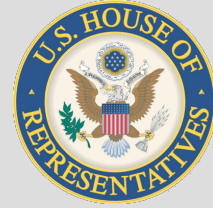


Small Business Resource Guide



U.S. Representative Richard L. Hanna
www.hanna.house.gov



STAY CONNECTED

Social Media

Maintaining an open and transparent government has been an important priority for my office. All of my vote explanations are posted on my website and social media outlets and require no registration to view. In addition, an extensive grant resource guide can also be found on my website, hanna.house.gov.



CONTACTING SBA

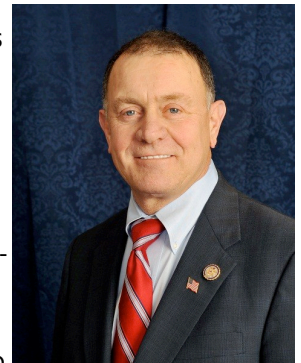
The Small Business Administration lists a wealth of information on their website, which can be found at, www.sba.gov.

In addition, the SBA has a district office in Syracuse, NY. This office can help individuals navigate the process on a more personal level, as well as answer more specific and detailed questions.

This district office can be reached by calling 315-471-9393.

Resources for Small Businesses

The Small Business Administration (SBA) administers a wide range of programs which support small businesses. Several of these programs include loan guarantee programs, contracting programs, direct loan programs, in addition to small business management and technical assistance training programs. Each of these programs are uniquely tailored to the needs of small businesses and are designed to help support job creation.



As a lifelong resident of Upstate New York I understand the need to create jobs in our area. Furthermore, as a member of the House Committee on Small Business, I am committed to finding ways to stimulate job growth for entrepreneurs throughout the state. Today, as the need to create and expand the small businesses sector is as great as ever, demand has significantly increased for SBA programs. This guide provides information on important resources and information portals that will prove beneficial while navigating the process.

If throughout the course of this process you find yourself with a question, please do not hesitate to contact my office or the SBA directly. I look forward to working with you and for you in the days and years ahead.

Sincerely,

Richard L. Hanna
US REPRESENTATIVE

General Search

The SBA website enables you to conduct a general search of all applicable funding opportunities. This database allows you to tailor your search to meet the specific needs and circumstances of your small business. To begin your search today, visit, <http://www.sba.gov/content/search-business-loans-grants-and-financing>.

Venture Capital

Venture capital is a form of equity financing offered to entrepreneurs or business ventures which do not qualify for the more traditional sources. The reasons for disqualification from standard markets of capital are numerous, ranging from the size of the endeavor, assets in hand or the state of current development. As a general rule, all venture capital investments are made in cash, which is usually exchanged for shares of the company.

More information on venture capital opportunities can be found by visiting, <http://www.sba.gov/category/navigation-structure/starting-managing-business/starting-business/loans-grants-funding/venture-capital>.



There are two primary venture capital programs administered by the SBA:

- **The New Markets Venture Capital Companies**

This program is specifically geared towards low income areas. Through public-private partnerships, this program is designed to provide needed capital to grow small business and stimulate low income areas.

- **Small Business Investment Company (SBIC) Program**

Through this program SBA provides venture capital to a great deal of small businesses. SBIC's are private investment companies, which are licensed by the SBA to provide needed capital to small businesses. To find SBIC's in New York State, visit <http://www.sba.gov/content/all-sbic-licensees-state#New York>.

SBA Loans

The SBA offers a wide range of loan guarantee programs for small businesses that do not qualify for existing or traditional loans through banks or other financial institutions. Such loans apply to existing businesses, those seeking to expand, as well as new start up companies. A unique set of stipulations accompany every loan program, so it is important to read and thoroughly understand all components of SBA loans, as they do differ from more traditional loan programs. Some popular loan programs include:



- Start-Up and Expansion Loans
- Disaster Loans
- Export Assistance Loans
- Veteran and Military Community Loans
- Pollution Control Loans

For more information on SBA loan programs, you can visit their website at [www.http://www.sba.gov/content/sba-loans](http://www.sba.gov/content/sba-loans). In addition, an extensive checklist which details the steps required to apply for and receive an SBA loan can be found here, <http://www.sba.gov/content/sba-loan-application-checklist>.

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