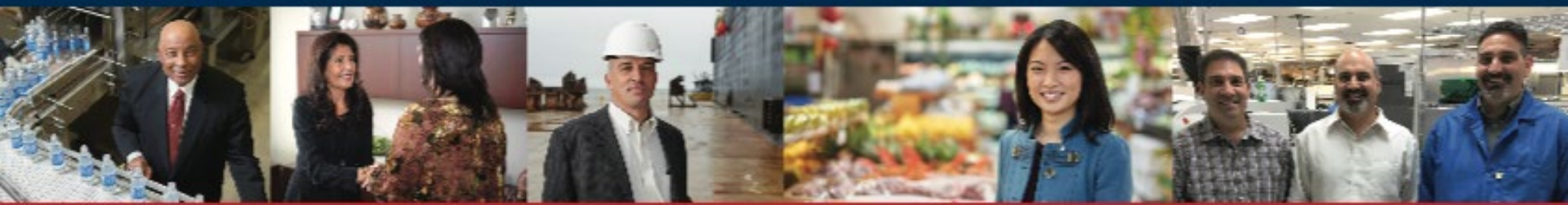




U.S. Small Business
Administration

**The SBA works to ignite change and spark action
so small businesses can confidently**



START • GROW • EXPAND • RECOVER

Counseling & Mentoring

START • GROW • EXPAND • RECOVER

The SBA Resource Partner Network

Access the right tools at the right time—wherever you are.



Approved and
funded by the SBA



1,400+ partner
offices nationwide



Find local resource
partners near you at
[SBA.gov/local-assistance](https://www.sba.gov/local-assistance)



Which Resource Partners are Right for You?

If you are an aspiring entrepreneur or small business owner looking for:

- **Mentorship and advice** from real-world business executives or certified business consultants
 - **Free one-on-one counseling**
 - **Online/in-person** workshops and webinars may carry nominal fees
-



SCORE

The SCORE logo is presented on a white, folded paper effect with a drop shadow. The word "SCORE" is in blue, uppercase, sans-serif font, followed by three blue diagonal lines.

AMERICA'S
SBDC

The logo for America's SBDC features the word "AMERICA'S" in red, uppercase, sans-serif font with a small star above the "S". Below it, "SBDC" is in a larger, bold, blue, uppercase, sans-serif font.

ASSOCIATION OF
WOMEN'S BUSINESS CENTERS

The logo for the Association of Women's Business Centers features a stylized circular icon on the left, composed of two overlapping loops in blue and red. To the right, the text "ASSOCIATION OF WOMEN'S BUSINESS CENTERS" is in blue, uppercase, sans-serif font.

U.S. SMALL BUSINESS ADMINISTRATION



VBOC

The VBOC logo features the letters "VBOC" in a large, bold, blue, uppercase, sans-serif font. It is flanked by two horizontal red lines, each with a small red star in the center.

VETERANS BUSINESS OUTREACH CENTERS

Contracting Assistance

GROW • EXPAND

Are You Ready to Consider Federal Contracting?



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



Evaluate your readiness & learn more by visiting [SBA.gov/contracting](https://www.sba.gov/contracting)



Qualify for Federal Contracts with Certifications



The SBA works with federal agencies to award at least 23% of all prime government contracting dollars each year to small businesses that are certified with the **SBA's contracting programs**. Programs include:

8(a) Business Development Program

Historically Underutilized Business Zones (HUBZone) Program

Women-Owned Small Business (WOSB) Program

Service-Disabled Veteran-Owned Program

Learn more and determine your eligibility at
[certify.SBA.gov](https://certify.sba.gov)

Access to Capital

GROW • EXPAND

Need a Business Loan to Start, Grow, or Expand?



The SBA works with approved lenders to offer **microloans** and **SBA-backed loans** with:

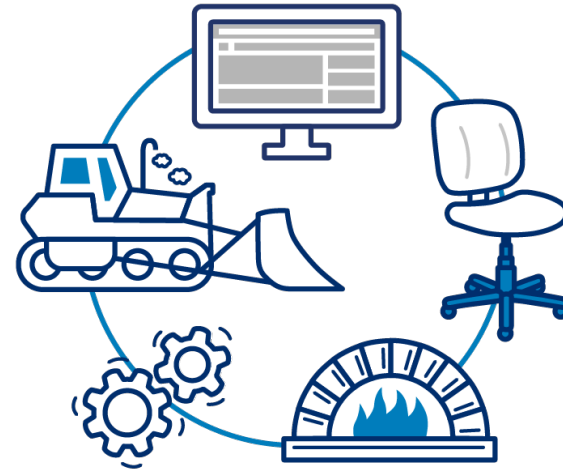
- Competitive terms
- Lower down payments
- Flexible overhead requirements
- Counseling and education



How Can an SBA-backed Loan Help You?



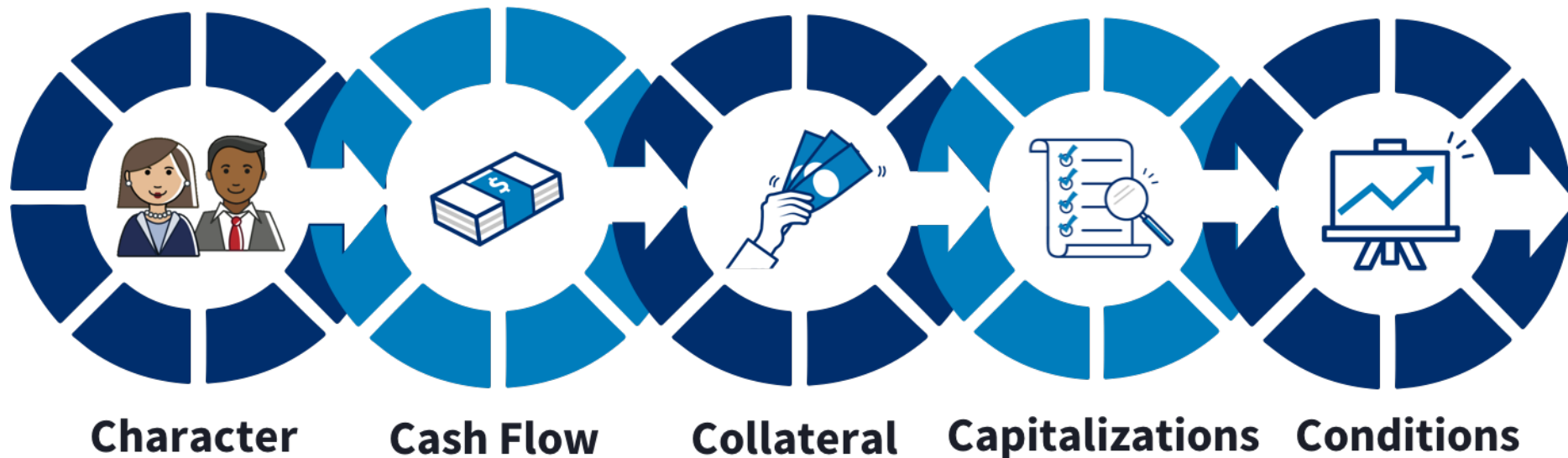
- Launch, grow, or repair a start-up
- Start or purchase a small business
- Access revolving credit or working capital for day-to-day expenses



- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service

Determine Your Creditworthiness

Your local SBA District Office or SBA Resource Partners can work with you to determine your creditworthiness using the **5 Cs Model**:



Lender Match

1.

**Describe
Your Needs**



2.

**Interested Lenders
Reply Within 2 Days**



3.

**Talk to
Lenders**



4.

**Apply for a
Loan**



Find an SBA-approved lender that's right for you by visiting

[SBA.gov/lendermatch](https://www.sba.gov/lendermatch)

Disaster Assistance

RECOVER

Disasters Happen. Prepare Your Business.



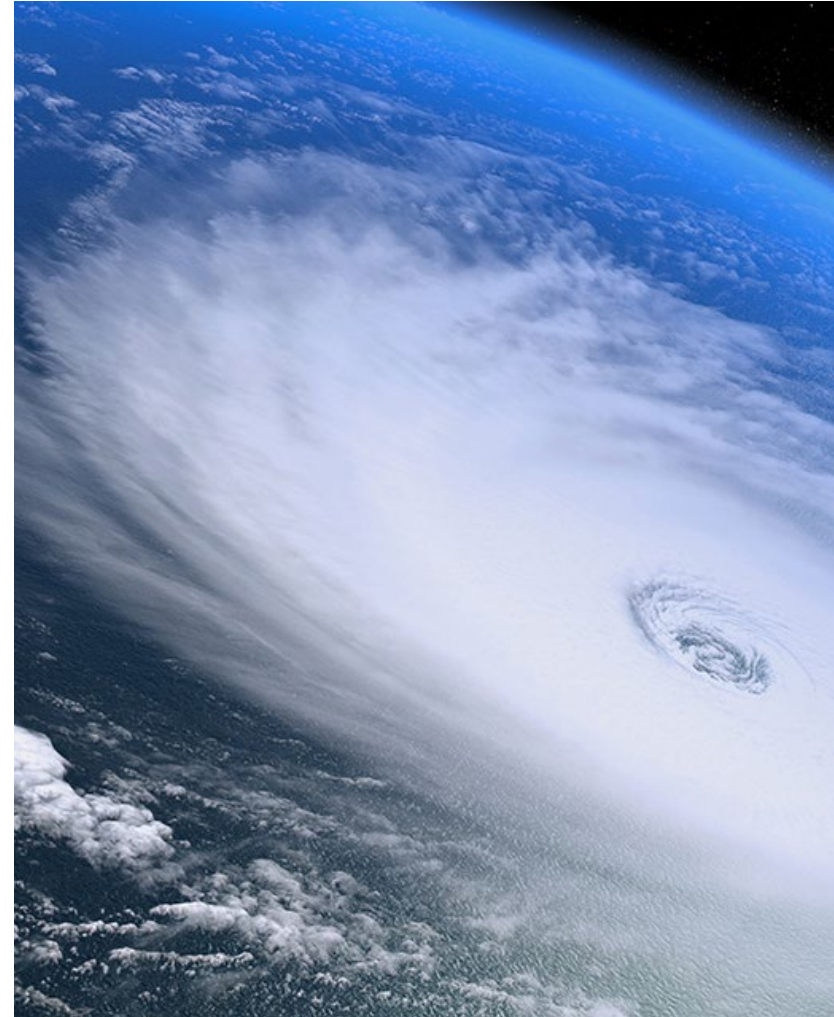
An estimated 25% of businesses don't reopen after a major disaster.*



Businesses can protect themselves with an up-to-date plan of action.



Prepare your business & learn more by visiting [SBA.gov/prepare](https://www.sba.gov/prepare)



*According to the Institute for Business and Home Safety (IBHS).

SBA Disaster Assistance Loans

Each year, the SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters. Loans may cover:



**Real
Estate**



**Personal
Property**



**Economic
Injury**



**Machinery &
Equipment**



Inventory



**Active Duty
Military**



U.S. Small Business
Administration

Questions?

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U.S. Small Business
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