

with federal agencies and major prime contractors across the U.S., the SBA helps ensure that small businesses obtain a fair share of government contracts and subcontracts.

The SBA has business development programs that use federal prime contracts as a tool to help small, disadvantaged businesses compete in the marketplace.

The programs provide a broad range of business development support, such as mentoring, procurement assistance, training, financial assistance, and other management and technical assistance. The goal, however, is to prepare small, disadvantaged firms for procurement and other business opportunities.

For more information, visit:
www.sba.gov/aboutsba/sbaprograms/gc/index.html.

Disaster Preparedness and Recovery

The SBA provides affordable, timely and accessible financial assistance to homeowners, renters and businesses of all sizes located in a declared disaster area. Financial assistance is available through low-interest, long-term loans for losses that are not fully covered by insurance or other recoveries.

SBA disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private-sector disaster losses, and they are the only form of SBA assistance not limited to small businesses.



Greensburg, Kan, 2007. A home hit by a F5 tornado that struck and destroyed all of the town leaving the residents destitute. FEMA Photo by Michael Raphael.

Disaster victims must repay SBA disaster loans. SBA can only approve loans to applicants with a reasonable ability to repay the loan and other obligations from earnings. The terms of each loan are established in accordance with each borrower's ability to repay. The law gives SBA several powerful tools to make disaster loans affordable: low interest rates (around 4 percent), long terms (up to 30 years), and refinancing of prior liens in some cases. The interest rate for loans is based on SBA's determination of whether applicants have credit available elsewhere – the ability to borrow or use their own resources to overcome the disaster.

Also important for small businesses is preparing in advance for a disaster. For information on SBA's disaster assistance, visit
www.sba.gov/services/disasterassistance.html.

Your Voice in Government



The SBA's Office of Advocacy is the independent voice for the small business community inside the federal government, working to ensure rules and regulations do not unfairly burden small entities.

The office also provides research which examines the role of small business in the economy and the impact of government regulation on small businesses. In addition, the office takes its direction from small businesses in developing policies and legislation to help small businesses succeed. For information, visit
www.sba.gov/advo.

If you feel your small business is facing excessive or unfair regulatory enforcement, including unfair audits, excessive fines or penalties, compliance actions or retaliation, the SBA's Office of the National Ombudsman may be able to help. The Ombudsman accepts comments directly or through regional hearings from small businesses regarding instances of regulatory enforcement, and then reports to Congress on the fairness of the federal government's actions and responsiveness to small business.

For information visit www.sba.gov/ombudsman.

THE SMALL BUSINESS ADVANTAGE



www.sba.gov

SBA programs and services
are provided on a nondiscriminatory basis.



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Start, Grow and Succeed



Bobbie Jacobs-Ghaffar and Lesa Jacobs are two sisters who had a vision for turning their health care experience into a thriving home-grown business. The recent national Small Business Persons of the Year established Native Angels Homecare and Hospice located in Lumberton, N.C.

Every year the U.S. Small Business Administration and its nationwide network of resource partners help millions of small businesses start, grow and succeed.

If you're just starting out, SBA resources can help organize your thoughts on what type of business you want to open. SBA resources can also help you obtain loans and develop your business management skills. If you're already in business, you can use SBA resources to manage and expand your business, obtain government contracts, recover from disaster, and have your voice heard in the federal government.

You can access SBA help online 24 hours a day at www.sba.gov or visit one of our local offices for assistance.

Counseling & Assistance

Get a head start with business experts who can help you. Resources include the SBA's district offices serving every state and territory, nearly 400 offices of SCORE — Counselors to America's Small Business, more than 950 Small Business Development Centers primarily located on college campuses, and more than 110 Women's Business Centers located across the country. For information about SCORE and SBDCs visit www.score.org,

and www.sba.gov/sbdc for SBDCs. For information about Women's Business Centers, visit www.sba.gov/services/ and choose Women's Business Centers from the "Counseling & Assistance" heading at the bottom.

Special-Emphasis Programs

You may also qualify for special-emphasis programs. The SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women. There are women's business ownership representatives in every SBA district office to help women access SBA's programs and services, including loan guarantees, federal contracting opportunities, training, counseling and more. Additional information is available at www.sba.gov/women.

SBA offers a variety of services to American veterans making the transition from soldier to small business owner. Each of SBA's district offices throughout the country has designated a Veterans Business Development Officer to help veterans prepare and plan for entrepreneurship. The Veterans Business Outreach Program provides entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. More information is at www.sba.gov/vets.

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

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

Training When You Need It

In addition to training workshops held by SBA district offices and resource partners across the country, the agency also features the Small Business Training Network, an Internet-based training portal.

SBTN provides more than 25 free, self-paced courses and links to a wide array of information resources. Interactive assessment tools are available to guide clients to appropriate training. The online training is available 24 hours a day. More information is available at www.sba.gov/training.

Find The Regulations You Need

Business.gov can improve the lives of small business owners by providing a simple and efficient means of accessing over 9,000 Web sites with regulatory compliance information at all levels of government—federal, state and local. Business.gov provides tools and services for business owners to access information needed to successfully start and operate a business. Features include:

- "Permit Me"—a consolidated search tool for obtaining federal/state/local permit and professional licensing information.
- Small Business Guide to Energy Efficiency – guidance that helps business owners become energy efficient, save money and locate assistance.
- Business.gov Toolkit—a "gadget" (a short block of code that can be pasted into an existing application) that can be integrated into a different Web site of the business owners' choosing to get immediate access to essential online tools and resources to help run their business. The Business.gov Web site is constantly evolving to provide small business owners with the information and tools they need to be successful.

You're just a computer click away from help 24 hours a day at: www.business.gov/.

Financing Your Business

Many entrepreneurs need money to start or expand a small business and must combine what they have with other sources of financing. These sources can include family and friends, venture capital financing and business

loans. The primary business loan programs of SBA and the equity financing program are:

- 7(a) Loan Program
- Certified Development Company (504 Loan Program)
- Microloan Program
- Small Business Investment Company Program

The distinguishing features of these loans 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. More information about each of SBA's loan programs can be found at: www.sba.gov/services/ then select "Loan Eligibility" from the "Financial Assistance" list along the bottom.

The SBA does not offer grants to individual business owners to start or grow a business.

Government Contracting and Business Development

The federal government is the largest purchaser of goods and services in the world. Although small businesses face challenges when trying to win federal contracts, the SBA can help small businesses work through these challenges. Working side-by-side



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