



U.S. Small Business
Administration

MICHIGAN EDITION 2019-2020

Small Business

RESOURCE GUIDE

How to Grow Your BUSINESS in Michigan





Veterans Business Outreach Center

Empowering Veteran Entrepreneurship
from Transition to Small Business Success

The Veterans Business Outreach Center (VBOC) program is a one-stop shop for transitioning service members, veterans, and military spouses looking to start, purchase, or grow a business.

Top reasons to connect to a VBOC:

- ★ You are thinking about small business ownership as a post-service career
- ★ You could benefit from additional management expertise, mentorship, and access to market opportunities and capital
- ★ You are preparing to apply for a Small Business Administration (SBA) backed loan or a federal contracting certification
- ★ You are developing or improving your business plan

If you are an aspiring entrepreneur or small business owner seeking to start, purchase, or grow your business, VBOCs can assist you by providing:

- ★ Transition assistance programs
 - **Boots to Business** — the entrepreneurship track of Department of Defense’s Transition Assistance Program offered on military installations worldwide
 - **Boots to Business | Reboot** – an extension of Boots to Business, delivering the same information and benefits to veterans, members of the National Guard and Reserves, and military spouses in a more accessible, flexible format
- ★ Business training and workshops on topics such as:
 - Business planning
 - Financing your business
 - Small business and social media marketing
 - Human resources and hiring
- ★ Business tools and resource referrals
 - Connection to mentors
 - Referrals to other partners and programs
 - Preparation to engage SBA lending institutions
 - Access to market research databases
 - Application assistance for federal contracting certification program
- ★ Tailored business counseling and mentoring in-person and online

You are eligible for
VBOC small business development
assistance if you are a:



Transitioning or active duty service member



Veteran of any era



National Guard or Reserve member



Military spouse

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Michigan Edition 2019-2020



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ON THE COVER Kathleen Eberle, courtesy of Warehouse Properties, dba NPO Transportation

Small
businesses
power our
economy.

The SBA
powers
small
businesses.

Whether you dream of transforming your business idea into a thriving company, growing your customer base, or expanding into new markets or locations, the SBA is here for you. We offer programs, expertise, and access to capital that will empower you to take your small business to the next level of success.

Stop by your local SBA office or visit [SBA.gov](https://www.sba.gov) to learn how you can move your business forward with confidence.



U.S. Small Business
Administration



CEED Lending can be a partner in your business growth. For more information visit us at ceedlending.org or contact us at 734-677-1400.



Save *Money*, Make *Powerful Connections* and *Grow Your Business* with

CHAMBER MEMBERSHIP

Contact Lori Ostrow at lostrow@detroitchamber.com or 313.596.0394.



GROW YOUR BUSINESS

SBDCMICHIGAN.ORG



SMALL BUSINESS DEVELOPMENT CENTER

Our business consultants can help at no cost to you.

- CONSULTING FOR STARTUPS AND EXISTING BUSINESSES
- IN-PERSON AND ONLINE TRAINING
- MARKET RESEARCH
- TECHNOLOGY COMMERCIALIZATION

Visit SBDCMichigan.org & Request Business Consulting **TODAY!**



Funded in part through a cooperative agreement with the U.S. Small Business Administration

Loans from the #1 SBA lender in our region.



huntington.com

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District Director Letter

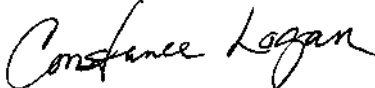
Welcome to the 2019-2020 edition of the U.S. Small Business Administration Michigan Small Business Resource Guide. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. The Michigan district office and our Grand Rapids office work with an extensive network of business advisers and lenders to help Michigan's 873,700 small businesses at every stage of development. This number includes about 169,300 minority-owned businesses. We're proud to see that woman-owned businesses are one of the fastest growing segments.

Across Michigan in the last year, we empowered the state's small businesses to:

- Identify an ally, advocate or mentor via the 49 local locations of our SBA Resource Partners, which includes SCORE, Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access over \$959 million in SBA-guaranteed loans using 151 local banks, credit unions, community-based lenders, and microlenders. The business owners who qualified for SBA funding hired new employees, bought needed equipment, and built or renovated facilities.
- Recover from severe storms and flooding in Bara, Iron, Keweenaw, and Ontonagon counties in the Upper Peninsula by providing SBA disaster assistance funding to homeowners, renters, and small business owners.
- Secure government contracts to serve the public and contribute to the local economy. Local 8(a) firms won more than \$133 million in government contracts.

Stay up to date on SBA events near you and get valuable Michigan business information by following us on Twitter at @SBA_Michigan. Register for email updates at sba.gov/updates. Use our Small Business Resource Guide to power your dream of starting, growing, or expanding your small business here in Michigan.

Sincerely,



Constance Logan
Michigan District Director
U.S. Small Business Administration



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LOCAL BUSINESS ASSISTANCE

How We Did It

Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

WRITTEN BY MICAELA MORRISSETTE

Reynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005.

“At first the company was just Jerado,” recalls his wife and co-owner, Joyce Reynolds. “Then it was him and me part time.” During the day she worked as a nurse and spent her evenings doing all the company’s paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. She remembers with pride helping Jerado weld a stair railing at a local school. Her son later attended that same school, and she watched her child and others using the rail, benefiting from the hard work the couple did together. It was then Joyce decided as much as she loved her day job, she wanted to devote herself full time to the family business in Windsor, Connecticut. She wanted to work side-by-side with her husband, fully focused on administration and business growth. As they both hoped, word of mouth spread; clients made referrals. Joyce was soon overwhelmed with paperwork. They brought on two employees—doubling up in the busy seasons. They were able to maintain four full-time employees by 2009. After this, Joyce says, they saw that “things were not moving.” She wanted to scale up.

Challenge

The company wasn’t growing in part because it wasn’t certified with the state department of transportation or prequalified with the Connecticut State Department of Administrative Services, Joyce says. She decided to tackle the certification problem full time, leaving her nursing career. This was the change she’d been wanting to make, but since her background was in health care, Joyce didn’t feel fluent in the languages of construction or business. Joyce wanted to learn, and she had incentive: they needed the certifications to bid on bigger jobs. “Never be afraid to ask questions,” she says. Joyce needed to find people with answers.

Solution

She and Jerado connected with the University of Hartford Entrepreneurial Center & Women’s Business Center, an



SBA Resource Partner, where “from day one it was, Eureka! Everyone wanted to see us win.” Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Most helpful was the detailed personal attention available through free one-on-one business counseling. Joyce also learned about workshops offered by providers like the Metropolitan District, a Connecticut nonprofit municipal corporation offering water and sewer services. At a meet-and-greet, Joyce understood how much the SBA could help her business. An SBA professional walked Joyce through the extensive paperwork and, crucially, helped her register the company in the System for Award Management (sam.gov), positioning the company for new federal contracts.

“Resources like the Entrepreneurial Center and the SBA will train you from bottom to top,” Joyce says. “They have finance classes that open your eyes regarding taxes. You’ll learn how to register your business. They’ll help with a contract or your website or accountability statements. Everything!”

Before the SBA, Reynolds Welding attempted the DOT certification on five separate occasions, always falling short because the process was so complicated. Joyce secured the certification with SBA guidance on the first attempt.

Benefit

Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working

5 Tips for Success

Find a great business mentor.

To find your local SBA office and resource partners in your area, visit sba.gov/localresources.

Have a healthy view of competition.

We’re not always competing. We’re a competitor, but if a similar business has extra work, they’ll send it to us and vice versa. That’s the relationship to have.

Record everything you do.

Navigating business relationships in this age means keeping an email record of everything you do. Leave a clear paper trail.

Sacrifice to ensure quality.

We don’t cut corners. Sometimes you have to lose money to do quality work—it’s rough, but nothing is more important.

Seek SBA assistance to see if you qualify for business certifications.

We used to look for jobs. Now that we’re on the SBA Subcontracting Network database, SubNet, and sam.gov, we have a continuous flow of contractors reaching out to us.

on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector. “When I came on full time, I set a goal for what I would like for the company, and I’ve achieved 80% of that,” Joyce says. When she secures 8(a) certification for Reynolds, she’ll have hit all her objectives. Then, she admits, she’ll probably come up with some new ones. ■

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you startup and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

SMALL BUSINESS DEVELOPMENT CENTERS

950+

**Small Business
Development Centers**

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at sba.gov/sbdc.

SCORE

300+

SCORE chapters

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation's largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at sba.gov/score.

WOMEN'S BUSINESS CENTERS

100+

**Women's Business
Centers**

Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

20+

**Veterans Business
Outreach Centers**

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.

Our Local SBA Resource Partners

SBA's Resource Partners are independent organizations funded through SBA cooperative agreements or grants.



Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.

COURTESY OF THE SBA

SCORE

Visit sba.gov/score to start working on your business goals. Contact your local office to schedule an appointment.

Ann Arbor Chapter

Chair Craig Lesley
1100 N. Main St., suite 109
(734) 929-1112
annarborarea.score.org

Detroit Chapter

Co-Chairs Donna Hover-Ojeda and Armando Ojeda
McNamara Federal Building
477 Michigan Ave., suite 1819
(313) 226-7947
detroit.score.org

Grand Rapids Chapter

Chair Rick Walker
250 Monroe Ave. NW, suite 150
(616) 771-0305
grandrapids.score.org

Holland Branch

Manager Jerry Komejan
272 E. Eighth St.
(616) 879-9277
scoreholland.org

Ludington Area Branch

Manager Tom Hinman
5300 W. US Highway 10
(231) 845-0324
ludington.score.org

Kalamazoo Chapter

Chair Brad Scoffin
1126 Gull Road
(269) 344-1419
swmi.score.org

Muskegon Chapter

Chair Howard Meade
380 W. Western Ave., suite 202
(231) 722-3751
muskegon.score.org

Petoskey/Tip of the Mitt Chapter

Chair Sharon Schappacher
401 E. Mitchell
(231) 347-4150
tipofthemitt.score.org

Traverse City Chapter

Chair Michael Caruso
202 E. Grandview Parkway
(888) 796-4913
traversecity.score.org

Small Business Development Centers

Michigan SBDC Lead Center

State Director J.D. Collins
Seidman College of Business
Grand Valley State University
1020 L William Seidman Center
50 Front Ave. SW
(616) 331-7480
sbdcmichigan.org

Capital Region

Regional Director Tom Donaldson
Lansing Community College
309 N. Washington Square, suite 115
Lansing
(517) 483-1921

Great Lakes Bay Region

Associate Regional Director David Emmel
Saginaw Valley State University
University Center
(989) 590-7743

Greater Washtenaw Region

Regional Director Charles Penner
Washtenaw Community College
PO Building
4800 E. Huron River Drive, suite 121
Ann Arbor
(734) 477-8762

I-69 Trade Corridor Region

Regional Director Janis Mueller
Kettering University
Campus Center, fifth floor
1700 University Ave.
Flint
(810) 762-9660

Mid-Michigan Region

Regional Director Tony Fox
Mid-Michigan Community College
Morey Technical Education Center
2600 S. Summerton Road
Mt. Pleasant
(989) 317-4623

Northeast Michigan Region

Associate Regional Director David Emmel
Saginaw Valley State University
Gaylord
(989) 590-7743

Northwest Michigan Region

Regional Director Annie Olds
600 E. Front St.
Traverse City
(231) 929-5060

Southeast Michigan Region

Interim Regional Director Wendy Thomas
Guardian Building
Wayne County Economic
Development Office
500 Griswold, 28th floor
Detroit
(734) 487-0355

Southwest Michigan Region

Regional Director Tamara Davis
Western Michigan University
Haworth College of Business
3110 Schneider Hall
Kalamazoo
(269) 387-6004

West Michigan Region

Regional Director Ed Garner
Grand Valley State University
50 Front Ave. SW
Grand Rapids
(616) 331-7370

Upper Peninsula Region

Regional Director Laura Marohnic
Michigan Technological University
1400 Townsend Drive/ATDC Building
Houghton
(906) 280-5434

Women's Business Centers

Visit sba.gov/women.

Cornerstone Alliance

Program Manager Margaret Adams
80 W. Main St.
Benton Harbor
(269) 925-6100
cornerstonewbc.com

Grand Rapids Opportunities for Women

CEO Bonnie Nawara
25 Sheldon Blvd. SE #210
Grand Rapids
(616) 458-3404
growbusiness.org

Great Lakes Women's Business Council

Executive Director Michelle Richards
33109 Schoolcraft Road
Livonia
(734) 677-1400
greatlakeswbc.org

Veterans Business Outreach Center

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

VetBiz Central

Executive Director Matt Sherwood
Mott Community College
Regional Technology Center Building
1401 E. Court St.
Flint
(810) 767-8387
vetbizcentral.org

O'Connor Belting, a Delaware family-owned business, expanded with the help of an SBA-guaranteed 7(a) loan.



COURTESY OF THE SBA



Your Advocates

The SBA's offices of advocacy and ombudsman are independent voices for small business within the federal government.

Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA's regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

Your advocate helps with these small business issues:

- » if your business could be negatively affected by regulations proposed by the government
- » if you have contracting issues with a federal agency

- » when you need economic and small business statistics

The SBA's Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA's national ombudsman.

The ombudsman's office helps you:

- » resolve regulatory disputes with federal agencies

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments

- » reduce unfair penalties and fines
- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA's national ombudsman. These events are posted periodically on the ombudsman website, sba.gov/ombudsman.

To submit a comment or complaint through the online form, visit sba.gov/ombudsman/comments. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.



Adriana Medina, owner of Fuerte Fitness, in Seattle, WA, received counseling from a SCORE mentor and a Women's Business Center adviser.

COURTESY OF THE SBA

How to Start a Business in Michigan

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics

Even if you're running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when

choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Name Registration

Register your business name with the county clerk where your business is located. If you're a corporation, also register with the state.

Taxes

As a business owner, you should know your federal tax responsibilities and make some business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. Visit the Tax Reform Provisions that Affect Businesses page on irs.gov for the latest tax reform updates that affect your bottom line.



COURTESY OF THE SBA

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. General Manager Vince Gimeno grew his business thanks to the Small Business Innovation Research Program.

» IRS Tax Assistance Centers

Call (844) 545-5640 to make appointment

Detroit

500 Woodward Ave.
(313) 628-3722

Flint

917 N. Saginaw St.
(810) 342-6190

Grand Rapids

3251 N. Evergreen Drive NE
(616) 365-4700

Marquette

1055 W. Baraga Ave.
(906) 228-7845

Saginaw

4901 Towne Centre
(989) 797-8560

Traverse City

2040 N. US 31 S.
(231) 932-2192

Social Security

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms, at (800) 772-1213 or visit [socialsecurity.gov/employer](https://www.socialsecurity.gov/employer). You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification

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 Service offers information and assistance through uscis.gov/i-9-central. For forms call (800) 870-3676. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit [dol.gov](https://www.dol.gov) for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit [osha.gov](https://www.osha.gov).

Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit [healthcare.gov/small-businesses/employers](https://www.healthcare.gov/small-businesses/employers).

Department of Labor Association Health Plans allow small businesses, including self-employed workers, to band together

by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit [dol.gov/general/topic/association-health-plans](https://www.dol.gov/general/topic/association-health-plans).

Environmental Regulations

State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free and confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list.

Accessibility and ADA Compliance

For assistance with the Americans with Disabilities Act, call the ADA Center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit [access-board.gov](https://www.access-board.gov).

Child Support

Employers are essential to the success of the child support program and are responsible for collecting 75% of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer's Role in the Child Support Program at the Office of Child Support Enforcement's website at [acf.hhs.gov/programs/css](https://www.acf.hhs.gov/programs/css) > **employer responsibilities**. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

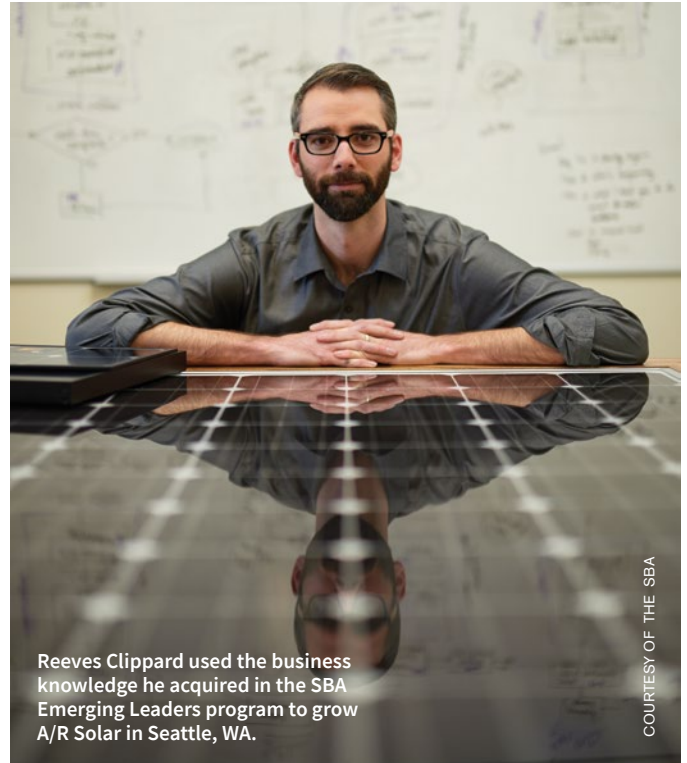
Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult [uspto.gov](https://www.uspto.gov). Call the patent and trademark office help center at (800) 786-9199 or visit your nearest office at the Elijah J. McCoy Midwest Regional Office in Detroit, Michigan, [uspto.gov/detroit](https://www.uspto.gov/detroit), at 300 River Place South, suite 2900, (313) 446-4800.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For information visit [uspto.gov/inventors](https://www.uspto.gov/inventors).

There are three types of patents:

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new,



Reeves Clippard used the business knowledge he acquired in the SBA Emerging Leaders program to grow A/R Solar in Seattle, WA.

COURTESY OF THE SBA

original, and ornamental design for an article of manufacture.

- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, name, symbol, device, or any combination, used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks. Federally registered trademarks may conflict with and supersede those registered only at the state level. Visit [uspto.gov/trademarks](https://www.uspto.gov/trademarks).

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 they may protect the way they are expressed. For general information contact:

» U.S. Copyright Office

U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. SE
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
[copyright.gov](https://www.copyright.gov)

Chambers of Commerce

You can network with other area businesses and enhance the economic growth of your community by participating in chamber of commerce events. Find your local chamber at [officialusa.com/stateguides/chambers/michigan.html](https://www.officialusa.com/stateguides/chambers/michigan.html).



COURTESY OF LIFEHEALTH

▲ HOW THE SBA HELPED US SUCCEED

Margot Adam Langstaff, left, and Elisa Hamill, right, sought assistance from their local Veterans Business Outreach Center, which helped them better compete for government contracts. LifeHealth of Littleton, CO has expanded to more than 30 states with offices in Washington, DC and San Antonio, TX. Their clients include the Department of Defense, the National Guard, and the Indian Health Service. They also expanded their business using an SBA-backed line of credit for \$350,000. Margot started her career as an Army medic, eventually running one of the largest outpatient clinics in the Northeast at Ft. Devens, MA.

Opportunities for Veterans

Members of the military community can start and grow their small businesses with the help of SBA programs.

Need entrepreneurship training?

In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense's Transition Assistance Program.

Who's eligible?

Service members transitioning out of active duty and military spouses. Are you a veteran or member of the National Guard or Reserve or a military spouse? Boots to Business: Reboot teaches this entrepreneurship curriculum off base and in local communities. Register for either B2B program at <https://sbavets.force.com>.

For women veterans

Receive entrepreneurial training geared toward women veterans, service members, and spouses of service members through these SBA-funded programs:

- » Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
- » LiftFund in San Antonio, Texas

For service-disabled veterans

Learn how to start and grow a small business using these SBA-funded programs:

- » Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
- » Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
- » Veteran Entrepreneurship Jumpstart at St. Joseph's University in Philadelphia, Pennsylvania
- » Dog Tag Inc., affiliated with Georgetown University in Washington, DC

Need financing?

Loan Fee Relief

To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. Ask your local SBA district office or SBA Lender about the Veterans Advantage program.

Have an employee who was called to active duty?

You may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA district office or SBA Lender about the Military Reservist Economic Injury Disaster Loan.

Interested in contracting?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting receive training from the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans. Visit nationalvip.org.

VIP Start

Enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.

VIP Grow

Strategize to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.

VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

Get certified

Learn about the service-disabled veteran-owned small business certification program on page 49.

For more assistance

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.

Entrepreneurial Opportunities

Regional Innovation Clusters

Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join

Small businesses driving innovation in one of these tech industries:

- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

How it works

Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you

Network with other industry innovators and connect with resources that will help your small business find funding. You'll also receive guidance on how to better compete for government contracts and other opportunities so you can grow and expand. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved

Find an SBA Regional Innovation Cluster near you by visiting [sba.gov/localassistance](https://www.sba.gov/localassistance). Select the regional innovation clusters on the drop-down menu.

Online Resources

Find free short courses and learning tools to start and grow your small business at [sba.gov/learning](https://www.sba.gov/learning). The free SBA Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.



Courses include:

- writing your business plan
- buying a business
- financing options
- digital and traditional marketing to win customers
- disaster recovery
- understanding your customer

Native American Workshops

Tribal enterprises and business organizations can receive training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting [nativesmallbusiness.org](https://www.nativesmallbusiness.org).

SBA Regional Innovation Clusters



- 1** Autonomous & Unmanned Systems Cluster – Emerging Tech Ventures
- 2** The Ozarks Cluster – Startup Junkie (Industry focus: Food processing, supply chain, & logistics)
- 3** The Water Council Cluster
- 4** Marine Industry Science & Technology Cluster
- 5** BioSTL: St. Louis Biosciences Cluster
- 6** Oklahoma-South Kansas Unmanned Aerial Systems Cluster
- 7** The Appalachian Ohio Wood Products Cluster
- 8** Conductor RIC in Healthcare, Education & Data/Decision Sciences – Startup Junkie Consulting
- 9** Integrative Business Services Inc. (Industry focus: Optics)
- 10** Great Plains Technology & Manufacturing Cluster
- 11** Montana Bioscience Cluster – Montana Technology Enterprise Center
- 12** AgLaunch Initiative
- 13** Utah Advanced Material Manufacturing Initiative
- 14** Defense Alliance - LSI Business Development Inc. (Industry focus: Advanced Power and Energy)

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.



Business plans help you run your business.

A good business plan guides you through managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart investment. Brain storm with a business counselor (visit one of our SBA Resource Partners detailed on page 8) and write a **traditional business plan**, which uses a standard structure and detailed sections. Once you've got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don't have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

Executive Summary

Briefly summarize your company and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description

Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve.

Explain the competitive advantages you have that will make your business successful. Are there experts on your team? Have you found the perfect location? Your company description is the place to boast about your strengths.

Market Analysis

Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women's Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management

Explain how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or limited liability company.

Want to see an example of a business plan?

View examples of business plans at sba.gov/business-guide/plan/write-your-business-plan-template

TRADITIONAL BUSINESS PLAN CHECKLIST

- Executive summary
- Company description
- Market analysis
- Organization and management
- Service or product line
- Marketing and sales
- Funding request
- Financial projections
- Appendix

Use an organizational chart to show the hierarchy. Explain how each person's experience will contribute to the success of your venture. Consider including CVs of key members.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and the product lifecycle. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it.

Marketing and Sales

Your marketing strategy should evolve and change to fit your needs in each context.

Describe how you'll attract and retain customers. Show how a sale will actually happen. You'll refer to this section later when you make financial projections, so be thorough.

Funding Request

If you're asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you'd like. Your goal is to clearly explain how much funding you'll need over the next five years and how the investment will be used.

Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you'll pay off the debt.

Financial Projections

Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.

Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections and match them to your funding requests.

Use visual organization tools—graphs and charts—to tell your business's financial story.

Appendix

Here you'll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

LEAN STARTUP PLAN FORMAT

Write a lean startup plan if requested from an investor, or if your business is relatively simple or you plan to regularly change and refine as you go.

Lean startup plans use more visual organization tools and only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing your company's fundamental facts. Your business counselor can help you edit down into the Business Model Canvas, used here—the most well known style, or another lean startup template.

Key Partnerships

Note the other businesses you'll work with—suppliers, manufacturers, subcontractors, and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

Key Resources

List resources you'll leverage to create value for your customer. Your most important assets include staff, capital, or intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone-certified businesses.

Value Proposition

Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships

Describe how customers will interact with your business. Think through the customer experience from start to finish. Is it automated or personal? In person or online?

Customer Segments

Name your target market. Your business won't be for everybody; it's important to have a clear sense of who you serve.

Channels

List the most important ways you'll talk to your customers.

Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face.

Revenue Streams

Explain how your company makes money: direct sales, memberships fees, selling advertising space? If your company has multiple revenue streams, list them all.

LEAN STARTUP PLAN CHECKLIST

- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams

Kathleen Eberle

PRESIDENT/CEO, WAREHOUSE PROPERTIES, DBA NPO TRANSPORTATION

Southfield, MI

Small businesses like NPO Transportation power large American enterprise, including the nation's automobile manufacturers.

Heading this Detroit area small business is Kathleen Eberle, one of the few female CEOs making a difference in Motor City. She brings more than 20 years of experience in administration and finance to her role as president/CEO of Warehouse Properties, dba NPO Transportation. Kathleen turned to the SBA to help her network and build her skills as a small business executive in the country's transportation hub. NPO is primarily business to business, serving the automotive industry by delivering auto parts to manufacturing centers. Some of its customers include Ford Motor Co., Renaissance Global Logistics, and Oakley Industries Sub Assembly Division.

- **What challenge did you have?** As one of the few women executives in the transportation industry, I've struggled to find mentorship and guidance in a competitive industry that operates on a massive scale. NPO Transportation has vehicles and staff operating on demanding schedules to supply our nation's auto manufacturers. I have to stay on top of trends in both the auto and transportation industries—always keeping an eye on factors that could affect my small business in the future. Since we're in southeast Michigan, we're in the center of it all, seeing and experiencing first-hand all the cutting-edge things the American car industry has to offer the world.
- **What was the SBA solution?** Small business owners have such a great community in Michigan because of our fantastic SBA Resource Partners. I sought help from the Great Lakes Women's Business Council. My business counselor pointed me toward networking opportunities and educational webinars. I participated in its annual Leadership Institute for Women, where I met other women who compete in industries generally dominated by men. It's encouraging to find others who can identify with your struggles and give you support and guidance.
- **What benefit did this have for you?** I'm one of the few women in the United States to run a fleet of nearly 100 cars, vans, and trucks operated by over 100 drivers across Michigan, Ohio, Pennsylvania, and New York. Our operation will see \$19 million in revenue this year. We started in 2005 with one account and nine drivers. Because of the SBA and our local Women's Business Center, I've been inspired to mentor and encourage my employees as they develop their skills and advance in the company. Because of our success, we've been able to support many community organizations, including Truckers Against Trafficking. This organization empowers and trains drivers on how to spot and then report human trafficking. NPO has been able to spread awareness throughout our entire B2B network.

A woman with blonde hair, wearing a blue patterned shirt, a bright yellow high-visibility safety vest, and black pants, stands on a grassy area next to a white semi-truck. She is smiling and gesturing with her hands as if speaking. The truck has 'STOUGHTON' and 'TRANSPORTATION' written on its side, along with a large green '20'. A 'CERTIFIED CLEAN ID' logo is visible on the truck's door. The background shows a clear blue sky and other trucks parked in a lot.

“
Because of the
SBA and our local
Women’s Business
Center, I’ve been
inspired to mentor
and encourage my
employees as they
develop their skills
and advance in the
company.”

Kathleen Eberle
President/CEO, Warehouse Properties, dba NPO Transportation

FUNDING PROGRAMS

Financing Your Small Business



How We Did It

Crafting a Business

SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

WRITTEN BY BECKY BOSSHART

Jennifer and Jeff Herbert's home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they've sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberts are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.


Challenge

The Herberts wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn't there to expand. They say that choosing to do something new breaks the mold, which can be uncomfortable for traditional lenders.

Solution

Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than \$600,000. The Herberts' first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberts recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

Benefit

The Herberts started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of \$2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders. 



Jeff & Jennifer Herbert, owners of Superstition Meadery, completed their 7,450-square-foot production space and opened a tasting room in Prescott, AZ with the assistance of SBA-backed financing. See their story on YouTube by searching for the 2019 National Small Business Persons of the Year.

COURTESY OF SUPERSTITION MEADERY

5 Tips for Success

Get guidance.

Develop a working relationship with an SBA Resource Partner (see page 8) to help you find the funding that works best for you.

Define your lending needs.

Determine if a loan is right for you. Is this the right time? How much do you need? What are you going to use it for?

Talk to multiple lenders.

See who best matches you and your business. Has the lender successfully worked with other businesses in your industry?

Check all options.

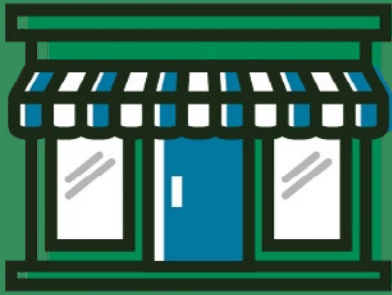
Consult with your lender to see if you're eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

Be ready for the ups and downs.

Your entrepreneurial endeavor will be a roller coaster ride filled with challenges and successes. The path is all consuming so make sure that you love what you do. Passion is the price of admission.

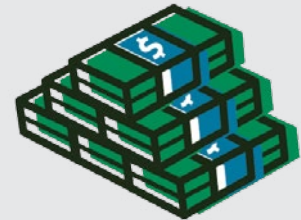
Lender Match

Find a lender interested in working with you at sba.gov/lendermatch. This matching tool connects entrepreneurs with SBA Lenders in your area.



SBA-backed Loans

help small business owners and entrepreneurs who are creditworthy but don't qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.



Specialized advice and solutions, trusted by business owners **just like you.**

That's the **state partnership.**



Preferred SBA Lender | 16 Locations Across Michigan | 2018 Michigan SBA District Community Lender of the Year



THESTATEBANK.COM | 800.535.0517

SBA Lenders

These participating SBA Lenders are the most active lenders in the Michigan district. To find more bank locations, visit the lender's website.

ADRIAN

First Federal Bank
300 N. Main St.
Dawn Bales
(517) 266-5071
dbales@first-fed.com

ALBION

Homestead Savings Bank
415 S. Superior St.
Steven Thoms
(517) 629-5588

ALDEN

Alden State Bank
10564 Coy St.
Larry Stine
(231) 331-4481 x18
lstine@aldenbank.com

ALMA

Commercial Bank
301 N. State St.
Garth Anderson
(989) 466-3174
anderson@commercial-bank.com

ANN ARBOR

Ann Arbor State Bank
125 W. William St.
Phillip Weiss
(734) 274-6745
pweiss@a2sb.com

Bank of Ann Arbor
125 S. Fifth Ave.
Tim Gretkierewicz
(734) 662-2632
tgretkierewicz@boaa.com

Northstar Bank

2800 S. State St.
Mark Aben
(734) 527-4118
mark.aben@northstarathome.com

Old National Bank

2723 S. State St., suite 210
Sylvie Boesser
(734) 887-2693
sylvie.boesser@oldnational.com

University Bank

2015 Washtenaw Ave.
Mark Koepf
(734) 372-9266
mkoepf@university-bank.com

AUBURN HILLS

Comerica Bank
3551 Hamlin Road
Troy King
(248) 371-6070
taking@comerica.com

Genisys CU

2100 Executive Hills Blvd.
Lori Daniels
(248) 322-9800 x1051
ldaniels@genisyscu.org

BALDWIN

Lake-Osceola State Bank
790 Michigan Ave.
Bradley Taylor
(231) 745-4601

BATTLE CREEK

Kellogg Community FCU
41 Second St.
Kirk Schwarz
(269) 968-9251 x2232
kschwarz@kelloggfcu.org

BAY CITY

Thumb National Bank
708 Center Ave.
John Hempton
(989) 553-5909
jjh@thumbnational.com

BAY PORT

Bay Port State Bank
9840 Main St.
LeAnne Schuette
(877) 656-2231
banking@bayport-statebank.com

BEULAH

Central State Bank
49 Benzie Blvd.
Steve Strasko
(231) 882-4462
straskos@icentral-statebank.com

BINGHAM FARMS

Main St. Bank
31780 Telegraph Road, suite 100
Shelley Kirschner
(248) 645-8888
info@mainstreetbankmi.com

BLISSFIELD

Blissfield State Bank
204 E. Jefferson St.
Julie Goll
(517) 486-2151
jgoll@blissfieldstate.com

BRIGHTON

Key Bank
8199 Challis Road
Stephen Wizgird
(810) 494-4888

Lake Trust CU

4605 S. Old US Highway 23
James Dexter
(517) 267-7255
jdexter@nuunion.org

BROOKLYN

OSB Community Bank
417 S. Main St.
Michelle Brasseur
(517) 592-1043
michelle.brasseur@osbcb.com

BURTON

ELGA CU
2303 S. Center Road
Shane Hunter
(810) 600-2521
shane.hunter@elgacu.com

CANTON

Bank of America
44101 Ford Road
Kevin Bank
(888) 287-4637
kevin.bank@bankofamerica.com

CHARLEVOIX

Charlevoix State Bank
111 State St.
Richard Christner
(231) 547-4411 x2115
rchristner@csbchx.com

CHARLOTTE

Eaton Federal Savings Bank
236 S. Cochran Ave.
Garrett Bensinger
(517) 213-7060
gbensinger@eatonfed.com

CHEBOYGAN

Citizens National Bank
303 N. Main St.
Matthew Keene
(231) 627-7111
keenem@cnbismybank.com

CHELSEA

Chelsea State Bank
1010 S. Main St.
Mary Lee Penney
(734) 385-1131
mlpenney@csbonline.com

CLINTON TOWNSHIP

Michigan Schools & Government CU

40400 Garfield Road
Michael Stocker
(586) 263-8800
mstocker@msgcu.org

Motor City Co-op CU

37321 Garfield Road
Edward Kaye
(586) 228-8484
mservice@
motorcitycoopcu.com

COLDWATER

Century Bank & Trust

100 W. Chicago St.
Adam Wright
(517) 278-1530
adamwright@centurybt.com

Southern Michigan Bank & Trust

51 W. Pearl St.
James Sobeske
(800) 379-7628
jsobeske@smb-t.com

DEARBORN

DFCU Financial

400 Town Center Drive
Michelle Burger
(313) 322-8234
michelle.burger@
dfcufinancial.com

DETROIT

Fifth Third Bank

277 Gratiot Ave., third floor
Erin Grant
(313) 230-9046
erin.grant@53.com

First Independence Bank

44 Michigan Ave.
Robert Krupka
(313) 256-8400
robertkrupka@
firstindependence.com

Liberty Bank & Trust

9108 Woodward
Amy Drexel
(313) 873-1272
damy@libertybank.net

DIMONDALE

Union Bank

127 East Road
Melody Warzecha
(517) 646-9095
mwarzecha@ubmich.com

EAST LANSING

First National Bank of America

241 E. Saginaw St., suite #100
Rebecca Bowers
(517) 337-1373 x7508

Michigan State University FCU

3777 West Road
Justin Hewson
(517) 333-2424 x7728
justin.hewson@msufcu.org

EAST TAWAS

Huron Community Bank

301 Newman St.
Scott Peters
(989) 362-1744
peterss@bankhcb.com

ESCANABA

First Bank Upper Michigan

2800 Ludington St.
William Jensen
(906) 786-3355 x203
wjensen@first-bank.com

Northern Michigan Bank & Trust

1921 Third Ave. N.
Debbie Muffler
(906) 786-0221 x123
debbiemuffler@nmbank.com

Upper Peninsula State Bank

430 N. Lincoln Road
Todd A. Salo
(906) 789-7000
tasalo@upstatebank.net

FARMINGTON HILLS

Community Choice CU

31155 Northwestern
Highway, suite 188
Dan Munro
(877) 243-2528 x1106
dmunro@
communitychoicecu.com

Level One Bank

32991 Hamilton Court
Jeff Talicska
(248) 737-3154
jtalicska@levelonebank.com

Oxford Bank

28552 Orchard Lake Road.,
suite 300
Genevieve Hall
(269) 506-3697
ghall@oxfordbank.com

FENTON

The State Bank

175 N. Leroy St.
Craig Johnson
(810) 714-3946
craigj@thestatebank.com

FERNDALE

Credit Union One

400 E. Nine Mile Road
David Haight
(800) 451-4292 x5069
david_haight@cuone.org

FRANKENMUTH

Frankenmuth CU

580 N. Main St.
Dennis Krafft
(989) 497-1675
dkrafft@frankenmuthcu.org

GLADSTONE

Bay Bank

Thomas Fillman
(906) 428-4040
tom@baybank.us

GRAND BLANC

Security Credit Union

8040 Holly Road
Wallace J. Dawson
(810) 235-2322 x1804
dawsonw@securitycu.org

GRAND RAPIDS

Adventure CU

630 32nd St.
(800) 323-2129

Byline Bank

David Moored
(616) 724-6220
dmoored@bylinebank.com

ChoiceOne Bank

237 W. Fulton
Robert Robbins
(888) 775-6687
rrobbins@choiceone.com

Lake Michigan CU

5540 Glenwood Hills Parkway
Southeast
Sarah Palmbos
(616) 234-6347
sarah.palmbos@lmcu.org

Meijer CU

2410 Gaynor Ave. NW
Sue Deroo
(616) 784-4822
mcu@meijercreditunion.com

Mercantile Bank of Michigan

310 Leonard St. NW
Vicky Baker
(616) 726-5082
vbaker@mercbank.com

Northpointe Bank

770 Kenmoor SE, suite 201
Timothy Tusing
(616) 974-8487
timothyt@
northpointelending.com

United Bank

900 E. Paris Ave.
Doris Drain
(616) 559-4524
doris.drain@
unitedbankofmichigan.com

United Bank of Michigan

900 E. Paris Ave. SE
Susan Rankin
(616) 559-4545
sue.rankin@
unitedbank4u.com

Grand River Bank

4471 Wilson Ave. SW
Julie Steinbeck
(616) 929-1616
julie.steinbeck@
grandriverbank.com

HANCOCK

Superior Bank & Trust Co.

235 Quincy St.
Willis Fontaine
(906) 482-0404

HARBOR SPRINGS

First Community Bank

200 E. Main St.
Matthew Clarke
(231) 526-2114
matt.clarke@firstcb.com

HASTINGS

Hastings City Bank

150 W. Court St.
Robert Ranes
(269) 948-5588
rranes@hcb.us

Highpoint Community Bank

150 W. Court St.
Jay Ahmed
(269) 948-5589
jahmed@hcb.us

HILLSDALE

Hillsdale County National Bank

1 S. Howell St.
Karena Mills
(517) 439-0435
karena.mills@countynationalbank.com

HOLLAND

Macatawa Bank

10753 Macatawa Drive
Angel Harmsen
(616) 393-2165
aharmsen@macatawabank.com

HONOR

Honor Bank

2254 Henry St.
Troy Noble
(231) 941-5251
troyn@myhonorbank.com

HOWELL

Financial Plus FCU

5990 E. Grand River Ave.
Michael Nickola
(810) 244-2327
mnickola@financialplusfcu.org

First National Bank in Howell

101 Grand River
Martin Smith
(517) 545-2209
lbrown@fnbh.com

IONIA

Michigan One Community CU

510 S. Dexter St.
Terry Luptowski
(616) 527-3900
tellerdept@m1ccu.org

IRON MOUNTAIN

First National Bank & Trust

233 S. Stephenson Ave.
Russell Kassin
(906) 776-2975
rkassin@fnbimk.com

IRON RIVER

Minor State Bank

312 W. Genesee St.
Paul Hinkson
(906) 265-5131

Miners State Bank

312 W. Genesee St.
Jean Ralston
(906) 265-5131
jean@msbir.com

IRONWOOD

Gogebic Range Bank

155 E. Cloverland Drive
Marcy Elsemore
(906) 932-0149
marcy.elsemore@gogebicrangebank.com

JACKSON

CP FCU

1100 Clinton Road
Nicole Johnson
(517) 784-7101 x4277
njohnson@cpfederal.com

KALAMAZOO

Arbor Financial CU

1551 S. Ninth St.
Melissa Gilbert
(269) 544-3148
mgilbert@arborfcu.org

Consumers CU

7040 Stadium Drive
Gary Ferguson
(800) 991-2221

ECCU

1551 S. Ninth St.
Colin Yake
(269) 544-3162
cyake@eccu1.org

First National Bank of Michigan

348 W. Michigan Ave.
Carol L. Ludlow
(269) 349-0100
clludlow@fnbmichigan.com

Kalsee CU

2501 Millcork St.
Butch Vliek
(269) 382-7800
bvliek@kalsee.com

LANSING

Astera CU

111 S. Waverly Road
Lisa Posthumus
(517) 323-3644

Capitol National Bank

200 Washington Square N.
Mary Taylor
(517) 484-5080
mary.taylor@capitolnational.com

Case CU

4316 S. Pennsylvania
Robert Whitaker
(517) 367.1098

Consumers Professional CU

525 W. Willow St.
Donna McDonald
(269) 964-2713
dmcDonald@cpconow.com

Independent Bank

2900 West Road, suite 100
Tara Thyen
(517) 324-7413
tthyen@ibcp.com

LAF CU

106 N. Marketplace Blvd.
Lou Ann Keitchen
(800) 748-0228

LATHRUP VILLAGE

Michigan First CU

27000 Evergreen Road
Brian Siebert
(248) 443-4600
info@michiganfirst.com

MANISTEE

West Shore Bank

415 W. Parkdale Ave.
Brian Pyrah
(231) 723-1800
brianp@westshorebank.com

MANISTIQUE

State Savings Bank

101 S. Cedar St.
Scott Hoezee
(906) 341-4600
scott@statesavingsbank.com

MARCELLUS

G.W. Jones Exchange Bank

115 W. Main St.
Christina Jones
(269) 646-2151
chjones@gwjonesbank.com

MARQUETTE

mBank

857 W. Washington St.
Boris Martysz
(906) 225-8703
bmartysz@bankmbank.com

Range Bank

100 N. Front St.
Kristy M. Sibilsky
(906) 226-1002
ksibilsky@rangebank.com

MASON

Dart Bank

368 S. Park St.
Rachel Bakken
(517) 244-4404
rbakken@dartbank.com

MAYVILLE

Mayville State Bank

6104 Fulton St.
Benjamin C. Heminger
(989) 843-6145
hemingerb@mayvillestatebank.com

MIDLAND

Members First CU

600 W. Wackerly St
Pamela Ayers
(989) 835-5100

MILFORD

Huron Valley State Bank

1150 Corporate Office Drive,
suite 100
Kevin McIsaac
(248) 387-6095
kmcisaac@hvsb.com

MONROE

Monroe Bank & Trust

10 Washington St.
Wendy Timmins
(734) 242-2965
wendy.timmins@mbandt.com

**Monroe County
Community CU**

715 N. Telegraph Road
David Millerwise
(734) 384-2716
dmillerwise@mcccu.org

MOUNT PLEASANT

Isabella Bank

139 E. Broadway
Paul Scoby
(989) 779-6348
pscoby@isabellabank.com

MUSKEGON

Community Shores Bank

1030 W. Norton Ave.
Jon Huizenga
(231) 780-1876
jhuizenga@communityshores.com

Family Financial CU

3575 Henry St.
Erin Folland
(231) 332-5136
efolland@ff-cu.org

NEW BUFFALO

New Buffalo Savings Bank

45 N. Whittaker St.
Brent Sorenson
(269) 469-2222
info@newbuffalosavings.com

NORWAY

Northern Interstate Bank

501 W. US Highway 2
Richard Berlinski
(906) 563-9233
fnbnorway@banknib.com

ONAWAY

Awakon FCU

20855 Washington Ave.
(989) 733-8557

OSCODA

Northland Area FCU

4346 E. F-41
Jennifer Pawlaczyk
(800) 336-2328
thewitt@northlandcu.com

PARCHMENT

Advia CU

550 S. Riverview Drive
Tim Merwin
(844) 238-4228 x1121
tmerwin@adviacu.org

PLYMOUTH

Community Financial CU

500 S. Harvey St.
David Sanctorum
(734) 582-8850
dsanctorum@cfcu.org

PORT HURON

Eastern Michigan Bank

600 Water St.
Christopher Flann
(810) 398-5138
cflann@easternmichiganbank.com

Lakestone Bank & Trust

609A Huron Ave.
Robert Funk
(810) 538-1891
rfunk@lakestonebank.com

PORTAGE

Horizon Bank

3250 W. Centre Ave.
Justin Spyker
(269) 216-0032

PORTLAND

PFCU

9077 Charlotte Highway
Jordyn Sanderson
(517) 647-7571 x1021
jordyn@pfcu4me.com

ROCHESTER HILLS

Chief Financial FCU

200 Diversion St.
Thomas Dluzen
(800) 844-5440 x1116
tdluzen@chiefonline.com

ROSEVILLE

Christian Financial CU

18441 Utica Road
Donna Anargyros
(586) 498-1585
danargyros@cfcumailorg

SAGINAW

1st State Bank

4800 Fashion Square Blvd.
James Papajesk
(989) 596-0844
jamesp@1ststatebk.com

Team One CU

520 Hayden St.
John Hunter
(989) 758-5740
jhunter@teamonecu.org

SAULT ST. MARIE

Central Savings Bank

611 Bingham Ave.
Ronald Meister
(906) 263-1187
meister@centralsavingsbank.com

Old Mission Bank

2701 I-75 Business Spur
Nicholas Kibble
(906) 253-8028
nkibble@oldmissionbank.com

SCHOOLCRAFT

**Kalamazoo County
State Bank**

223 N. Grand St
Scott Connelly
(269) 679-5291
sconnelly@kcsbank.com

SOUTHFIELD

Alliance Catholic CU

26913 Northwestern Highway
James Schram
(248) 519-4835
jschram@alliancecccu.com

Citizens Bank

27777 Franklin Drive, MH 1810
Jacqueline Woodstock
(248) 226-7776
jacqueline.m.woodstock@citizensbank.com

Hantz Bank

26200 American Drive,
second floor
Steven Terhaar
(248) 304-2855 x1514

People Driven CU

24333 Lahser Road
J.R. Smith
(248) 263-4150
jrs@peopledrivencu.org

ST. CHARLES

Community State Bank

207 S. Saginaw St.
Steve Hensley
(989) 865-4030
shensley@gotocsb.com

ST. CLAIR SHORES

First State Bank

24300 Little Mack
Brad Phleeger
(586) 863-9487
bphleeger@thefsb.com

ST. IGNACE

**First National Bank
of St. Ignace**

132 N. State
Robert Brandstrom
(906) 643-6800
bbrandstrom@fnbsi.com

ST. JOSEPH

1st Source Bank

Hilltop Banking Center
1600 Hilltop Road
Fred Boothby
(269) 983-2839
boothbyf@1stsource.com

Edgewater Bank

321 Main St.
William Kaluske
(269) 982-0020
bkaluske@edgewaterbank.com

STURGIS

Sturgis Bank & Trust Co.

113-125 E. Chicago Road
Tracey Parker
(269) 651-9345
tparker@sturgisbank.com

TRAVERSE CITY

4Front CU

3745 N. US 31 S.
Don Bastion
(231) 932.5225

Chemical Bank

625 S. Garfield Ave.
Brad Dyksterhouse
(231) 922-2101
brad.dyksterhouse@
chemicalbankmi.com

TROY

BankUnited

101 W. Big Beaver Road
Ryan Kroge
(877) 779-2265
rkroge@bankunited.com

Celtic Bank

2565 W. Maple Road
Jeff Rauth
(248) 885-8797
jrauth@celticbank.com

Flagstar Bank

5151 Corporate Drive
Pamela Martin
(248) 312-5259
pamela.martin@flagstar.com

Huntington National Bank

803 W. Big Beaver
Brad Berryman
(248) 824-7474
bradley.c.berryman@
huntington.com

PNC Bank

755 W. Big Beaver Road, suite
2400
Dale Brown
(248) 729-8562
dale.brown@pnc.com

TCF Bank

2118 E. Big Beaver, suite A
Jeffrey Moore
(734) 542-2791
jmoore2@tcfbank.com

WATERFORD

Clarkston State Bank

6600 Highland Road
Rebecca McGovern
(248) 922-6965
rmcgovern@
clarkstonstatebank.com

WYOMING

My Personal CU

1414 Burton St. SW
Dawn Hughes
(616) 452-2161

Participating Certified Development Companies


Economic Development Foundation

1345 Monroe NW, suite 132
Grand Rapids
(888) 330-1276
Fax (616) 458-5736
Julie Parker
julie@growmichigan.com
growmichigan.com

Michigan Certified Development Corp.

Northern Michigan Office
800 Cottageview Drive, suite
1080
Traverse City
John Galbraith
(231) 632-9331 or
(517) 253-0032
galbraithj@michigancdc.org
michigancdc.org

Headquarters
3737 Coolidge Road, suite 2
East Lansing
(517) 886-6612
Fax (517) 886-6619
Eric Kehler
info@michigancdc.org
michigancdc.org



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www.growmichigan.com

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 (616) 884-0390
 Fax (616) 884-0392
 Scott Vroegindewey
 vroegindeweys@michigancdc.org
michigancdc.org

Metro Detroit Office East
 1362 N. River Road, suite 1F, St. Clair
 (810) 329-4340
 Fax (810) 357-5181
 Michael Ufford
 uffordm@michigancdc.org
michigancdc.org

Metro Detroit Office West
 320 E. Liberty St., suite 202, Ann Arbor
 (734) 222-4954
 Fax (517) 886-6619
 Jack Johnson
 johnsonj@michigancdc.org
michigancdc.org

Oakland County Business Finance Corp.
 2100 Pontiac Lake Road
 Department 412, Building 41 W
 Waterford
 (248) 858-0765
 Fax (248) 975-9555
 Cathy Rasegan
 raseganc@oakgov.com

Community Advantage Lenders

Detroit Development Fund
 1300 Broadway, suite 300
 Detroit
 (313) 784-9547

Opportunity Resource Fund
 7700 Second Ave., suite 608
 Detroit
 (313) 964-7300

Participating Microlenders

CEED Lending
Serving Hillsdale, Jackson, Lenawee, Macomb, Monroe, Oakland, Washtenaw, and Wayne counties and the cities of Detroit and Pontiac
 33109 Schoolcraft Road
 Livonia
 (734) 677-1400
 Todd Van Appledorn
 tvanappledorn@miceed.org

Belinda Turner-Dubois
 bdubois@miceed.org
greatlakeswbc.org/programs/ceed-lending

Cornerstone Alliance
Serving Berrien, Cass, and Van Buren counties
 Small Business Services
 80 W. Main St.
 Benton Harbor
 (269) 925-6100
 Dubelsa Mata
 dmata@cstonealliance.org
cstonealliance.org

Grand Rapids Opportunities for Women (GROW)
Serving Kent, Muskegon, Newaygo, Montcalm, Ionia, Barry, Allegan, Ottawa, and Kalamazoo counties
 25 Sheldon Blvd. SE, suite 210
 Grand Rapids
 (616)458-3404
 Fax (616) 458-6557
growbusiness.org

Metro Community Development
Serves Genesee, Lapeer, Saginaw, Shiawassee, and North Oakland counties
 503 S. Saginaw St., suite 804
 Flint
 (810) 767-4622
 Fax (810) 767-4664
 Marcus Rankins
 mrankins@metroflint.org
metro-community.org

Michigan Women Forward
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 1155 Brewery Park Blvd., suite 350
 Detroit
 (313) 962-1920
 Joyce L. Suber
 jsuber@miwf.org
miwf.org/entrepreneurs

MWF Entrepreneur Institute
Serves Ingram, Shiawassee, Eaton, and Clinton counties
 105 W. Allegan, suite 10
 Lansing
 (517) 853-5890
 Joyce L. Suber
 info@miwf.org
miwf.org

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 Northern Michigan University
 Jacobetti Center, suite 202
 1401 Presque Isle Ave.
 Marquette
 (906) 228-5571
 Fax (906) 228-5572
 Chuck Hurst
 churst@niupnorth.org
northerninitiatives.com

Export Assistance Lenders

Ann Arbor State Bank
 (734) 761-1475
a2sb.com

Byline Bank
 (616) 724-6225
bylinebank.com

Chemical Bank
 (800) 867-9757
chemicalbank.com

Comerica Bank
 (800) 266-3742
comerica.com

Level One Bank
 (888) 880-5663
levelonebank.com

Oxford Bank
 (248) 628-2533
oxfordbank.com

The State Bank
 (810) 629-2263
thestatebank.com

Touchmark National Bank
 (770) 407-6700
touchmarknb.com

Need Financing?

Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA's Largest Financing Program

If you cannot get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: \$5 million

INTEREST RATE: generally prime + a reasonable rate capped at 2.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

GUARANTEE: 50 to 90%

CAPLines

Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan

Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: \$350,000

INTEREST RATE: for loans less than \$50,000, prime + 6.5%; for loans of \$50,000 and greater, prime + 4.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital

GUARANTEE: 50%

Community Advantage

A financing program for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6%

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90%



Microloans

Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from \$500 to \$50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than \$10,000, lender cost + 8.5%; loans \$10,000 and greater, lender cost + 7.75%

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan

If you do not qualify for traditional financing, but would like to purchase or renovate real estate or buy heavy equipment for your business, ask about the 504 loan. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms

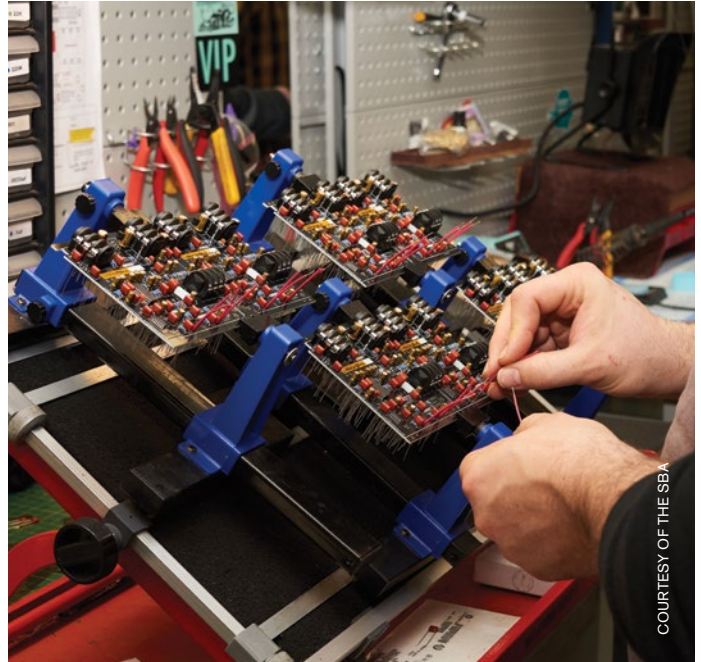
TERMS: 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment

GUARANTEE: the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)

SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%

Go Global with International Trade

Businesses that export are more resilient—they are less dependent on any one market. Exporting also stabilizes sales for those who make seasonal products.



Expand your Market

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating.

You can:

- learn how to export
- participate in foreign trade missions and trade shows
- obtain services to support foreign market entry
- translate websites to attract foreign buyers
- design international marketing products or campaigns

Financing for International Growth

Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. You can apply for lines of credit prior to

finalizing an export sale or contract, so adequate financing is in place by the time you win your contract. If you've been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

Max loan amount: \$5 million

Interest rate: for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over \$50,000 and maturity of seven years or more

Terms: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment

Guarantee: up to 90%

Export Express uses a streamlined process that expedites the SBA guarantee—what small businesses need most when preparing to export or ramping up international trade on a fast timeline.

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5%

Terms: up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit

Guarantee: up to 90%

Approval time: 36 hours or less

Expert Advice on Exporting

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.



COURTESY OF THE SBA

▲ HOW THE SBA HELPED US SUCCEED

Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business development Center Export Assistance Network.

Help with Trade Barriers

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

R&D Opportunities for High Growth Startups

Engaged in high-risk research and development? Compete for funding to develop your cutting-edge technology.



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Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research program. Dr. Mandë Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators' needs. The business has raised more than \$1.2 million to support a team of full-time employees. Killer Snails's tabletop, digital, augmented and virtual reality games have won national and international awards.

Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » biomedical
- » cybersecurity
- » energy
- » first response
- » national security
- » space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America's Seed Fund, provide more than \$3.5 billion in early stage capital through a competitive awards process.

How it works

Every year, participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts.

There are three phases:

- » The proof-of-concept stage typically lasts from 6-12 months, and ranges from \$100,000-\$225,000.
- » The full R&D period lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » The commercialization stage is when you seek public or private funds for your venture.

How your startup benefits

The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase III contracts.

Participating agencies:

- » Department of Agriculture
- » Department of Commerce
 - » National Institute of Standards and Technology

- › National Oceanic and Atmospheric Administration
- » Department of Defense
- » Department of Education
- » Department of Energy
- » Department of Health and Human Services
- » Department of Homeland Security
- » Department of Transportation
- » Environmental Protection Agency
- » NASA
- » National Science Foundation

Visit sbir.gov to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

SBIR Road Tour

Visit sbirroadtour.com to learn about national events connecting entrepreneurs working on advanced tech to the country's largest source of early stage funding. Each SBIR Road Tour stop introduces participating federal agency program managers, who oversee over 5,000 new awards annually. Southwest U.S. stops in Arizona, Texas, New Mexico, and Colorado are planned for mid-August. Eastern stops in Vermont, New York, New Jersey, Pennsylvania, and Maryland are planned for mid-September. The road tour stops in Miami and Puerto Rico in November.

Investment Capital

Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a Small Business Investment Company can help scale up your small business.

How an SBIC works

Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

To be eligible

The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include relenders, real estate, project financing, and foreign investment.

Visit sba.gov and click on Funding Program and then Investment Capital.

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Small Business Resource Guide.

contactinfo@newsouthmediainc.com



COURTESY OF THE SBA

How I Did It

Smiling After the Storm

With SBA assistance, Stephanie Vitori rebuilt her Miami Beach, FL restaurant after Hurricane Irma.

WRITTEN BY JESS WALKER

If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus

beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as



COURTESY OF THE SBA

Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

Challenge

Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. “It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed,” Stephanie says. “It was the roughest road I’ve ever traveled.”

Solution

An SBA disaster assistance loan aided Cheeseburger Baby’s recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local Small

When you're affected by a disaster the SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded.

What to do after a Disaster Declaration

After a disaster is declared by the President



Register with FEMA at

disasterassistance.gov, or call (800) 621-3362, TTY 800-462-7585, or visit a Disaster Recovery Center. Locations can be found at **fema.gov/drc**. Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the SBA cannot help you with a loan for all your needs, the SBA will in most cases refer you back to FEMA. If you do not complete an SBA application, you may not be considered for assistance from other agencies.

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited financing through an SBA Express lender. These funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA’s direct disaster loan program.

Loan Amount: \$25,000

Terms: up to seven years

Guarantee: 50%

After a disaster is declared by the SBA

Businesses of all sizes, nonprofits, homeowners, and renters are eligible to apply for an SBA disaster assistance loan. Visit a Business Recovery Center or Disaster Loan Outreach Center in your area or visit **disasterloan.sba.gov/ela** to apply for a loan. You can also call the SBA customer service center at (800) 659-2955, TTY (800) 877-8339, and ask for an application package. FEMA grant assistance for homeowners or renters is not available under an SBA declaration.



Information you need to get started:

- address of damaged residence or business and contact information
- insurance information, including type of insurance, policy numbers, and amount received
- household and/or business income
- description of disaster-caused damage and losses



COURTESY OF THE SBA

Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers every month to remain competitive in an ever-changing economy.

During disasters, the responsibility falls on the owner's shoulders. But one lesson Stephanie has learned is the value in reaching out to others for assistance and counsel. While her brick-and-mortar restaurant was being rebuilt, she sold from a food truck. When the restaurant was operational again, she advertised that with spray paint on the plywood covering the broken windows. Stephanie and her wife, Gabriele Vitori, rebuilt Cheeseburger Baby by depending on each other and SBA assistance. See their story on YouTube by searching for the 2019 Phoenix Award for Small Business Disaster Recovery. "You've got to have resiliency. You've got to swallow your pride sometimes," Stephanie says. "But you also have to believe in your product."

Benefit

For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she'd like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. "My whole life is this. I've always felt a love for business ownership," Vitori says. "That drive keeps you going." ■

The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. For information visit sba.gov/disaster.

Keep in mind

Since an SBA disaster assistance loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.

Get Ready

The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.



Getting Back to Business:

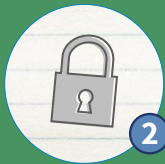
Six essential preparedness steps for creating a continuity plan

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.



Establish a communications plan

- Test your calling tree or communications list to reach employees to ensure they and their families are safe.



Protect your documents

- Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.



Review insurance coverage

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down because of a disaster.



Establish a solid supply chain

- If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.



Plan for an alternative location

- Identify several places to relocate your operations in case you must close your primary location for an extended time.
- Consider creative options for available office space, including sharing space and resources with other businesses.
- Allow employees to telecommute until your location reopens.



Practice your plan with your staff

Based on your location, assess your risk for every type of emergency.

- Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.

Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

How you benefit

Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

How surety bonds work

Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

Is the program right for you?

Small businesses that often come to the SBA for surety bonds:

- » startups and firms in business less than three years
- » businesses with credit issues or internally prepared financial statements
- » those who cannot secure bonding through regular commercial channels
- » subcontractors with a desire to establish their own bonding as a prime contractor
- » those wishing to increase their current bonding limits



▲ HOW THE SBA HELPED ME SUCCEED

With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about \$30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.

For all contracts and subcontracts up to \$6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to \$10 million, the SBA makes a guarantee if it's in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000 and 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under \$400,000, the process is streamlined using the SBA's QuickApp program.

- » easy application
- » no need to submit financials to the SBA
- » online applications submitted to SBA authorized agents approved within hours



Ready to start?

The SBA partners with 36 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg.

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee program? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153

CONTRACTING

Doing Business with the Government



How I Did It

COURTESY OF THE SBA

Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE



COURTESY OF THE SBA

Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn's career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned "everything it takes to run a machine shop. I naturally just picked it up and wanted it."

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. "When I did something wrong, he told me, and I didn't do that again," Rahn

said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral.

"He did not want to sell to a corporation that would bring in their own people or end up foreclosing," Rahn says. "Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too."

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include

5 Tips for Success:

Find a mentor.

I had a great mentor in my company, and I reached for opportunity when it was in front of me.

Always move forward.

The SBA has educational resources to improve your business know-how. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

Compete smart.

See if your company can use the SBA Subcontracting Network database, https://eweb1.sba.gov/subnet/client/dsp_Landing.cfm. SubNet connects businesses with subcontractors & small businesses with contract opportunities.

Know your industry.

I see everything; I have my hands in everything. I don't want to expand to where I can't do that anymore.

Build a team.

Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.

major government contractors. She's grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She's investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she's able to do all of this. ■



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How to do business with the government

- 1** Identify your product or service number at **naics.com**.
- 2** Search the FedBizOpps database (**fbo.gov**) to see if any federal agencies are looking for your product or service.
- 3** Attend an SBA district office workshop on contracting. Visit **sba.gov/localassistance** to find your local office.
- 4** Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at **aptac-us.org**.
- 5** Obtain a free DUNS number at **fedgov.dnb.com/webform**.
- 6** Register with the System for Award Management (**sam.gov**) to start doing business with the government.
- 7** Are you eligible for SBA certification programs? Read more about the 8(a), woman-owned small business, and HUBZone programs. Find out if you are eligible and upload all required documents to **certify.sba.gov**.

Government Contracting

Is it right for you? Government contracting can be a valuable tool to grow your small business, but it isn't for everyone. Complete the following readiness assessment to help you decide whether your company can successfully compete for government contracts.

1 Does the government buy the product or service that you sell?

- Continue to question 2.
- Government contracting may not be for you at this time.
- Start with your local SBA district office. If you can't identify at least three federal agencies that might buy what you sell, contracting might not be right for you.

2 Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?

- Continue to question 3.
- Your local SBA district office can help you gauge ramp-up time and other factors that contribute to government contracting success.

3 Confirm your answer to all of the following:

- Is the majority owner(s) a U.S. citizen?
- Does your company have a place of business in the U.S.?
- Is your business organized for profit?
- Does your business generate revenue?
- Continue to question 4.
- These are requirements for participation in government contracting programs.

6 Do you have cash on hand to purchase working inventory, if needed?

- Continue to question 7.
- Talk to an SBA Lender about getting a line of credit or a loan to do business with the government.

5 Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?

- Continue to question 6.
- Before you get into government contracting, make sure your accounting system is compatible with the government's requirements.

4 Are you credit worthy?

- Continue to question 5.
- Visit an SBA Resource Partner for tips on repairing your credit.
- Talk to an SBA Lender about how to build credit.

7 Do you already have federal/state/local government contracting experience?

- Continue to question 8.
- If you don't yet have contracting experience, you won't reap the full benefit of opportunities like the 8(a) Business Development Program. You can participate in the 8(a) program once, so make sure it's the right time for you.

8 Do you know where to find contracting opportunities?

- Continue to question 9.
- Ask an SBA business opportunity specialist for help.

9 Make sure you have:

- a DUNS number
- the NAICS codes and size standards for your industry
- SAM registration
- Continue below.
- This is a requirement for participation in some government contracting programs.

It sounds like you may be a good fit for government contracting!
Visit your local SBA district office or [sba.gov/contracting](https://www.sba.gov/contracting) for more information.

SBA Certification Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.



COURTESY OF THE SUNDANCE CONSULTING

◀ HOW THE SBA HELPED ME SUCCEED

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the SBA 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has won contracts from the Army Corps of Engineers and the U.S. Forest Service. She has continually secured Department of Defense contracts to improve Native American lands adversely affected by past department activities. September often assists Native American tribes and Alaska Native villages with developing projects and community plans.

American Indians, Alaska Natives, and native Hawaiians seeking entrepreneurial development training can start, grow, and expand their business with the help of the SBA, [sba.gov/naa](https://www.sba.gov/). The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

Socially disadvantaged: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:

- » You are assigned an SBA professional to help coordinate business development assistance.
- » You could be awarded an 8(a) sole-source contract up to \$4 million for goods and services, \$7 million for manufacturing, exceptions apply.

8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, [sba.gov/allsmallmpp](https://www.sba.gov/allsmallmpp). At the same time you're gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business. To qualify for this program:

- » Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit [sba.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit [certify.sba.gov](https://www.certify.sba.gov).

8(a) Business Development Program

If you're an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a). It includes free business development

education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must:

- » be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged
- » demonstrate at least a two-year track record and have potential for continued success
- » have a net worth and adjusted gross income of less than \$250,000 and assets under \$4 million

- » You must be certified as a small business within your NAICS industry classification (naics.com).
- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40% equity in the protege's business.
- » An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

HUBZone

Businesses located in Historically Underutilized Business Zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

- » be owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, Indian tribal government, Alaska Native Corporation, or a Native Hawaiian organization
- » have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, maps.certify.sba.gov/hubzone/map, to see if you qualify.
- » have at least 35% of your employees living in a HUBZone



Service-Disabled Veterans

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA's Office of Veterans Business Development, sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership, and control requirements.

Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here's how to get certified:

1. Make sure you're eligible

- Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
- A woman must hold the highest officer position and have managerial experience required to run the business.
- One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register

- Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA's approved third-party certifiers (which costs a fee):

- El Paso Hispanic Chamber of Commerce
- National Women Business Owners Corporation
- U.S. Women's Chamber of Commerce
- Women's Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status

- Update your status as a woman-owned small business in sam.gov.

5. Search the database

- Search the FedBizOpps database (fbo.gov) for your new business opportunity.

Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don't have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov), and see if you're eligible for any small business certifications and/or programs. One-on-one counseling is free or low cost. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

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