMBER OF COMMERCE**  
903-839-8200

**WHITEWRIGHT ARE CHAMBER OF COMMERCE**  
903-364-2000

**WICHITA FALLS CHAMBER OF COMMERCE**  
940-723-8773

**WILLS POINT CHAMBER OF COMMERCE**  
903-873-3111

**WILMER CHAMBER OF COMMERCE**  
972-525-3668

**WINNSBORO CHAMBER OF COMMERCE**  
903-342-3666

**WYLIE CHAMBER OF COMMERCE**  
972-442-2804

**UNITED STATES CHAMBER OF COMMERCE**  
972-387-1099



# SBA PARTICIPATING LENDERS

SBAPARTICIPATING LENDERS

## PATRIOT EXPRESS LENDERS

### AMEGY BANK OF TEXAS

2501 N. Harwood St., Ste. 1500  
Dallas, TX  
Janell Fleming  
214-754-6105 • 214-883-8332 F

### BANCORPSOUTH BANK

3000 New Boston Rd.  
Texarkana, TX  
David Crenshaw  
903-334-7532 • 903-831-5791 F

### BANK OF AMERICA, N.A.

901 Main St., 68th Fl.  
Dallas, TX 75202  
John "Jay" Brown Jr.  
214-209-1911 or 800-440-1502

### BANK OF AMERICA, N.A.

15301 Dallas Pkwy., Ste. 850  
Addison, TX 75001  
Tyler Pope  
972-455-5874 • 415-796-5851 F

### BANK OF TEXAS

333 W. Campbell Rd.  
Richardson, TX 75080  
Lisa Autry  
214-575-1928 • 972-234-8641 F

### COLEMAN COUNTY STATE BANK

4609 Southwest Dr.  
Abilene, TX 79608  
Reave Scott  
325-692-8660 • 325-692-8661 F

### COMERICA BANK

1717 Main St., 4th Fl.  
Dallas, TX 75201  
Glenn M. Lauter  
214-462-4289 • 214-462-6880 F

### FIRST FINANCIAL BANK, N.A.

201 E. Main  
Eastland, TX 76448  
David Bailey  
254-629-6139 • 254-629-6104 F

### FIRST INTERNATIONAL BANK

1912 Ave. K  
Plano, TX  
John Shaver  
469-429-2408 • 972-422-7144 F

### GREEN BANK

1301 E. Campbell Rd.  
Richardson, TX 75081  
Fredda K. Morgan  
972-528-6794 • 972-528-6789 F

### INDEPENDENT BANK OF TEXAS

4300 N. Beltline Rd.  
Irving, TX 75038  
Don Johnson  
972-506-2936 • 972-870-9333 F

### JPMORGAN CHASE BANK N.A.

12875 Josey Ln.  
Dallas, TX 75234  
Mark C. Hare  
214-360-4966 • 214-451-6332 F

### METROBANK, N.A.

275 W. Campbell Rd., Ste. 111  
Richardson, TX 75080  
Judith Lee  
972-889-6688 • 972-680-3025 F

### MUTUAL OF OMAHA BANK

5950 Sherry Ln., Ste. 100  
Dallas, TX 75225  
Cheryl Barnes  
214-257-7559 • 214-750-0440 F

### ONE WORLD BANK

2449 Walnut Hill Ln.  
Dallas, TX 75229  
Dennis Ortiz  
972-243-7775 • 469-916-2508 F

### PEOPLES STATE BANK

5600 Richmond Rd.  
Texarkana, TX 75503  
Lori Yates  
903-838-2300 • 903-838-2339 F

### PROSPERITY BANK PLP

1862 Rock Prairie Rd.  
College Station, TX 77845  
Beverly Layne  
936-825-7030 • 936-825-7078 F

### SUPERIOR FINANCIAL GROUP

165 Lennon Ln., Ste. 100  
Walnut Creek, CA  
Jim Beck  
877-675-0500 • 925-269-0510 F

### SYNERGY BANK, SSB PLP

8951 Synergy Dr., Ste. 100  
McKinney, TX 75070  
Maria G. Balcazar  
972-562-1400 • 972-562-1420 F

### TEXAS BANK

400 Fisk  
Brownwood, TX 76801  
Dee Reynolds/Luis Locker  
325-649-9200 • 325-649-9298 F

### TEXAS CAPITAL BANK

2200 McKinney Ave., Ste. 400  
Dallas, TX 75201  
Carlos Munguia  
214-932-6793 • 214-932-6607 F

### TITAN BANK

1701 E. Hubbard St.  
Mineral Wells, TX 76068  
Sandy McCarver  
940-325-9821 • 940-325-3870 F

### WELLS FARGO TEXAS, N.A.

1445 Ross Ave., 23rd Fl.  
Dallas TX 75202  
Tom Garceau  
214-661-1233 • 866-972-2664 F

## SMALL RURAL LENDER ADVANTAGE (S/RLA) PROGRAM

[www.sba.gov/oha/1527](http://www.sba.gov/oha/1527)

## EXPORT EXPRESS LENDERS & EXPRESS LENDERS

### AUSTIN BANK TEXAS, N.A.

2609 Gilmer Rd.  
Longview, TX 75604  
Kent Bryson, Sr.  
903-981-4400 • 903-247-2268 F

### BANK OF AMERICA, N.A.

901 Main St., 68th Fl.  
Dallas, TX 75202  
John "Jay" Brown Jr.  
214-209-1911 or 800-440-1502

### BANK OF AMERICA, N.A.

15301 Dallas Pkwy., Ste. 850  
Addison, TX 75001  
Tyler Pope  
972-455-5874 • 415-796-5851 F

### BANK OF TEXAS

333 W. Campbell Rd.  
Richardson, TX 75080  
Lisa Autry  
214-575-1928 • 972-234-8641 F

### BANK TEXAS, N.A.

1825 N. Pacific  
Mineola, TX 75773  
Ryan James  
903-569-8010 • 903-569-5451 F

### BANK TEXAS, N.A.

412 E. Goode St.  
Quitman, TX 75783  
Ryan James  
903-763-2264 • 903-763-4911 F

### BBCN BANK

3010 LBJ Frwy., Ste. 11025  
Dallas, TX 75234  
Hans Yoo  
469-522-4955 • 469-522-4952 F

### CITIBANK, N.A.

2001 Ross Ave., Ste. 4300  
Dallas, TX 75201  
Steve LaFredo  
214-646-0787 • 800-340-3822 F

### CITIZENS NATIONAL BANK OF TX

P.O. Box 717  
Waxahachie, TX 75168  
Jennifer McCarty  
972-938-4300 • 972-938-4364 F

### COLEMAN COUNTY BANK

4609 Southwest Dr.  
Abilene, TX 79608  
Reave Scott  
325-692-8660 • 325-692-8661 F

### COMERICA BANK

1717 Main St., 4th Fl.  
Dallas, TX 75201  
Glenn M. Lauter  
214-462-4289 • 214-462-6880 F

### COMMUNITY BANK (TEXAS)

1300 S. University, Ste. 100  
Fort Worth, TX 76107  
P. Diann Brewer  
817-426-7003 • 817-870-1725 F

### COMPASS BANK

17218 Preston Rd., 2nd Fl.  
Dallas, TX 75252  
Rosaline Aguirre Fletcher  
972-735-3562 • 972-735-3598 F

### FIDELITY BANK

2525 Kell Blvd., Ste. 100  
Wichita Falls, TX 76308  
Danny Cremeens  
940-569-9000 • 940-569-9003 F

### FIRST BANK

4110 Kell Blvd.  
Wichita Falls, TX 76309  
Doug Kunkle  
940-691-0000 • 940-691-9988 F

### FIRST BANK OF CELESTE

301 N. Hwy. 69  
Celeste, TX 75423  
Robert Barnard  
800-594-7881 • 903-568-4149 F

### FIRST COMMUNITY BANK, N.A.

3 Sugar Creek Center Blvd., Ste. 200  
Sugar Land, TX 77478  
Jon Sullivan  
972-470-40326 • 972-563-7379 F

### FIRST COMMUNITY BANK, N.A.

1755 N. Collins Blvd., Ste. 100  
Richardson, TX 75080  
Daria Newby  
972-470-4032 • 972-470-4019 F

### FIRST FINANCIAL BANK, N.A.

201 E. Main  
Eastland, TX 76448  
David Bailey  
254-629-6139 • 254-629-6104 F

### FIRST FINANCIAL BANK, N.A.

2201 W. South Loop  
Stephenville, TX 76501  
Trent Tidwell  
254-918-6250 • 254-918-6294 F

### FIRST NATIONAL BANK OF BAIRD, THE

244 Market St.  
Baird, TX 79504  
Scott Lindley  
325-854-1295 • 326-854-2442 F

### FIRST NATIONAL BANK OF EVANT

3411 E. Main  
Gatesville, TX 76528  
Chris Bergman  
254-865-2783

### FIRST NATIONAL BANK OF GILMER, THE

201 N. Wood St.  
Gilmer, TX 75644  
Barry Smith  
903-843-4100 • 903-843-4164 F

### FIRST NATIONAL BANK OF HUGHES SPRING, THE

17045 State Hwy. 154/P.O. Box 420  
Harleton, TX 75651  
Lee Lewis  
903-777-3532

### FIRST NATIONAL BANK & TRUST CO. OF WEATHERFORD

220 Palp Pinto/P.O.Box 730  
Weatherford, TX 76086  
David Long  
817-598-4940 • 817-598-4902 F

### FROST NATIONAL BANK, THE

P.O. Box 1600  
San Antonio, TX 76102  
Linda Wileman  
210-220-4893 • 210-220-4588 F

### GRAND BANK OF TEXAS

2341 S. Beltline Rd.  
Grand Prairie, TX 75051  
Don Goldsmith/Bill Moser  
972-237-0245 • 972-264-3609 F

### GREEN BANK

1301 E. Campbell Rd.  
Richardson, TX 75081  
Fredda K. Morgan  
972-528-6794 • 972-528-6789 F

### INDEPENDENT BANK OF TEXAS

4300 N. Beltline Rd.  
Irving, TX 75038  
Don Johnson  
972-506-2936 • 972-870-9333 F

### JPMORGAN CHASE BANK N.A.

12875 Josey Ln.  
Dallas, TX 75234  
Mark C. Hare  
214-360-4966 • 214-451-6332 F

### LIBERTY BANK

860 W. Airport Frwy., #100  
Hurst, TX 76180  
Donna Moon  
817-479-1023 • 817-605-3120 F

### METROBANK, N.A.

275 W. Campbell Rd., Ste. 111  
Richardson, TX 75080  
Judith Lee  
972-889-6688 • 972-680-2025 F

### MUTUAL OF OMAHA BANK

5950 Sherry Ln., Ste. 100  
Dallas, TX  
Cheryl Barnes  
214-257-7559 • 214-750-0440 F

# SBA PARTICIPATING LENDERS

## NEWTEK SMALL BUSINESS FINANCE, INC.

1440 Broadway, 17th Fl.  
New York, NY 10018  
Peter Downs  
212-356-9510 • 212-356-9510 F

## ONE WORLD BANK

2449 Walnut Hill Ln.  
Dallas, TX 75229  
Dennis Ortiz  
972-243-7775 • 469-916-2508 F

## PEOPLES STATE BANK

5600 Richmond Rd.  
Texarkana, TX 75503  
Lori Yates  
903-838-2300 • 903-838-2339 F

## PLAINS CAPITAL BANK

18111 Preston Rd., Ste. 110  
Dallas, TX 75252  
Chris Defransico/Andrew Crawford  
972-732-1989 • 972-248-7728 F

## PROSPERITY BANK PLP

1862 Rock Prairie Rd.  
College Station, TX  
Beverly Layne  
936-825-7030 • 936-825-7078 F

## REGIONS BANK

213 N. Fredonia  
Longview, TX 75601  
Brad W. Robison/Cami Kollat  
903-237-3519 • 903-237-3590 F  
903-535-4369 • 903-535-4251 F

## SOUTHWEST SECURITIES BANK

6050 Southwest Blvd., #100  
Fort Worth, TX 76109  
Debra Cheek  
817-962-4015 • 817-731-4295 F

## SOVEREIGN BANK

2438 E. Southlake Blvd.  
Southlake, TX 76092  
Ronny Nordling  
817-472-1930 • 817-912-0043 F

## SYNERGY BANK, SSB PLP

8951 Synergy Dr., Ste. 100  
McKinney, TX 75070  
Maria G. Balcazar  
972-562-1400 • 972-562-1420 F

## TEXAS BANK

400 Fisk  
Brownwood, TX 76801  
Dee Reynolds/Luis Locker  
325-649-9200 • 325-649-9298 F

## TEXAS BANK

1120 Hwy. 79 N.  
Henderson, TX 75653  
Lisa King  
903-657-1966 • 903-657-3842 F

## TEXAS BANK & TRUST COMPANY

300 E Whaley  
Longview, TX 75606  
Christy Hester  
903-237-5500 • 903-237-5544 F

## TEXAS CAPITAL BANK, N.A.

2000 McKinney Ave., Ste. 700  
Dallas, TX 75244  
Carlos Munguia  
214-932-6793 • 214-932-6607 F

## TEXAS SECURITY BANK

1212 Turtle Creek  
Dallas, TX 75207  
John Munk  
469-398-4823 • 214-571-6010 F

## TEXAS TRUST CREDIT UNION

425 W. Jefferson  
Grand Prairie, TX 75051  
Lenzy K. Pouncy, Jr.  
972-263-5171

## TEXAS BANK FINANCIAL

901 Santa Fe  
Weatherford, TX 76086  
Mark Rieba  
817-596-9998 • 817-594-9998 F

## THE CITY NATIONAL BANK OF SULPHUR SPRINGS

1133 Mockingbird Ln.  
Sulphur Springs, TX 75482  
James D. Kennon  
903-885-5432 • 903-885-6715 F

## TITAN BANK

1701 E. Hubbard St.  
Mineral Wells, TX 76068  
Sandy McCarver  
940-325-9821 • 940-325-3870 F

## TOWN & COUNTRY BANK

150 N. Harbin Dr.  
Stephenville, TX 76401  
Chad Gilley  
254-968-4125 • 254-968-4413 F

## UNITED CENTRAL BANK

4555 W. Walnut  
Garland, TX 75042  
Syed Waqar  
972-485-7258 • 972-276-3972 F

## WELLS FARGO BANK, N.A.

1445 Ross Ave., 23rd Fl.  
Dallas, TX 75202  
Tom Garceau  
214-661-1233 • 866-972-2664 F

## WILSHIRE STATE BANK

2237 Royal Ln.  
Dallas, TX 75229  
Ian Song  
JP Park  
972-919-9999 • 972-919-9988 F

## WOODFOREST NATIONAL BANK

8408 Davis Blvd., Ste. 100  
North Richland Hills, TX 76180  
Barrett England  
Scott Davies  
817-503-4220 or 817-503-4221  
817-514-9630 F

## WORTHINGTON NATIONAL BANK

4814 Colleyville Blvd./P.O. Box 659  
Colleyville, TX 76034  
Gary W. Price  
817-656-6200 • 817-656-6206 F

## SMALL LOAN ADVANTAGE & PREFERRED & CERTIFIED LENDERS

[www.sba.gov/content/advantage-loan-initiatives](http://www.sba.gov/content/advantage-loan-initiatives)

## AMEGY BANK OF TEXAS PLP

2501 N. Harwood St., Ste. 1500  
Dallas, TX  
Janell Fleming  
214-754-6105 • 214-883-8332 F

## AMERICAN BANK OF TEXAS PLP

6100 Preston Rd.  
Frisco, TX  
Melanie Goodwin  
972-335-1900 ext. 5514  
972-335-1902 F

## AMERICAN BANK OF TEXAS PLP

2011 Texoma Pkwy.  
Sherman, TX  
Tim Blalock  
903-813-5745 • 903-813-5771 F

## AMERICAN BUSINESS LENDING, INC. PLP

1420 W. Mockingbird Ln., Ste. 380  
Dallas, TX  
Charles Bell  
214-580-8665 • 214-580-8661 F

## AMERICAN NATIONAL BANK OF TEXAS PLP

102 W. Moore Ave.  
Terrell, TX  
Melissa Walker  
Dan Trollinger  
214-863-6605 • 214-863-6133 F  
214-863-6808 • 214-863-6585 F

## AMERICAN NATIONAL BANK OF TEXAS, THE PLP

2720 W. 7th St.  
Fort Worth, TX  
Larry Kilgore  
817-570-1002 • 817-570-1091 F

## AMERICAN STATE BANK PLP

1300 Santa Fe Dr.  
Weatherford, TX  
David Gary  
817-594-0533 • 817-594-7827 F

## AUSTIN BANK, TEXAS, N.A. CLP

2609 Gilmer Rd.  
Longview, TX  
Kent Bryson, Sr.  
903-981-4400 • 903-247-2268 F

## BANK OF AMERICA, N.A. PLP

901 Main St., 68th Fl.  
Dallas, TX  
John "Jay" Brown Jr.  
214-209-1911 • 800-440-1502 F

## BANK OF TEXAS PLP

333W Campbell Rd  
Richardson, TX  
Lisa Autry  
214-575-1928 • 972-234-8641 F

## BANK OF THE WEST PLP

108 N. Northwest Hwy.  
Grapevine, TX  
Lee Ely  
817-310-1903 • 817-310-6672 F

## BBCN BANK PLP

3010 LBJ Frwy., Ste. 11025  
Dallas, TX 75234  
Hans Yoo  
469-522-4955 • 469-522-4952 F

## BEACH BUSINESS BANK PLP

1230 Rosecrans Ave., Ste. 100  
Manhattan Beach, CA  
Phil Bond  
866-862-3878 • 310-802-2975 F

## CAPITAL ONE BANK PLP

2300 W. Eldorado Pkwy.  
McKinney, TX 75070  
Tommi Sue Homuth  
972-364-6224 • 214-544-4841 F

## CATHAY BANK PLP

4100 Legacy Dr., Ste. 403  
Plano, TX  
Sushma Malhotra  
972-618-2000 • 972-618-7345 F

## CIT SMALL BUSINESS LENDING PLP

5430 LBJ Frwy., #1200  
Dallas, TX  
Pete O'Hern  
972-677-1431 • 972-677-1425 F

## CITIBANK, N.A. PLP

2001 Ross Ave., Ste. 4300  
Dallas, TX  
Steve Lafredo  
214-647-0787 • 800-340-3822 F

## CITIZENS NATIONAL BANK OF TEXAS PLP

P.O. Box 717  
Waxahachie, TX  
Jennifer McCarty  
972-938-4300 • 972-938-4364 F

## CITY BANK PLP

120 E. Main St.  
Forney, TX  
Jonathan Voight  
972-564-3921 • 972-564-3367 F

## COMERICA BANK, TEXAS PLP

1508 W. Mockingbird Ln.  
Dallas, TX  
Rodney Thompson  
214-589-1301 • 214-589-1411 F

## COMERICA BANK PLP

1717 Main St., 4th Fl.  
Dallas, TX 75201  
Glenn M Lauter  
214-462-4289 • 214-462-6880 F

## COMMERCIAL BANK OF TEXAS, N.A. PLP

191 W. Main St.  
Lewisville, TX  
John Shaver  
972-906-1206 • 972-221-0032 F

## COMMUNITY BANK PLP

1300 S. University, Ste. 100  
Fort Worth, TX  
P Diann Brewer  
817-426-7003 • 817-870-1725 F

## COMPASS BANK (ALABAMA) PLP

17218 Preston Rd., 2nd Fl.  
Dallas, TX  
Rosaline Aguirre Fletcher  
972-735-3562 • 972-735-3598 F

## FIRST COMMUNITY BANK N.A. PLP

201 Flint Ridge Rd., Ste. 201  
Webster, TX  
Jon Sullivan  
281-282-1406

## FIRST COMMUNITY BANK, N.A. PLP

1755 N. Collins Blvd., Ste. 100  
Richardson, TX  
Darla Newby  
972-470-4032 • 972-470-4019 F

## FIRST FINANCIAL BANK, N.A. PLP

201 E. Main  
Eastland, TX  
David Bailey  
254-629-6139 • 254-629-6104 F

## FIRST NATIONAL BANK OF BAIRD PLP

244 Market St.  
Baird, TX  
Scott Lindley  
325-673-1885 • 325-675-5020 F

## FIRST NATIONAL BANK MID-CITIES CLP

4009 Airport Frwy.  
Bedford, TX  
Shane Mara  
817-553-2500 • 817-553-2510 F

## FIRST UNITED BANK AND TRUST COMPANY PLP

1517 Centre Place Dr.  
Denton, TX 76205  
James Kahler  
580-924-2211 • 580-916-3636 F

## FIRST WESTERN, SBLC, INC. (PMC) PLP

17950 Preston Rd., Ste. 600  
Dallas, TX  
Laurie Ivy  
972-349-3207 • 972-349-3265 F

## FROST NATIONAL BANK OF AUSTIN PLP

P.O. Box 1600  
San Antonio, TX  
Linda Wileman  
210-220-4893 • 210-220-4588 F

# SBA PARTICIPATING LENDERS

## GRAND BANK OF TEXAS PLP

2341 S. Beltline Rd.  
Grand Prairie, TX  
Don Goldsmith  
Bill Moser  
972-237-0245 • 972-264-3609 F

## GREEN BANK PLP

1301 E. Campbell Rd.  
Richardson, TX 75081  
Fredda K. Morgan  
972-528-6794 • 972-528-6789 F

## INDEPENDENT BANK OF TEXAS PLP

4300 N. Beltline Rd.  
Irving, TX  
Don Johnson  
972-506-2936 • 972-870-9333 F

## JPMORGAN CHASE BANK N.A. PLP

12875 Josey Ln.  
Dallas, TX  
Mark C. Hare  
214-360-4966 • 214-451-6332 F

## LIBERTY BANK PLP

860 W. Airport Frwy., Ste. 100  
Hurst, TX  
Donna Moon  
817-479-1023 • 817-605-3120 F

## METROBANK, N.A. PLP

275 West Campbell Rd., Ste. 111  
Richardson, TX  
Judith Lee  
972-889-6688 • 972-680-3025 F

## MUTUAL OF OMAHA BANK PLP

5950 Sherry Ln., Ste. 100  
Dallas, TX  
Cheryl Barnes  
214-257-7559 • 214-750-0440 F

## NEWTEK SMALL BUSINESS FINANCE, INC. PLP

1440 Broadway, 17th Fl.  
New York, NY 10018  
Peter Downs  
212-356-9510 • 212-356-9510 F

## NEXBANK, SSB PLP

13455 Noel Rd., 22nd Fl.  
Dallas, TX  
Grant Smith  
972-934-4700 • 972-934-4785 F

## ONE WORLD BANK PLP

2449 Walnut Hill Ln.  
Dallas, TX  
Dennis Ortiz  
972-243-7775 • 469-916-2508 F

## PEOPLES STATE BANK PLP

5600 Richmond Rd.  
Texarkana, TX 75503  
Lori Yates  
903-838-2300 • 903-838-2339 F

## PLAINS CAPITAL BANK PLP

18111 Preston Rd., Ste. 110  
Dallas, TX  
Chris Defranco/Andrew Crawford  
972-732-1989 • 972-248-7728 F

## PREMIER BANK PLP

1630 Stout St.  
Denver, CO  
Ken So  
303-623-8888 • 303-623-8505 F

## PROSPERITY BANK PLP

1862 Rock Prairie Rd.  
College Station, TX  
Beverly Layne  
936-825-7030 • 936-825-7078 F

## REGIONS BANK PLP

213 N. Fredonia  
Longview, TX  
Brad W. Robison/Cami Kallat  
903-237-3519 • 903-237-3590 F  
903-535-4369 • 903-535-4257 F

## REGIONS BUSINESS BANKING PLP

3451 Long Prairie Rd.  
Flower Mound, TX 75022  
Rick Kastner  
817-810-2015 • 817-810-2055 F

## SOUTHSIDE BANK CLP

1201 S. Beckham  
Tyler, TX  
Steve Manley  
903-531-7251 • 903-597-0497 F

## SOUTHWEST BANK PLP

3737 S.W. Loop 820  
Fort Worth, TX  
Julie Fuller-Jones  
817-298-5543 • 817-292-6725 F

## SOUTHWEST SECURITIES BANK PLP

6050 Southwest Blvd., Ste. 100  
Fort Worth, TX  
Debra Cheek  
817-962-4015 • 817-731-4295 F

## SOVEREIGN BANK PLP

2438 E. Southlake Blvd.  
Southlake, TX  
Ronny Nordling  
817-472-1930 • 817-912-0043 F

## SYNERGY BANK, SSB PLP

8951 Synergy Dr., Ste. 100  
McKinney, TX 75070  
Maria G. Balcazar  
972-562-1400 • 972-562-1420 F

## TD BANK PLP

One Royal Rd./P.O. Box 2480  
Flemington, NJ  
Thomas Ort  
908-806-6200 • 908-237-4787 F

## TEXAS BANK PLP

400 Fisk  
Brownwood, TX  
Dee Reynolds/Luis Locker  
325-649-9200 • 325-649-9298 F

## TEXAS CAPITAL BANK PLP

2000 McKinney Ave., Ste. 700  
Dallas, TX  
Carlos Munguia  
214-932-6793 • 214-932-6607 F

## TEXAS FIRST BANK SANTA FE PLP

6516 Broadway, Ste. 100  
Pearland, TX  
Barry Anderson/Ken Petree  
817-652-7474  
281-485-7270 • 281-485-5677 F

## TEXAS SECURITY BANK PLP

1212 Turtle Creek Blvd.  
Dallas, TX  
John Munk  
469-398-4823 • 214-571-0610 F

## TITAN BANK PLP

1701 E. Hubbard St.  
Mineral Wells, TX  
Sandy McCarver  
940-325-9821 • 940-325-3870 F

## TRIUMPH SAVINGS BANK, SSB PLP

5220 Spring Valley Rd., #160  
Dallas, TX  
Joel Shaddox  
214-237-3170 • 214-237-3197 F

## UNITED CENTRAL BANK

**GARLAND PLP**  
4555 W. Walnut  
Garland, TX  
Syed Waqar  
972-485-7258 • 972-276-3972 F

## WELLS FARGO TEXAS, N.A. PLP

1445 Ross Ave., 23rd Fl.  
Dallas, TX  
Tom Garceau  
214-661-1233 • 866-972-2664 F

## WILSHIRE STATE BANK PLP

2237 Royal Ln.  
Dallas, TX  
Ian Song/JP Park  
972-919-9999 • 972-919-9988 F

## WOODFOREST NATIONAL BANK PLP

8408 Davis Blvd., Ste. 100  
N. Richland Hills, TX  
Scott Davies/Barrett England  
817-503-4221 or 817-503-4220  
817-514-9630 F

## WOODHAVEN NATIONAL BANK PLP

1700 E. Broad St.  
Mansfield, TX  
Lance Walker  
817-473-5979 • 817-473-5978 F

## AWARD WINNERS

# DALLAS/FORT WORTH 2012 SMALL BUSINESS AWARD WINNERS

### SMALL BUSINESS PERSON OF THE YEAR

Michael P. Minton  
Minton's Sportsplex  
Texarkana, TX

### MINORITY SMALL BUSINESS PERSON OF THE YEAR

James B. Bell III  
Icon Construction, Inc.  
McKinney, TX

**JEFFREY BUTLAND FAMILY-OWNED BUSINESS OF THE YEAR**  
Bill and Norma Niederhofer  
Lone Star Handicap Vans, LLC  
Tyler, TX

### FINANCIAL SERVICES CHAMPION OF THE YEAR

John Hart  
Greater East Texas CDC  
Tyler, TX

**VETERAN SMALL BUSINESS ADVOCATE OF THE YEAR**  
Mershelle Davis  
Lockheed Martin Aeronautics  
Fort Worth, TX



### WOMEN IN BUSINESS CHAMPION OF THE YEAR

Royalyn B. Reid  
Consumer & Market Insights, LLC  
Dallas, TX

**SBDC OF THE YEAR**  
Government Contracting SBDC  
Charles Waldrop  
Dallas, TX

**SCORE CHAPTER OF THE YEAR**  
Dallas Chapter 22  
Ken Fogg, Chapter Chair  
Dallas, TX

# SBA PARTICIPATING LENDERS

## WORTHINGTON NATIONAL BANK PLP

4814 Colleyville Blvd.  
Colleyville, TX  
Gary W. Price  
817-656-6200 • 817-656-6206 F

## MICROLENDERS

### ACCION TEXAS

8828 N. Stemmons Frwy., Ste. 101  
Dallas, TX  
George Cerna/Roscio Rueda  
866-215-2373 ext. 1305 & 1302  
214-941-6579 F

### BUSINESS & COMMUNITY LENDERS OF TEXAS

1322 Record Crossing  
Dallas, TX  
A.R. Ruiz  
877-688-7457 • 214-688-7465 F

### PEOPLE FUND

2801 Swiss Ave., Ste. 120  
Dallas, TX 75204  
Mari Montoya  
214-942-6698

## COMMUNITY ADVANTAGE LENDERS

### ACCION - DALLAS

8828 N. Stemmons Frwy., Ste. 101  
Dallas, TX  
George Cerna/Roscio Rueda  
866-215-2373 ext. 1305 & 1302  
214-941-6579 F

### BUSINESS & COMMUNITY LENDERS OF TEXAS

1322 Record Crossing  
Dallas, TX  
A.R. Ruiz  
877-688-7457 • 214-688-7465 F

### CAPITAL CERTIFIED DEVELOPMENT COMPANY

1250 Capital of Texas Hwy. S.  
Bldg. 1, Ste. 600  
Austin, TX  
800-504-CCDC or 512-327-9229  
512-327-9243 F

### PEOPLE FUND

2801 Swiss Ave., Ste. 120  
Dallas, TX  
214-94-6698 • 214-828-4248 F

### SOUTHERN DALLAS DEVELOPMENT CORPORATION

400 S. Zang Blvd., Ste. 1210  
Dallas, TX  
214-948-7800 • 214-948-8104 F

## INTERMEDIARY LENDING PILOT PROGRAM

### BUSINESS & COMMUNITY LENDERS OF TEXAS

1322 Record Crossing  
Dallas, TX  
A.R. Ruiz  
877-688-7457 • 214-688-7465 F

## Certified Development Company

### ACCION TEXAS

8828 N. Stemmons Frwy., Ste. 101  
Dallas, TX  
Doyle Paton  
972-955-0432 • 214-432-3005 F

### ALLIANCE LENDING CORPORATION

1150 South Frwy., Ste. 215  
Fort Worth, TX 76104  
James Stokes Jr.  
817-871-6444 • 817-332-6456 F

### ARK-TEX REGIONAL DEVELOPMENT COMPANY

122 Plaza West/P.O. Box 5307  
Texarkana, TX 75505  
L.D. Williamson  
Richard Powell  
903-832-8636 • 903-832-3441 F

### CAPITAL CERTIFIED DEVELOPMENT CORPORATION

6611 Hillcrest Ave./P.O. Box 229  
Dallas, TX 75205  
Robert Stringer  
214-215-7555

### CAPITAL CERTIFIED DEVELOPMENT CORPORATION

Wild Basin One  
110 Wild Basin Rd., Ste 270  
Austin, TX  
Craig Pinkley  
512-327-9229 or 800-504-2232  
512-327-9243 F

### CEN-TEX CERTIFIED DEVELOPMENT CORP.

2212 S. Congress  
Austin, TX  
Rosa Rios Valdez  
512-326-9006 • 512-912-9869 F

### CENTRAL TEXAS CERTIFIED DEVELOPMENT CO.

3000 S. 31st St., Ste. 501  
Temple, TX  
Van Smith  
254-899-8546 • 254-899-8333 F

### CERTIFIED DEV. CORP. OF THE SOUTHWEST

610 S Industrial Blvd., Ste. 200  
Euless, TX 76040  
Susan Daywood  
972-639-6911 • 972-767-4400 F

### COMMUNITY CERTIFIED DEVELOPMENT CORP.

8590 Hwy. 6 N.  
Houston, TX  
Bill Ebersole  
713-457-1650 • 713-457-0652 F

### COUNCIL FINANCE, INCORPORATED

3702 Loop 322  
Abilene, TX  
Tom Mann  
325-672-8544 • 325-675-5214 F

### DALLAS BUSINESS FINANCE CORPORATION

400 S. Zang Blvd., Ste. 1210  
Dallas, TX 75208  
Charles McElrath  
214-948-7800 • 214-948-8104 F

### EAST TEXAS REGIONAL DEVELOPMENT COMPANY

3800 Stone Rd.  
Kilgore, TX  
Julie Burnfield  
Luke Kimbrough  
903-984-8641 • 903-983-1440 F

### GREATER EAST TEXAS CERTIFIED DEVELOPMENT CORP.

3600 Old Bullard Rd., Ste. 403  
P.O. Box 8274  
Tyler, TX 75701  
John Hart  
903-535-9229 • 903-535-9232 F  
Greg Dunn  
214-707-9732  
greg.dunn@cdc.org

### NORTH TEXAS CERTIFIED DEVELOPMENT CORP.

600 N. Central Expwy., Ste. 600-A  
Plano, TX 75074  
Wayne Smith  
Edith Snow  
972-516-0514 • 972-424-7479 F

### TEXAS CERTIFIED DEVELOPMENT COMPANY

1701 E. 7th St.  
Austin, TX  
Ernest Perales  
512-433-1175 or 800-486-8620  
512-433-1821 F

### TEXAS CERTIFIED DEVELOPMENT CO., INC.

1431 Greenway Dr., Ste 800  
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