



U.S. Small Business
Administration

EASTERN PENNSYLVANIA
EDITION 2020

Small Business

RESOURCE GUIDE



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Eastern Pennsylvania Edition 2020



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ON THE COVER Philadelphia skyline, photo by David Mark from Pixabay; Amor sign in front of the Philadelphia Museum of Art, photo by Nikki Bowman; Monica Ann Gould, president of Strategic Consulting Partners, and Alex MacDonald, section chief of Trails, Greenways and Statewide Planning at the Pennsylvania Department of Conservation and Natural Resources office in Harrisburg, PA, photo courtesy the SBA

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NEW SOUTH
MEDIA

PUBLISHED BY

New South Media, Inc.

304.413.0104 | newsouthmedia.com

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The U.S. Small Business Administration's Office of Marketing & Customer Service directs the publication of the Small Business Resource Guide under SBA Contract #SBAHQ-17-C-0018. SBA publication summer 2019 national edition #mcs-0089.

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Printed in the United States of America.

While every reasonable effort has been made to ensure that the information contained here is accurate as of the date of publication, the information is subject to change without notice. The contractor that publishes this guide, the federal government, or agents thereof shall not be held liable for any damages arising from the use of or reliance on the information contained in this publication.

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District Director Letter

Welcome to the 2020 edition of the U.S. Small Business Administration's Eastern Pennsylvania Small Business Resource Guide. This guide introduces you to the business resources available throughout the 40 eastern counties of Pennsylvania, an area full of opportunity for those with an entrepreneurial spirit and a willingness to build a brighter economic future for themselves and their community. Pennsylvania's one million small businesses employ 2.5 million people—nearly 47% of the state's private workforce.

The SBA helps make the American dream of small business ownership a reality. The SBA is the only federal agency dedicated to helping small businesses start, grow, expand, or recover after a disaster. The SBA Eastern Pennsylvania District Office works with an extensive network of resource and lending partners to help small business owners and entrepreneurs at every stage of development. We help entrepreneurs take their small business from concept to expansion by attracting more customers in new markets, such as exporting and government contracting. We want to help you grow by hiring more employees, purchasing new equipment and building or renovating facilities. If you are nearing retirement or changing ownership, we can help you prepare a successful exit strategy. Across eastern Pennsylvania in the last year, we empowered entrepreneurs to:

- Access \$655 million in SBA-guaranteed loans through our network of lenders, certified development companies, and microlenders. Over 1,900 eastern Pennsylvania small businesses used SBA-backed financing to hire thousands of new employees, buy needed equipment, and build or renovate facilities.
- Find an ally with our local SBA Resource Partners, including our 10 SCORE chapters, 12 Small Business Development Centers, and two Women's Business Centers. Powered by the SBA, our resource partners provide expert technical assistance and training for small businesses at every stage of a business's life cycle.
- Secure nearly \$17 billion in federal contracts. These Pennsylvania small businesses learned how to better compete in the public sector by attending our government contracting workshops and seminars.

Stay up-to-date on SBA events near you and get valuable eastern Pennsylvania business information by following us on Twitter @SBA_EasternPA. Register for email updates at sba.gov/updates and visit us at sba.gov/pa.

Sincerely,
Steven R. Dixel
District Director



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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.

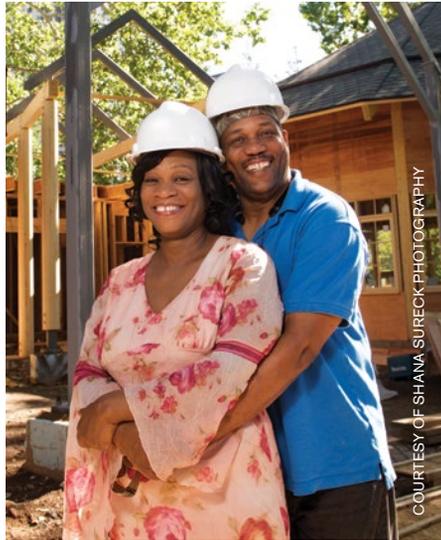
“At first the company was just Jerado,” recalls his wife and co-owner, Joyce Reynolds. “Then it was him and me part time.” During the day she worked as a nurse and spent her evenings doing all the company’s paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. 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



COURTESY OF SHANA SURECK PHOTOGRAPHY

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

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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.

SCORE

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

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Jerry Stevick
(610) 326-3731

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606 Court St.
(610) 376-3497

berksschuylkill.score.org

Pottsville

(570) 205-3985
schuylkillcountyscore@gmail.com

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buckscounty.score.org

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Lower Bucks Chamber of Commerce
409 Hood Blvd.

Quakertown

Upper Bucks Chamber of Commerce
21 N. Main St.

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room 414
(610) 344-6910

chesterdelco.score.org

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Regional Chamber of Commerce
185 Exton Square Parkway

Glen Mills

Chester County Economic
Development Council
737 Constitution Drive

Kennett Square

WSFS Bank
395 Wilmington-West Chester Pike

Phoenixville

Bayard Taylor Library
216 E. State St.

Regional Chamber of Commerce
171 E. Bridge St.

Springfield

Beneficial Bank
537 Baltimore Pike

Villanova

Idea Accelerator Center
800 E. Lancaster Ave.

Wayne

230 Sugartown Road, suite 20

West Grove

Greater West Chester Chamber
of Commerce
137 N. High St.

Southern Chester Chamber of Commerce
8 Federal Road, suite 1

West Chester

601 Westtown Road, suite 281
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lancaster.score.org

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ARC-100 Lehigh Carbon Community College
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(610) 266-3000

lehighvalley.score.org

Bethlehem

Northampton Community College C.I.E.
511 E. Third St.

Easton

Northampton Community College
25 S. Third St.

City Hall

123 S. Third St.

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montgomerycountypa.score.org

Jenkintown

Baederwood Office Plaza
1653 The Fairway, suite 204

Blue Bell

Montgomery County Community College
Center for Entrepreneurial Studies
Parkhouse Hall, room 55
340 DeKalb Pike

King of Prussia

SBA Philadelphia District Office
660 American Ave., suite 301

Collegeville

Ursinus College
Kaleidoscope Hall, Room 207
601 E. Main St.

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1515 Arch St., 12th floor

Mount Airy
6700 Germantown Ave.

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6945 Germantown Ave.

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1901 Vine St.

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West Shore Chamber of Commerce
4211 Trindle Road

Carlisle Chamber of Commerce
212 North Hanover St.

Hanover

Guthrie Memorial Library
2 Library Place

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Pottstown

244 High St., suite 102
(610) 327-2673

tricounty.score.org

Boyertown

3 E. Philadelphia Ave.

Small Business Development Centers

Pennsylvania SBDC State Office Lead Center

State Director Dr. Ernie Post
Old Main E-Wing, suite 24
15155 Kutztown Road, Kutztown
(877) 472-7232
pasbdc.org

Bucknell University SBDC, Lewisburg

Serving Juniata, Montour, Northumberland, Perry, Snyder, and Union counties
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bucknell.edu/sbdc

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Lock Haven
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temple.edu/sbdc

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wilkes.edu/sbdc

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info@wbeceast.com
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Women’s Business Center at ASSETS

Program Manager Yessenia Blanco
100 S. Queen St.
Lancaster
(717) 393-6089
info@assetspa.org
assetspa.org/programs/womens-business-center



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

Veterans Business Outreach Center

Director Mark Scarano
6564 Loisdale Court, suite 600
Springfield, VA
(703) 768-1440 x108
info@cbponline.org
cbponline.org



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](https://www.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
- » reduce unfair penalties and fines

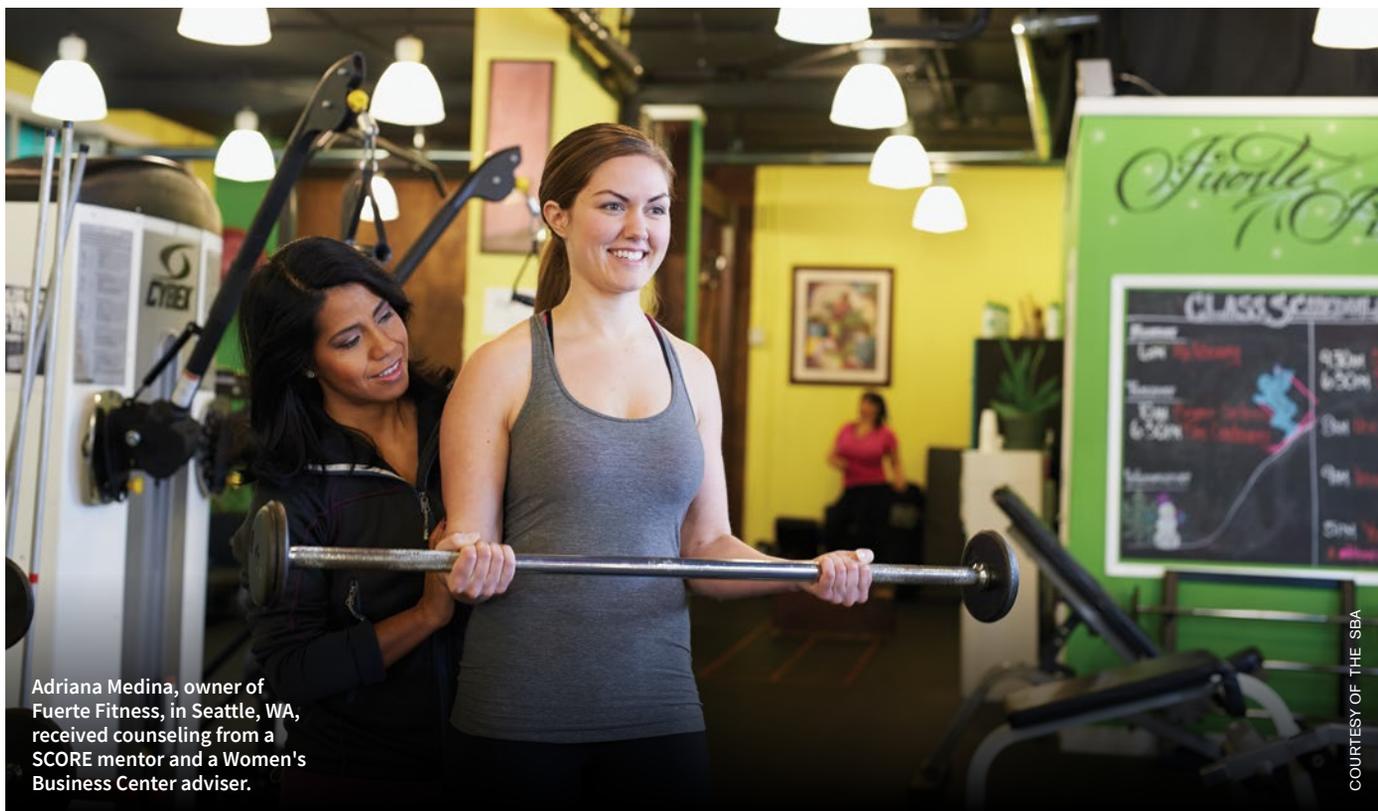
To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at [sba.gov/advocacy](https://www.sba.gov/advocacy).

To submit a comment about how your business has been hurt by an existing regulation, visit [sba.gov/ombudsman/comments](https://www.sba.gov/ombudsman/comments)

- » 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](https://www.sba.gov/ombudsman).

To submit a comment or complaint through the online form, visit [sba.gov/ombudsman/comments](https://www.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 Pennsylvania

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.

» Pennsylvania Business One-Stop Shop

Monday-Friday 8:00 a.m.-4:30 p.m., excluding state holidays.
(833) 722-6778

<http://business.pa.gov/index.html>

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.

» Bureau of Professional and Occupational Affairs

Penn Center
2601 N. Third St., Harrisburg
(717) 787-8503
Fax (717) 783-0510
ra-bpoa@pa.gov

dos.pa.gov/professionallicensing
mylicense.state.pa.us

» Department of Licenses and Inspections

Municipal Services Building
1401 JFK Blvd., Philadelphia
(215) 686-2400
Fax (215) 686-2591



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.

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.

» North Office Building

401 North St., room 206, Harrisburg

(717) 787-1057

Fax (717) 783-2244

ra-corps@pa.gov

dos.pa.gov/businesscharities/business

doreservices.state.pa.us/businessstax

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.

» IRS Tax Assistance Centers

(844) 545-5640

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1601 11th Ave.

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Bethlehem

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(610) 865-8208

Cranberry

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Erie

1314 Griswold Plaza

(814) 456-8967

Horsham

200 Lakeside Drive

(215) 887-6134

Johnstown

319 Washington St.

(814) 691-6115

King of Prussia

601 S. Henderson Road

(610) 992-5130

Lancaster

1720 Hempstead Road

(717) 291-1994

Media

1400 N. Providence Road

(610) 891-6002

Monroeville

4314 Old William Penn Highway

(412) 856-1913

Philadelphia

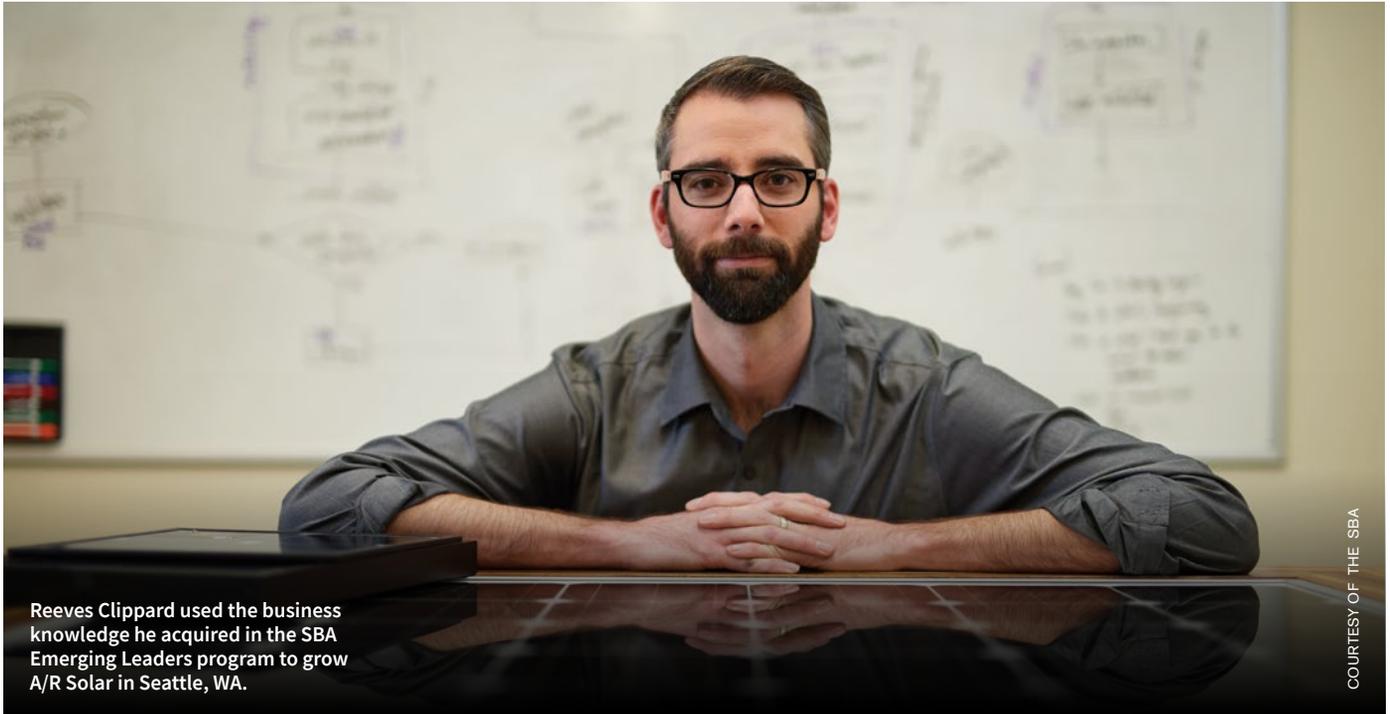
600 Arch St.

(267) 941-6800

Pittsburgh

1000 Liberty Ave.

(412) 395-5667



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

Reading

201 Penn St.
(610) 320-5154

Scranton

409 Lackawanna Ave.
(570) 961-2493

Washington

162 W. Chestnut St.
(724) 229-5985

Wilkes-Barre

7 N. Wilkes-Barre Blvd.
(570) 821-4076

York

2670 Industrial Highway
(717) 757-4977

» State Taxes

revenue.pa.gov

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. 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 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.

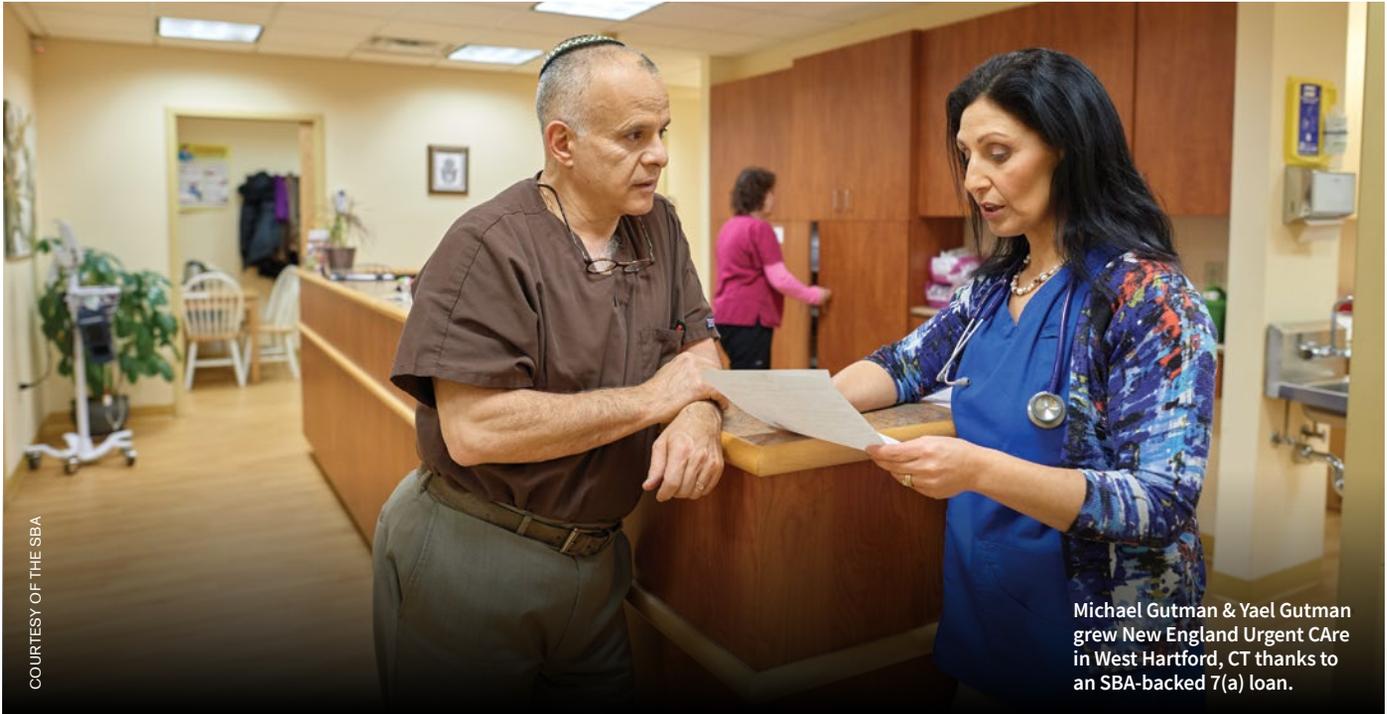
Information from the Pennsylvania Department of Labor and Industry is available at dli.pa.gov/pages/default.aspx.

Need help in recognizing and correcting safety and health hazards at your business? Or perhaps you want to improve your work safety and health programs. Receive a free consultation through the PA/OSHA Consultation Program at Indiana University of Pennsylvania by visiting iup.edu/pa-oshaconsultation/osha-program.

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.

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.



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Michael Gutman & Yael Gutman grew New England Urgent Care in West Hartford, CT thanks to an SBA-backed 7(a) loan.

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.

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 > **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. Call the patent and trademark office help center at (800) 786-9199 or visit the U.S. Patent and Trademark headquarters in Alexandria, Virginia.

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.

Trademarks and service marks may be registered in a state, contact the Commonwealth of Pennsylvania Department of State at (717) 787-1057, or visit dos.pa.gov.

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

Chambers of Commerce

African American Chamber of Pennsylvania, New Jersey, and Delaware
aachamber.org

Asian American Chamber of Greater Philadelphia
asianchamberphila.org

Berks County Latino Chamber
latinochamber.net

Carbon County
carboncountychamber.org

Central Bradford County
towandawyoxx.com

Central Bucks
centralbuckschamber.com

Central Pennsylvania
centralpachamber.com

Central Pennsylvania LGBT Chamber
cpglcc.org

Chester County
cccbi.org

Clinton County
clintoncountyinfo.com

Columbia Montour
columbiamontourchamber.com

Danville
visitdanvillepa.org

Delaware County
delcochamber.org

Delaware River Towns
delawarerivertowns.com

Downingtown-Thorndale region
dtrcc.com

Eastern Montgomery County
emccc.org

Elizabethtown area
elizabethtowncoc.com

Exton region
ercc.net

Freeland
thefreelandchamber.com

Fulton County
www.fultoncountypa.com

Gettysburg-Adams County
gettysburg-chamber.org

Great Valley region
greatvalleyonline.com

Greater BucksMont
bucksmontchamber.com

Greater Carbondale area
carbondalechamber.org

Greater Carlisle area
carlislechamber.org

Greater Chambersburg
chambersburg.org

Greater Hazleton
hazletonchamber.org

Greater Honesdale
visithonesdalepa.com

Greater Huntingdon
huntingdonchamber.com

Greater Lehigh Valley
lehighvalleychamber.org

Greater Mansfield area
mansfield.org

Greater Montgomery County
chambergmc.org

Greater New Hope
visitnewhope.com

Greater Northeast Philadelphia
nephilachamber.com

Greater Philadelphia
chamberphl.com

Greater Philadelphia Hispanic Chamber
philahispanicchamber.org

Greater Philadelphia LGBT Chamber
thinkiba.com

Greater Pittston
pittstonchamber.info

Greater Pocono
greaterpoconochamber.com

Greater Reading
greaterreading.org

Greater Scranton
scrantonchamber.com

Greater Susquehanna Valley
gsvcc.org

Greater Valley region
greatvalleyonline.com

Greater Waynesboro area
waynesboro.org

Greater West Chester
greaterwestchester.com

Greater Wilkes-Barre
gwbchamber.org

Greencastle-Antrim
greencastlepachamber.org

Hanover area
hanoverchamber.com

Harrisburg region
harrisburgregionalchamber.org

Hatfield
hatfieldchamber.com

Indian Valley
indianvalleychamber.com

Juniata River Valley area
juniatarivervalley.org

Lancaster
lancasterchamber.com

Lebanon Valley
lvchamber.org

Lititz
lititzpa.com

Lower Bucks County
lbccc.org

Main Line
mlcc.org

Mannheim area
manheimchamber.com

Mechanicsburg
mechanicsburgchamber.org

Montgomery County
montgomerycountychamber.org

Mount Joy area
mountjoychamber.com

Mount Union area
(814) 542-9413

Nanticoke area
(570) 735-6990

Nazareth-Bath region
nazarethchamber.com

Northern Lancaster County
northernlancasterchamber.org

Northeast Berks
northeastberkschamber.com

Oxford area
oxfordpa.org

Pennridge
pennridge.com

Perkiomen Valley
perkiomenvalleychamber.org

Phoenixville area
phoenixvillechamber.org

Pike County
pikechamber.com

Economic Development

Schuylkill
schuylkillchamber.com

Shippensburg area
shippensburg.org

Slate Belt
slatebeltchamber.org

SMC Business Councils
(412) 371-1500

Southern Chester County
scccc.com

Southern Lancaster County
southernlanasterchamber.com

Spring-Ford
springfordchamber.com

Sullivan County
sullivanpachamber.com

Susquehanna Valley
parivertowns.com

Northern Poconos
northernpoconoschamber.com

Tamaqua area
tamaqua.net

Tri-County area
tricountyareachamber.com

Upper Bucks
ubcc.org

Upper Perkiomen Valley
upvchamber.org

Wellsboro area
wellsboropa.com

West Shore
wschamber.org

Western Chester County
westernchestercounty.com

Whitehall
lehighvalleychamber.org/
whitehall

Williamsport/Lycoming
williamsport.org

Wyoming County
wyccc.com

York County
ycea-pa.org

Greater Horsham
horshamchamber
ofcommerce.com

Montgomery County LGBT
montcolgbtbc.org

Hawley
visithawleypa.co

Businesses that support good stewardship and sustainable development can find assistance from the Pennsylvania Department of Community and Economic Development, visit dced.pa.gov.

Entrepreneurs who need assistance with starting a new venture can find assistance from expert advisers and advocates through the Partnerships for Regional Economic Performance program. PREP also helps existing companies develop with financial resources and vital business assistance services. Visit dced.pa.gov/programs/prep.

Tech-driven enterprises can find assistance at Ben Franklin Technology Centers, benfranklin.org.

Statewide Office Harrisburg
(717) 948-4317

Central & Northern PA, State College
cnp.benfranklin.org
(814) 863-4558

Northeastern PA, Bethlehem
(610) 758-5200
nep.benfranklin.org

Southeastern PA, Philadelphia
(215) 972-6700
sep.benfranklin.org

Small manufacturers can receive assistance in responding to changing markets, new technology, and global competition at an Industrial Resource Center.

IRC Network
(570) 329-3200
pamade.org

Philadelphia
(215) 464-8550
dvirc.org

Williamsport
(800) 326-9467
imcpa.com

York
(717) 843-5054
mantec.org

Allentown
(610) 628-4640
mrcpa.org

Hanover Township
(570) 819-8966
nepirc.com

Bucks County Economic Development Corp.
bcdcd.com

Bucks County Industrial Development Authority
buckscountyida.com

Bucks County International Trade Council
bcdcd.com/partners/bcitic

Bucks County Redevelopment Authority
bcrda.com

Bucks County Workforce Development Board
bucksworks.org

Carbon County Economic Development
carboncountychamber.org/pages/economicdevelopment

Chester County Economic Development Council
ccedcpa.com

Cumberland County Area Economic Development Corp. (CAEDC)
cumberlandbusiness.com

Greater Reading Economic Partnership
greaterreading.com

Harrisburg Regional Chamber & Capital Region Economic Development Corp. (CREDC)
harrisburgregionalchamber.org

Lancaster County, PA Economic Development Co.
edclancaster.com

Lansdowne Economic Development Corp.
lansdownesfuture.org

Lebanon Valley Economic Development Corp.
lvedc.org

Lehigh Valley Economic Development Corp.
lehighvalley.org

Montgomery County Development Corp.
montcodc.org

Northeastern Pennsylvania Alliance
nepa-alliance.org

Northampton County Department of Community & Economic Development
www.northamptoncounty.org/cmtyecdv

Pocono Mountains Economic Development Corp.
pmedc.com

Pottstown Area Industrial Development Inc.
paidinc.org

Schuylkill Economic Development Corp.
sed-co.com

Strategic Early Warning Network
steelvalley.org

Susquehanna Economic Development Association-Council of Governments
seda-cog.org

World Trade Center of Greater Philadelphia
wtcphila.org

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).



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

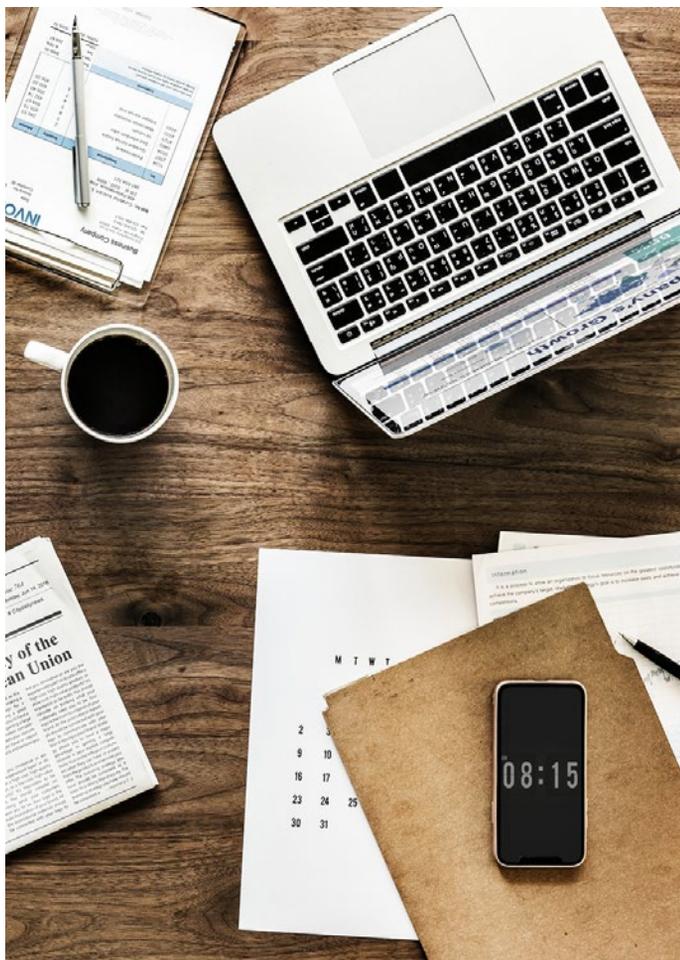
Learn about the service-disabled veteran-owned small business certification program on page 49.

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.

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

Monica Ann Gould

PRESIDENT, JAMA ENTERPRISES, DBA STRATEGIC CONSULTING PARTNERS

Mechanicsburg, PA

When Strategic Consulting Partners, a management consulting firm, wanted to expand into the government sector, Monica Ann Gould turned to the SBA. With the help of the SBA 8(a) Business Development Program, Monica learned how to better compete in the public marketplace. A former executive at MCI Telecommunications and Whirlpool Corp., Monica uses her experience to help her public, nonprofit, and private sector clients improve their organizational capacity through strategic planning, operations assessments, and leadership development.

Monica also wanted to handle her business's growth with care, so she turned to the SBA to help finance her expansion. With the help of SBA-backed lines of credit, Strategic Consulting secured lucrative contracts and expanded into the DC Metropolitan Area.

- What challenge did you have?** One of our biggest obstacles was figuring out the government contracting process. Bidding on and winning government contracts is a daunting process. The jargon and legal language can be a major hurdle.

Access to capital has also been a challenge to growing the business. We had to establish strong financial backing to fund the start of contracts. Contract starts are a sensitive time for a small business. We have to satisfy all our obligations while also moving forward with costly services, all before the customer makes the first payment. When we were starting up, I needed to have accounting, human resources, and marketing systems in place. We invested in many costly systems in 2018, while supporting long term growth. Those decisions drained our cash flow and our line of credit was not expanded as we had hoped. Traditional lenders declined us because we couldn't show the immediate profit.
- What was the SBA solution?** I received expert business counseling from our SBA Eastern Pennsylvania District Office. Thanks to the guidance of SBA specialists George Murray, Jennifer Tilden, and George Tapia I excelled in the SBA 8(a) business Development Program. It provides free business development education to better compete in the public sector. I had the opportunity to meet with government contracting specialists so that I could understand what agencies are looking for and how to best bid for these contracts. My SBA specialists took an active interest in my business. George provided training and assistance so we could gain a five-year contract with the Nuclear Regulatory Commission soon before we graduated from the program. In the SBA Emerging Leaders program, I received business training and networking opportunities that accelerated the growth of my small businesses. In the class, you create a three-year growth plan which requires you to review the fundamentals of business ownership. The program created the perfect opportunity for me as



Monica Ann Gould, president of Strategic Consulting Partners, and Alex MacDonald, section chief of Trails, Greenways and Statewide Planning at the Pennsylvania Department of Conservation and Natural Resources office in Harrisburg, PA.

“
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.”

Monica Ann Gould
 President, JAMA Enterprises, dba Strategic Consulting Partners

COURTESY OF THE SBA

- the leader to step away from the frenetic daily activity and focus on driving growth and profitability. My business was growing rapidly but not profitably. The program helped me to reframe my thinking and make better decisions as a business owner to turn around that trajectory.

My small business qualified for a low-interest SBA-backed 7(a) line of credit that bolstered our operations during our initial growth. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing.

- **What benefit did this have for you?** Over 20 years ago, Strategic Consulting Partners started as a home office in my spare bedroom. We now occupy a 1,400-square-foot office in a bustling area of Mechanicsburg, which we’ve recently expanded. But we didn’t stop there. I opened another small home-based office in Arlington, Virginia and a third location in Crystal City, Virginia. Because of a new contract with the Commonwealth of Pennsylvania, we will be opening an 8,000-square-foot office in Mechanicsburg in January 2020. I’m proud to say Strategic Consulting Partners is no longer a “Monica show.” We

have over 35 employees doing amazing work with our clients, which include the U.S. Navy, the U.S. Army, the Nuclear Regulatory Commission, the U.S. Department of Transportation, the Commonwealth of Pennsylvania, and Comcast Corp. Now that our financials are in order and we’re showing strong profit, I’m confident we will qualify for traditional financing.

- **What advice do you have for other small businesses?** Use SBA resources. There are so many resources available to small businesses for free or low cost. Connect with your local Procurement Technical Assistance Center if you are interested in government contracting. Get vital business guidance from your local SBA office and Small Business Development Center. The key is to commit to the resources that are available. I committed to the nine-month SBA Emerging Leaders program despite having to drive 90 miles each way to attend the evening class. I stuck with it, and we have seen immense benefit in terms of how we evaluate business opportunities, price future work, and hire people to support our work.

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.

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.

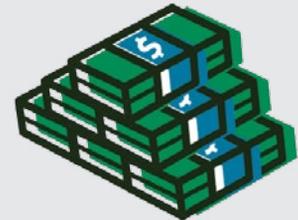
Lender Match

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

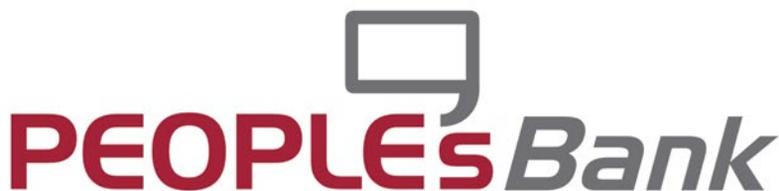
help small business owners and entrepreneurs who are creditworthy but don't qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to 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.



Helping Businesses Thrive!

2nd Largest SBA Lender in Central Pennsylvania.
Call or stop by today!

Small businesses are the backbone of our country. And we have been helping small businesses like yours succeed since 1864. As an **SBA Guaranteed Lender**, we're dedicated to helping you grow by providing the financing you need. To learn more about our SBA Loans, call **Tammy Clark-McFadden** at **(717) 724-8847**.



SBA Lenders

These participating lenders make SBA-guaranteed loans to small businesses in eastern Pennsylvania. To find more bank locations, visit the lender's website.

ADAMS COUNTY

Gettysburg

ANCB Bank
100 V-Twin Drive
(717) 339-5104

BERKS COUNTY

Fleetwood

Fleetwood Bank
(610) 944-7666

Wyomissing

Bellco Federal Credit Union
609 Spring St.
(610) 373-5192

Discovery Federal Credit Union

2744 Century Blvd.
(610) 372-8010

Thompkins VIST Bank

1240 Broadcasting Road
(610) 478-9922

BLAIR COUNTY

Indiana

First Commonwealth Bank
601 Philadelphia St.
(814) 696-1475

BRADFORD COUNTY

Wyalusing

PS Bank
76 Church St.
(888) 746-6260

BUCKS COUNTY

Bensalem

TD Bank
3220 Tillman Drive
(215) 604-6265

Doylestown

Covenant Bank
182 N. Main St.
(267) 327-4814

First Bank

200 S. Main St.
(215) 589-6224

Newtown

Inspire Federal Credit Union
3 Friends Lane
(215) 788-5270

Perkasie

Penn Community Bank
219 S. Ninth St.
(215) 257-5035

Quakertown

QNB Bank
320 W. Broad St.
(215) 538-5600 x5657

Southampton

Quaint Oak Bank
501 Knowles Ave.
(215) 364-4059

Warminster

Freedom Credit Union
626 Jacksonville Road, suite 250
(215) 612-5900

BUTLER COUNTY

Cranberry Township

Huntington National Bank
20291 Route 19
(724) 741-2848

CHESTER COUNTY

Downingtown

DNB First
4 Brandywine Ave.
(484) 359-3037

Exton

First Resource Bank
800 N. Pottstown Pike
(610) 363-9400

Malvern

Meridian Bank
9 Old Lincoln Highway
(484) 568-5000

Phoenixville

Customers Bank
99 Bridge St.
(610) 933-7195

COLUMBIA COUNTY

Berwick

First Keystone National Bank
111 W. Front St.
(570) 762-3671

Bloomsburg

First Columbia Bank & Trust Co.
232 East St.
(570) 387-4623

CUMBERLAND COUNTY

Camp Hill

Peoples Bank
3100 Market St.
(888) 846-1970

Mechanicsburg

Members 1st Federal Credit Union
5000 Louise Drive
(800) 283-2328

Shippensburg

Orrstown Bank
77 E. King St.
(888) 677-7869

DAUPHIN COUNTY

Harrisburg

Belco Community Credit Union
449 Eisenhower Blvd.
(800) 642-4482

Centric Bank

4320 Linglestown Road
(717) 657-7727

Mid Penn Bank

2407 Park Drive
(866) 642-7736

DELAWARE COUNTY

Aston

Sun East Federal Credit Union
4500 Pennell Road
(610) 485-2960

Broomall

WSFS Bank

541 Lawrence Road
(610) 359-6921

FRANKLIN COUNTY

Chambersburg

Farmers & Merchants Trust Co.
20 S. Main St.
(717) 264-6116

JUNIATA COUNTY

Mifflintown

Juniata Valley Bank
1 S. Main St.
(717) 436-8211

LACKAWANNA COUNTY

Dunmore

Fidelity Deposit & Discount Bank
101 N. Blakely St.
(570) 348-4370

FNCB

102 E. Drinker St.
(570) 348-4816

Mansfield

First Citizens Community Bank
15 S. Main St.
(570) 662-0417

Scranton

NBT Bank
409 Lackawanna Ave., suite 201
(570) 343-8200

LANCASTER COUNTY

Lancaster

Community First Fund
51 S. Duke St.
(717) 393-2351

Ephrata

Ephrata National Bank
31 E. Main St.
(717) 733-4181

LEBANON COUNTY

Cleona
Jonestown Bank
 421 E. Penn Ave.
 (717) 274-5180

LEHIGH COUNTY

Allentown
People First Federal Credit Union
 2141 Downyflake Lane
 (610) 797-7440 x560

Bethlehem
Lafayette Ambassador Bank
 2005 City Line Road, suite 200
 (610) 332-7179

LUZERNE COUNTY

Wilkes-Barre
Community Bank National Association
 64 N. Franklin St.
 (570) 821-8555

Pittston
Landmark Community Bank
 2 S. Main St.
 (570) 602-4522

MERCER COUNTY

Hermitage
First National Bank of Pennsylvania
 1 FNB Blvd.
 (800) 555-5455

MIFFLIN COUNTY

Lewistown
Kish Bank
 115 S. Main St.
 (717) 242-2500

MONROE COUNTY

Stroudsburg
ESSA Bank & Trust
 200 Palmer St.
 (570) 421-0531

MONTGOMERY COUNTY

Ambler
Ambler Savings Bank
 155 East Butler Ave.
 (215) 646-8400

Blue Bell
Berkshire Bank
 1787 Sentry Parkway W,
 building 16, suite 200
 (215) 985-4400

Bryn Mawr
Bryn Mawr Trust Co.
 801 Lancaster Ave.
 (610) 581-4869

Conshohocken
Firsttrust Bank
 15 E. Ridge Pike, suite 215
 (610) 238-5040

Elkins Park
Noah Bank
 7301 Old York Road
 (215) 424-5100

Horsham
PNC Bank
 2 Walnut Grove Drive
 (267) 614-1438

King of Prussia
BB&T
 150 S. Warner Road, suite 270
 sbalending@bbandt.com

Limerick
Victory Bank
 548 N. Lewis Road
 (610) 948-9000

Plymouth Meeting
Citizens Bank of Pennsylvania
 3025 Chemical Road
 (484) 536-1000

Key Bank
 401 Plymouth Road, suite 600
 (203) 789-2824

Wells Fargo Bank
 2240 Butler Pike
 (610) 397-2692

Pottstown
Fulton Bank
 400 Creekside Drive, suite 411
 (610) 718-5429

Souderton
Univest Bank & Trust Co.
 14 N. Main St.
 (215) 721-2566

MONTOUR COUNTY

Danville
FNB Bank
 354 Mill St.
 (570) 275-3740

Service 1st Federal Credit Union
 1207 Bloom St.
 (570) 271-6060

PERRY COUNTY

Marysville
Riverview National Bank
 200 Front St.
 (717) 957-2196

PHILADELPHIA COUNTY

Philadelphia
American Heritage Federal Credit Union
 2060 Red Lion Road
 (215) 969-2916

Capital One
 1515 Market St.
 (215) 292-3663

Hyperion Bank
 199 W. Girard Ave.
 (215) 789-4200

M&T Bank
 1650 Market St., suite 3150
 (215) 419-6587

Meridian Bank
 1760 Market St.
 (610) 547-2945

Port Richmond Savings
 2522 E. Allegheny Ave.
 (215) 634-7000

Prudential Savings Bank PASA
 1834 W. Oregon Ave.
 (215) 755-1500

Republic First Bank, dba Republic Bank
 (888) 875-BANK
 2 Liberty Place
 50 S. 16th St., suite 2400

Santander Bank
 1500 Market St.
 (877) 768-1145

Tioga Franklin Savings Bank
 320 E. Girard Ave.
 (215) 423-8012

United Bank of Philadelphia
 30 S. 15th St., suite 1200
 (215) 351-4600

SUSQUEHANNA COUNTY

Hallstead
Peoples Security Bank & Trust
 (570) 879-2175

TIOGA COUNTY

Wellsboro
Citizens & Northern Bank
 90 Main St.
 (570) 724-0291

Northwest Bank
 (570) 724-2621 x23002

WAYNE COUNTY

Hawley
Dime Bank
 99 Welwood Ave.
 (570) 253-8742

Honesdale
Honesdale National Bank
 733 Main St.
 (570) 253-3355

Wayne Bank
 717 Main St.
 (570) 253-1455

OUT OF STATE LENDERS

1st Colonial Community Bank
 (856) 858-1100

1st Constitution Bank
 (201) 944-9300 x342

Bancorp Bank
 (919) 355-0860

Bank of America
 (210) 250-9953

BCB Community Bank
 (201) 823-0700 x2053

Celtic Bank Corp.
 (801) 320-6541

Financial Resources Federal Credit Union
 (908) 429-6501

First Bank
 (609) 643-0575

Five Star Bank
 (919) 851-5446

First Home Bank
 (727) 399-5692

Grand Bank
 (800) 234-3459

Haddon Savings Bank

(856) 547-3700

Home Loan & Investment Bank FSB

(401) 739-8800

Independence Bank

(401) 886-4600

Live Oak Banking Co.

(910) 798-1212

New Millennium Bank

(732) 729-1100 ext. 2225

Newtek Small Business Finance

(212) 356-9526

NOA Bank

sba@noabank.com

Parke Bank

(856) 256-2500

Provident Bank

(732) 590-9200

Radius Bank

(617) 482-4000

ReadyCap Lending

(973) 577-4670

Savoy Bank

(646) 775-4000

Seacoast National Bank

(813) 574-8316

Stearns Bank

(888) 320-2899

United Community Bank

(864) 240-6205

United Midwest Savings Bank

(614) 827-7205

Unity Bank

(908) 713-4306

Woori America Bank

(212) 244-3000

Participating Certified Development Companies

Altoona-Blair County Development Corp.

3900 Industrial Park Drive
Altoona
(814) 944-6113
Fax (814) 946-0157

Northeastern Economic Development Co.

Executive Director
James Kelshaw
4000 Fourth St., suite 3
Moosic
(570) 457-6726
Fax (570) 457-3395
jim.kelshaw@nedcocdc.com

EDC Finance Corp.

Vice President Lyle Hosler
115 E. King St.
Lancaster
(717) 397-4046
Fax (717) 293-3159
edcfinancecorp.com

NEPA Alliance Business Finance Corp.

Vice President Steve Ursich
1151 Oak St.
Pittston
(570) 655-3634
Fax (570) 654-5137
nepabfc.org

Pennsylvania Community Development & Finance Corp.

President Adam Mukerji
2561 Bernville Road
Reading
(610) 898-6045 or
(610) 587-1004
Fax (610) 898-6047
pcdfc.com

Regional Business Assistance Corp.

Serving Bucks, Carbon, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, Philadelphia, and Pike counties
(609) 587-1133
info@rbaclloan.com

SEDA-COG Local Development Corp.

Director of Business Finance
Roxanne Greising
201 Furnace Road
Lewisburg
(570) 524-4491
Fax (570) 524-9190

SEEDCOPA

Managing Director
Sherwood Robbins
737 Constitution Drive
Exton
(610) 321-8241

Fax (610) 458-7770
seedcopa.com

The 504 Company

Vice President Ashley Heaton
1515 Market St., suite 1200
Philadelphia
(855) 504-7366

Community Advantage Lenders

First State Community Loan Fund

Serving Chester and Delaware counties
(302) 652-6774
firststateloan.org

Regional Business Assistance Corp.

Serving Bucks, Carbon, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, Philadelphia, and Pike counties
(609) 587-1133
rbaclloan.com

The 504 Company

(855) 504-7366 or
(215) 854-6315
the504company.com

The Enterprise Center

Serving Delaware, Montgomery & Philadelphia counties
(215) 895-4000
theenterprisecenter.com

Women's Opportunities Resource Center (WORC)

Serving Bucks, Chester, Delaware, Montgomery and Philadelphia counties
(215) 564-5500
worc-pa.com

Participating Microlenders

Assets Lancaster

Serving Lancaster and Berks counties
100 S. Queen St.
Lancaster
(717) 393-6089
assetslancaster.org

Community First Fund

Serving Adams, Berks, Carbon, Chester, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Lehigh, Montgomery, Northampton, Perry, Schuylkill, and York counties
51 S. Duke St.
Lancaster

Lancaster & Lebanon counties
(717) 393-2351

Dauphin, Cumberland, Perry & Franklin counties
(717) 920-1520

York & Adams counties
(717) 848-3863

Berks, Montgomery, Chester counties (610) 685-4940
Lehigh & Northampton counties (717) 205-6074
communityfirstfund.org

Cooperative Business Assistance Corp.

Serving Philadelphia County
(856) 966-8181
cbaclenders.com

The Enterprise Center

Serving Delaware, Montgomery, and Philadelphia counties
4548 Market St.
Philadelphia
(215) 895-4000
theenterprisecenter.com

Finanta

Serving Bucks, Philadelphia, Chester, Delaware, Montgomery, and Berks counties
1301 N. Second St.
Philadelphia
(267) 236-7000
finanta.org

First State Community Loan Fund

Serving Chester and Delaware counties
(302) 652-6774
firststateloan.org

MetroAction Inc.

Serving Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, Susquehanna, Wayne, and Wyoming counties
222 Mulberry St.
Scranton
(570) 341-0270
metroaction.org

**North Central Pennsylvania
Regional Planning &
Development Commission**

Serving Potter County
49 Ridgmont Drive
Ridgway
(814) 773-3162
[www.ncentral.com/
enterprise](http://www.ncentral.com/enterprise)

**West Philadelphia
Financial Services**

Serving Philadelphia County
5200 Warren St.
Philadelphia
(215) 452-0100
wpfsi.com

**Women's Opportunities
Resource Center (WORC)**

*Serving Bucks, Chester,
Delaware, Montgomery, and
Philadelphia counties*
2010 Chestnut St.
Philadelphia
(215) 564-5500
worc-pa.com

**Export
Assistance
Lenders**

44 Business Capital
(215) 985-4400 x2783
berkshirebank.com

Asian Bank
(267) 519-4069
theasianbank.com

Community First Capital Corp.
(717) 393-2351
communityfirstfund.org

Covenant Bank
(267) 327-4814
yourcovenantbank.com

Customers Bank
(610) 933-7195
customersbank.com

DNB First
(484) 359-3037
dnbfirst.com

**Fidelity Deposit &
Discount Bank**
(570) 348-4370
bankatfidelity.com

FinWise Bank
(516) 200-1849
finwisebank.com

First Bank
(215) 589-6224
firstbanknj.com

First Resource Bank
(610) 363-9400
firstresourcebank.com

Fulton Bank
(610) 718-5429
fultonbank.com

Lafayette Ambassador Bank
(610) 332-7179
lafambank.com

M&T Bank
(215) 419-6587
mtb.com

Meridian Bank
(610) 547-2945
meridianbanker.com

**Newtek Small Business
Finance Inc.**
(212) 356-9526
newtekone.com

Penn Community Bank
(215) 257-5035
penncommunitybank.com

PeoplesBank
(888) 846-1970
peoplesbanknet.com

PS Bank
(888) 746-6260
psbanking.com

Quaint Oak Bank
(215) 364-4059
quaintoak.com

Republic Bank
(888) 875-BANK
myrepublicbank.com

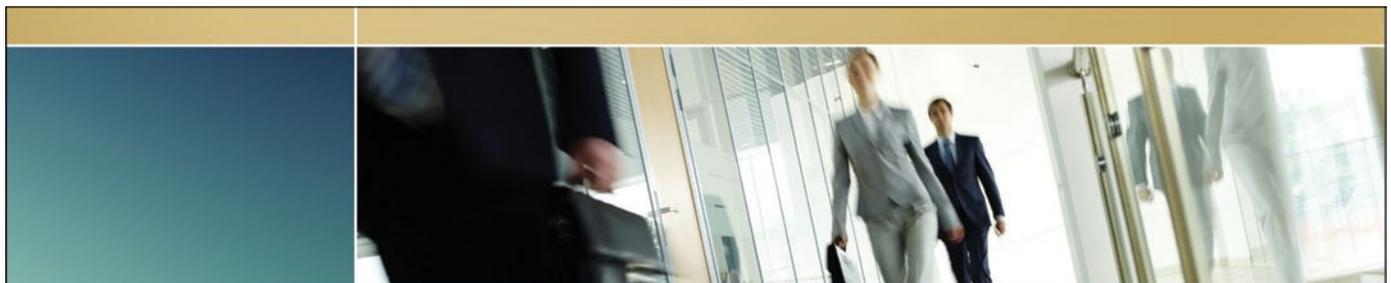
Sun East FCU
(610) 485-2960
suneast.org

**Tioga-Franklin
Savings Bank**
(215) 423-8012
tiogafranklin.com

Univest Bank & Trust Co.
(215) 721-2566
univest.net

VIST Bank
(610) 478-9922
vistbank.com

**Wilmington Savings
Fund Society**
(610) 359-6921
wsfsbank.com



Real Estate Financing | Equipment Purchases | Business Purchases | Business Expansion | Working Capital

Financing New Frontiers

Banking with an independent, community bank means you'll have access to decision makers, personal attention, customized solutions and no red tape. Our lending team understands small and entrepreneurial businesses, and we're ready to invest in your success. Call Centric Bank today to learn how we can help your business get started or move forward.

DOYLESTOWN COMMERCIAL LENDING OFFICE 267.880.4250

DEVON COMMERCIAL LENDING OFFICE 610.710.4800

**A Top 10 SBA Lender
in Eastern Pennsylvania for
Number of Approved 7(a) Loans**



CentricBank.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

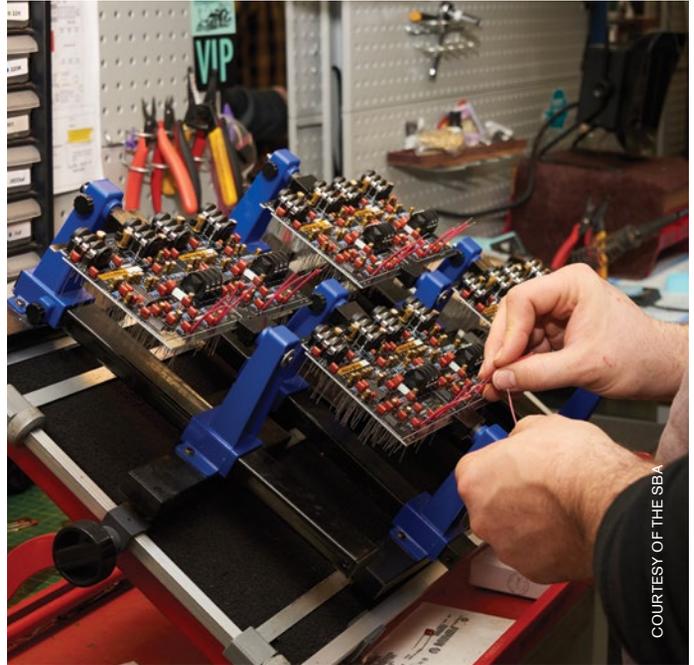
TERMS: 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment

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.



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

▲ HOW THE SBA HELPED US SUCCEED

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.

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- › 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.

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 relanders, real estate, project financing, and foreign investment.

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

We think BIG for small Business.

Bucks County Economic Development Corporation helps you fulfill your small business potential, with affordable capital and expert advice.

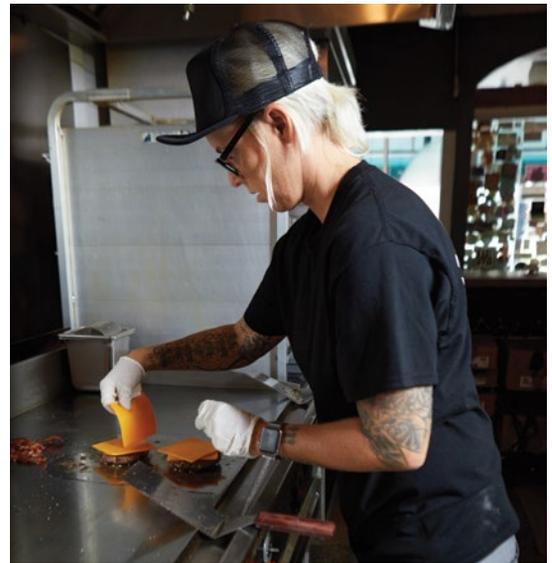
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COURTESY OF THE SBA

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.

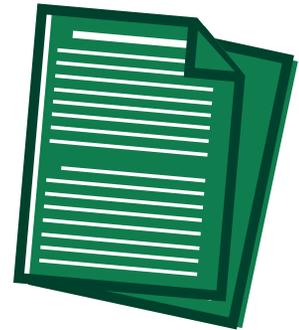
For all contracts and subcontracts up to \$6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to \$10 million, the SBA makes a guarantee if it's in the best interest of the government.

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



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. ■

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.

Does your small business have big plans?

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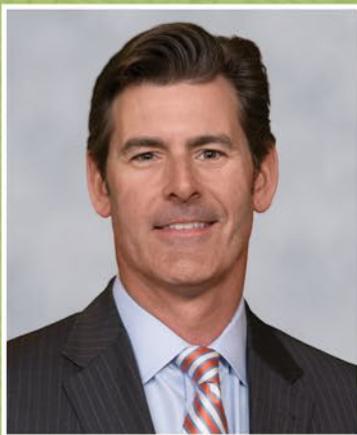
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SBA Certification Programs

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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.

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.



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).

Procurement Technical Assistance Centers

Northeastern Pennsylvania Alliance PTAC

Serving Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, and Wayne counties

1151 Oak St.

Pittston

(570) 655-5581

ptac.nepa-alliance.org

SEDA-COG PTAC

Serving Adams, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Juniata, Lancaster, Lebanon, Lycoming, Mifflin, Montour, Northumberland, Perry, Snyder, Union, and York counties

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To find out more about doing business with local governments, visit:

The Commonwealth
www.emarketplace.state.pa.us

Philadelphia
phila.gov/procurement/pages/default.aspx

Allentown
allentownpa.gov/finance/purchasing

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Entrepreneurial. Like You.

Meridian is an innovative community bank serving PA, NJ and DE with a wide variety of financing options including SBA 7(a) and 504 loans, construction loans and working capital lines of credit.

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