



U.S. Small Business
Administration

DALLAS/FORTH WORTH AREA
EDITION 2020

Small Business

RESOURCE GUIDE



**START
GROW
EXPAND
YOUR BUSINESS**





Growing Jobs. Growing Texas' Economy.



North Texas Small Business Development Centers (SBDCs) provide management and technical assistance to more than 10,000 local small businesses and aspiring entrepreneurs each year. Small business owners and aspiring entrepreneurs can seek advising and assistance from SBDCs for no fee. Business consulting services are provided face-to-face and virtually to cover areas such as business plan development, capital acquisition, marketing, regulatory compliance, government contracting, international trade, and more.



214.860.5831 | NTSBDC.ORG



*Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Language assistance services are available for limited English proficient individuals.

The North Texas SBDC is funded in part through a Cooperative Agreement with the U.S. Small Business Administration and the Dallas County Community College District. The North Texas SBDC is an Accredited Member of the Association of Small Business Development Centers. SBDCs are supported by the U.S. Small Business Administration and extended to the public on a non-discriminatory basis. The SBA cannot endorse any products, opinions or services of any external parties or services. Reasonable accommodations for persons with disabilities will be made if requested in advance. Language assistance services are available for limited English proficient individuals.

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Dallas/Fort Worth area Edition 2020



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ON THE COVER Amna Javeri-Zaidi and Martha Long, courtesy of the SBA; Jennifer and Jeff Herbert, courtesy of Superstition Meadery; Stacye Onstott and Tim Onstott, courtesy of the SBA; Sharon Hicks, courtesy of the SBA

A MESSAGE FROM THE ADMINISTRATOR



It is my honor to serve as Administrator of the U.S. Small Business Administration, leading a dedicated team of talented individuals across America who are focused on helping entrepreneurs start, grow, and expand their small businesses. The SBA is here to support the prosperity and longevity of our nation's small businesses with timely and innovative resources to help them thrive in today's economy. America's entrepreneurs are innovators, risk-takers, and the catalyst for employment opportunities within their communities, and they are what makes our economy so strong and dynamic.

As we enter a new decade of possibilities, small businesses have a remarkable opportunity to continue building upon the success we've seen in our economy over the last three years. As the voice for America's 30 million small businesses, I am eager to advocate on entrepreneurs' behalf as a member of the President's Cabinet. Whether it's seeking access to capital, government contracting opportunities, business mentoring, or assistance with disaster recovery, the SBA is ready and determined to help our customers succeed.

The SBA remains committed to continuing our support of America's entrepreneurs and making an even bigger impact in communities across the country. In particular, the SBA is focused on elevating female entrepreneurs and our military veterans, expanding access to SBA resources among entrepreneurs in disadvantaged

communities, and continuing to prioritize disaster relief.

Within this resource guide, you will learn more about the tremendous tools the SBA provides small businesses through our 68 District Offices and numerous Resource Partners, such as our Small Business Development Centers, our SCORE mentoring network, Women's Business Centers, and Veterans Business Outreach Centers. Featured in this guide are some of the remarkable success stories of entrepreneurs who partnered with the SBA to take their businesses to the next level. The SBA encourages you to also utilize these resources to help strengthen and meet your business goals.

Sincerely,

Jovita Carranza
SBA Administrator



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PROGRESSIVE
COMMERCIAL



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nharris@tcbssb.com



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dfwdo.email@sba.gov
sba.gov/tx/dallas
@SBADFW

Welcome to the 2020-2021 edition of the U.S. Small Business Administration's Dallas/Fort Worth Small Business Resource Guide. Our district represents 72 counties across north, central, east and west Texas. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. The SBA DFW District Office works with an extensive network of business advisers and lenders to help over 860,000 small businesses at every stage of development.

Find a business adviser or mentor in our SBA Resource Partner network, which includes Small Business Development Centers, SCORE, Women's Business Centers, and the Veterans Business Outreach Center. Last year, over 1,500 entrepreneurs qualified for SBA-backed funding totaling over \$1.1 billion. Find out if SBA-backed financing is right for you by consulting with an SBA specialist at one of our partner lending institutions. This guide also details SBA disaster assistance loans. Last year, the SBA provided about \$7 billion to business of all sizes, nonprofits, homeowners and renters for rebuilding costs not covered by insurance or other forms of assistance. If you are interested in getting started in government contracting, read about SBA certifications and our business development programs. SBA programs and services help you better compete in the public marketplace.

Stay up to date on SBA events near you and get valuable local business information by following us @SBADFW. As our community continues its recovery from the health, social, emotional and economic effects of the Coronavirus pandemic, we hope you know you can continue to count on SBA for small business assistance. We're in this together.

Sincerely,
Herbert Austin
District Director



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LOCAL BUSINESS ASSISTANCE



How We Did It

Amna Javeri-Zaidi & Martha Long

Owners, Javeri Jewelers
Frisco, Texas



Challenge

Amna Javeri-Zaidi and Martha Long knew it would be hard starting up a new retail business in Houston, but they had no idea just how difficult it would be to secure financing. Access to capital is always a challenge for small businesses, but they had the added difficulty of not being taken seriously as professional business women by investors and lenders. Their business was creditworthy and both women had the industry experience, but they still couldn't find traditional financing.

The SBA Solution

The SBA was there to support Amna and Martha. SBA Resource Partners across the state offer mentoring, counseling, and training for free or low cost to help busy entrepreneurs. Amna says her SCORE mentor was a great sounding board for the ideas that formed her business plan. Her mentor better prepared her for meeting with SBA Lenders who gave them a level playing field. Her mentor also became their biggest advocate, regularly visiting the store to review P&L statements and then marketing Javeri Jewelers through word of mouth.

Using the SBA Lender Match online tool, Amna connected with a local bank that wanted to work with them. The SBA guarantees loans made by lending institutions to small businesses that cannot find financing elsewhere. Amna, who owns the majority in the company, presented achievable sales goals in a viable financial plan. Their SBA Lender understood their goals and believed their business was a risk worth taking. Javeri Jewelers qualified for an SBA-backed loan of \$670,000 from Midwest Regional Bank, injecting the capital they needed at the right time with the right terms that worked best for their business.

Benefit

Through the process of starting up their own business, Amna and Martha discovered a reliable network helping them each step of the way: the SBA and its resource partners. Amna still meets with her SCORE mentor and consults with her SBA Lender.

Through the process of starting up their own business, Amna and Martha discovered a reliable network helping them each step of the way: the SBA and its resource partners.”

Their Advice to Other Entrepreneurs

Review your spreadsheets diligently and be bearish in your projections; if you estimate selling one dollar cut that in half and then cut it in half again. “It’s better to underestimate than overestimate your sales,” Amna says.

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 start up and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

SMALL BUSINESS DEVELOPMENT CENTERS

950+

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+

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 entrepreneurs receive 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+

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.

Small Business Development Centers

North Texas SBDC State Office

Lead Center

Dallas College
State Director Mark Langford
Associate State Director Katrina Wade-Miller
1402 Corinth St. #2100, Dallas
(214) 860-5831
ntsbdc.org

North Texas SBDC International and Contracting Programs

Director Katrina Wade-Miller
1402 Corinth St., Dallas
(214) 860-5831
ntsbdc.org

Collin SBDC

Collin County College
Director Marta Frey
4800 Preston Park Blvd. #114, Plano
(972)985-3770
collinsbdc.com

Dallas Metropolitan SBDC

Dallas College
Director Rose Blair
1402 Corinth St. #1520, Dallas
(214) 860-5859
dallasmetropolitansbdc.com

Addison Treehouse office

14681 Midway Road
(214) 860-5859

Garland Chamber office

520 N. Glenbrook Drive
(214) 860-5859

Grayson SBDC

Grayson College
Director Karen Stidham
6101 Grayson Drive, Denison
(903) 463-8787
graysonsbdc.org

McLennan SBDC

McLennan Community College
Director Steve Surguy
4601 N. 19th St., Waco
(254) 299-8141
mccsbdc.com

Cleburne office

1511 W. Henderson St.
(254) 299-8141

Temple office

2109 Bird Creek Terrace
(254) 299-8141

Navarro SBDC

Navarro College
Director Leslie Leerskov
3205-B W. Second Ave., Corsicana
(903) 872-8104
navarrocollegesbdc.org

Waxahachie office

1900 John Arden Drive
(972) 923-6425

Mexia office

405 E. Milam St.
(254) 472-0870

Navarro office

900 W. Commerce, Fairfield
(903) 389-5710

North Central Texas SBDC

North Central Texas College
Director Lori Logan
1517 Centre Place Drive, Denton
(940) 498-6470
nctc.edu

Denton Chamber office

414 Parkway
(940) 380-1849

Northeast Texas SBDC

Northeast Texas Community College
Director Tim Wilson
105 N. Riddle St. #121, Mt. Pleasant
(903) 434-8100
ntcc.edu

Texarkana office

2500 N. Robison Road BCT 20
(903) 434-8100

Paris SBDC

Paris Junior College
Director Jennifer Johnston
2400 Clarksville St., Paris
(903) 782-0224
parissbdc.org

Tarrant SBDC

Tarrant County College
Director Rodney Johnson
1150 S. Freeway #229, Ft. Worth
(817) 515-2603
tarrantsbdc.org

North Richland Hills office

9015 Grand Ave. #228
(817) 427-6840

Arlington offices

505 E. Border St.
(817) 515-2607
140 W. Mitchell St.
(817) 515-2606

Trinity Valley SBDC

Trinity Valley Community College
Director Michael Ellsberry
201 W. Corsicana St. #6, Athens
(903) 675-7403
tvcc.edu/sbdc

Palestine office

100 Willow Creek Parkway #A
(903) 729-4100

Terrell office

1200 E. Interstate 20
(903) 729-4100

Tyler SBDC

Tyler Junior College
Director Don Proudfoot
1530 S. SW Loop 323 #100
(903) 510-2975
tylersbdc.com

UT Tyler-Longview SBDC

The University of Texas at Tyler
Director Day Shelmire
911 W. Loop 281, Longview
(903) 757-5857
uttyler-longviewsbdc.org

SCORE

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

Dallas Chapter 22

15301 Spectrum, Addison
(214) 987-9491
Monday-Friday 9 a.m.-3 p.m.
dallas.score.org

Meeting locations:

Allen Fairfield Chamber

810 W. McDermott Drive, Allen
(972) 727-5585

Coppell Chamber

509 W. Bethel Road, suite 200
Call (972) 393-2829 for an appointment

Dallas Bill J. Priest Center

1402 Corinth St., suite 117 & 121
(214) 987-9491

Denton North Branch Library

3020 N. Locust St.
Kerry Montz (940) 349 8757

Farmer's Branch Chamber

2815 Valley View Lane, suite 118
(972) 243-8966

Flower Mound Chamber

700 Parker Square, suite 100
(972) 539-0500

Frisco Chamber

6843 Main St.
(972) 335-9522

Irving Chamber

5201 N. O'Connor Blvd., suite 100
(214) 217-8484

Lewisville Chamber

551 N. Valley Parkway
(972) 436-9571

McKinney Office Chamber

400 W. Virginia St., suite 100
(972) 542-0163

Plano Chamber

1200 E. 15th St.
(972) 424-7547

Prosper Chamber

110 N. Preston Road
(972) 508-4200

Rockwall Chamber

697 East I-30(972) 772-5733

East Texas Chapter 280

1530 S. SW Loop 323, suite 100, Tyler
(903) 510-2975
easttexas.score.org

Fort Worth Chapter 120

Fort Worth Business Assistance Center
50 Westpark Way, Euless
(817) 871-6002
Monday-Friday 9 a.m.-2 p.m.
fortworth.score.org

Meeting locations:

Colleyville City
100 Main St., third Floor
(817) 871-6002
Tuesday & Wednesday 10 a.m.-2 p.m.

Eules Library

201 Ector Drive
(817) 871-6002

SBA Dallas/Fort Worth District Office

4300 Amon Carter Blvd., suite 114, Fort Worth
(817) 871-6002

Granbury Chamber

3408 E. Highway 377
(817) 871-6002

HEB Chamber

2109 Martin Drive, Hurst
(817) 871-6002

North Richland Hills Public Library

9015 Grand Ave., room 232
(817) 871-6002

Southlake Chamber

1501 Corporate Circle
(817) 871-6002

Southlake Public Library

1400 Main St., suite 130
(817) 871-6002

Dallas/ Fort Worth Women's Business Center

LiftFund

Director Tarsha Polk
7800 N. Stemmons Freeway, suite 120
Dallas
(888) 215-2373
Monday-Friday 9 a.m.-5:30 p.m.; evenings
and weekends by appointment only
(888) 215-2373
wbcappointment.as.me/schedule.php



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

COURTESY OF THE SBA

Veterans Business Outreach Center

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

University of Texas Arlington College of Business

Director Patrick Alcorn
701 S. West St., Arlington
(817) 272-6789
utavboc@uta.edu
uta.edu/vboc



Your Advocates

The SBA 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, SBA advocates are here to assist. They analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits.

The office, **advocacy.sba.gov**, helps with these small business issues:

- » if your business could be negatively affected by regulations proposed by the government
- » when you need economic and small business statistics

The SBA Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, and federal agencies.

Ombudsman

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

The ombudsman's office helps you:

- » resolve regulatory disputes with federal agencies
- » reduce unfair penalties and fines
- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

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

To report how a proposed federal regulation could unfairly affect you, contact **advocacy.sba.gov**.

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

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



Sharon Hicks, pictured, and Sheridan Gleason's SBA-backed 7(a) loan helped them add 13 new jobs at Whimsy Cookie Co. The mother and daughter team shared a love of baking that grew into a sweet small business in Southlake, TX.

COURTESY OF THE SBA

How to Start a Business in the Dallas/Fort Worth Area

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. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research

View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your

potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Name Registration

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

» Texas Secretary of State

(512) 463-5555

sos.state.tx.us/corp/namefilingsfaqs.shtml

Taxes

As a business owner, you should know your federal tax responsibilities and make business decisions to comply with tax requirements. The IRS Small Business and Self-Employed Tax Center, irs.gov/businesses/small-businesses-self-employed, includes information on paying and filing income tax and finding an Employer ID Number.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. For the latest tax reform updates that affect your bottom line, visit irs.gov/tax-reform.

- » **IRS Dallas Office**
Earle Cabell Federal Building
1100 Commerce St., suite 121
(214) 413-6010
- » **State Taxes**
Texas Comptroller of Public Accounts
Sales Tax and Franchise Tax Information
(512) 463-4865
comptroller.texas.gov/taxes
- » **Texas Secretary of State**
Employer and Tax Information
(512) 463-5555
sos.state.tx.us/corp/tax.shtml

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, see uscis.gov/forms. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify is the quickest way for employers to determine the employment eligibility of new hires by verifying the Social Security number and employment eligibility information reported on Form I-9. 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 employer.gov and dol.gov. 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.

- » **Texas Workforce Commission**
(800) 832-9394
laborinfo@twc.state.tx.us
twc.state.tx.us
- » **Texas Occupational Safety & Health Consultation program**
Free safety and health compliance assistance for private sector Texas employers
(800) 252-7031, option 2
oshcon@tdi.texas.gov
tdi.texas.gov/oshcon

Employee Insurance

Check 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.

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.

- » **Texas Department of Insurance**
333 Guadalupe, Austin
(512) 676-6000
(800) 578-4677
tdi.texas.gov

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 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.

- » **Environmental Protection Agency Small Business Division**
epa.gov/resources-small-businesses
- » **Texas Commission on Environmental Quality**
tceq.texas.gov

Accessibility & 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 collect 75% of support nationwide through payroll deductions. You're required to report all new and rehired employees to the State Directory of New Hires. If you have employees in two or more states, you may register with the Department of Health and Human Services to report all your employees to one state. Find electronic income withholding orders and the Child Support Portal, which can be used to report information to nearly all child support agencies, at acf.hhs.gov/programs/css/employers. Send questions to employerservices@acf.hhs.gov.

- » **Child Support State Office**
(512) 460-6000
texasattorneygeneral.gov/cs/welcome-to-the-child-support-division

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov, call (800) 786-9199 or visit the Texas Regional Office in Dallas, Texas, uspto.gov/texas.

207 S. Houston St., Dallas
(426) 295-9000

texasregionalloffice@uspto.gov

For inventor entrepreneur resources visit uspto.gov/inventors.

There are three types of patents:

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

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[copyright.gov](https://www.copyright.gov)

Chambers of Commerce

Albany

albanytexas.com

Allen/Fairview

allenfairviewchamber.com

Alvarado

alvaradochamber.com

Americas Chamber for Business

americaschamber.org

Arlington

arlingontx.com

Arlington Hispanic Chamber

hispanic-chamber.org

Athens

athenscc.org

Atlanta

atlantatexas.org/chamber/atlanta-chamber-of-commerce.aspx

Aubrey

aubreycoc.org

Avinger

avingertxchamber.org

Azle

azlechamber.com/home

Baird

bairdchamber.com

Balch Springs

balchspringschamber.org

Bellmead

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beltonchamber.com

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Bowie

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breckenridgetexas.com

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burkburnettchamber.com

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Cedar Creek Lake area

cedarCreekLakeChamber.com

Cedar Hill

cedarhillchamber.org

Centex Hispanic Chamber

wacohispanicchamber.com

Cleburne

cleburnechamber.com

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clifontexas.org

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clydetexas.us/chamber

Coleman

colemantexas.org

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colleyvillechamber.org

Comanche

comanchechamber.org

Commerce

commerce-chamber.com

Cooper

cityofcoopertx.municipalimpact.com/chamber-of-commerce

Corsicana/Navarro

corsicana.org

Crowley

crowleyareachamber.org

Dallas Black Chamber

dallasblackchamber.org

Decatur

decaturtx.com

Denton

denton-chamber.org

Desoto

desotochamber.org

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dublintxchamber.com

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eastparkerchamber.com

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electratexas.org

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ennis-chamber.com

Fairfield

fairfieldtexaschamber.com

Fort Worth Hispanic Chamber

fwhcc.org

Fort Worth Metropolitan Black Chamber

fwmbcc.org

Farmers Branch

farmersbranchchamber.org

Frisco

friscochamber.com

Gainesville

gainesville.tx.us

Garland

garlandchamber.com

Garland Hispanic

garlandhcc.org

Graham

grahamtexas.net/businesses/chamber-of-commerce

Granbury

granburychamber.com

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grandviewchamber.net

Grapevine

grapevinechamber.org

Greater Dallas Asian American
Gdaacc.com

Greater Dallas Hispanic
gdhcc.com

Greater Keller
kellerchamber.com

Greater Southwest Black Chamber
gswbcc.org

Greater Waco
wacochamber.com

Greenville
greenvillechamber.com

Groesbeck
groesbeckchamber.com

Henderson
Hendersontx.com

Henrietta/Clay
hccchamber.org

Hillsboro
hillsborochamber.org

Hopkins County
hopkinschamber.org

Hurst-Euless-Bedford
heb.org

Irving Hispanic Chamber
Irvinghcc.com

Iowa Park
iowapark.com/departments/chamber-of-commerce

Jacksboro
jacksborochamber.com

Joshua
joshuachamber.com

Kaufman
kaufmanchamber.com

Keene
keenechamber.org

Killeen
killeenchamber.com

Lancaster
lancasterchambertx.org

Lake Cities
lakecitieschamber.com

Lake Tawakoni region
Ltrcc.org

Longview
Longviewchamber.com

Mansfield area
mansfieldchamber.org

McKinney
mckinneychamber.com



Stacye Onstott and Tim Onstott, owners of Railhead Smokehouse, created more jobs in their Willow Park, TX restaurant with the help of an SBA-backed 7(a) loan.

COURTESY OF THE SBA

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mesquitechamber.com

Metrocrest
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Mineral Wells
mineralwellstx.com

Muenster
muensterchamber.com

Nacogdoches County
nacogdoches.org

Nocona
nocona.org/commerce

Northeast Tarrant
netarrant.org

Northwest Metroport
nwmetroportchamber.org

Northwest Tarrant
nwtcc.org

Oak Cliff
oakcliffchamber.org

Olney
olneytexas.com

Palestine
Palestinechamber.org

Paris
Paristexas.com

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pilotpoint.org

Possum Kingdom Lake
possumkingdomlake.com

Plano
planochamber.org

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South Tarrant
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Southeast Dallas

sedallaschamber.org

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springtownchamber.org

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Temple

templetx.org

Terrell

terrelltexas.com

Texarkana

texarkana.org

Tyler

tylertexas.com

US India

usicoc.prg

Waxahachie

waxahachiechamber.com

U.S. Pan Asian

American Chamber

uspaacc.com

Vernon

vernotexas.info

Waco

wacochamber.com

Weatherford

weatherford-chamber.com

West Tarrant

westtarrantchamber.com

White Settlement

whitesettlement-tx.com

Wichita Falls

wichitafallschamber.com

Economic Development

Aledo Economic Development Corp.

aledo-texas.com

Arlington Office of Economic Development

arlingontx.gov/business

Athens

athensedc.com

Azle

cityofazle.org

Balch Springs Economic Development Corp.

balchspringsecd.com

Belton

beltonedc.org

Benbrook Economic Development Corp.

benbrook-tx.gov

Bonham

Bonhamedco.com

Burkburnett Development Corp.

burkburnettsports.com

Burleson Texas

burlesontx.com/ed

Canton

cantontxedc.com

City of Mesquite

cityofmesquite.com

City of Waxahachie

crossroadsoftx.com

Cedar Hill Economic Development Corp.

cedarhilledc.com

Celina

celinaedc.com

Commerce

commercetxedc.org

Crockett

crockett.org

Dallas

dallas-ecodev.org

Denton

dentonedp.com

DeSoto Economic Development Corp.

dedc.org

Duncanville Economic Development Corp.

duncanvilleedc.com

Downtown Arlington Management Corp.

downtownarlington.org

Decatur Economic Development Corp.

decatur-edc.com

Emory

emorytx.com

Eules

eulesstx.gov/ecodev

Fairview

fairviewtexasedc.com

Flower Mound

flower-mound.com/econdev

Fort Worth

fortworthtexas.gov/hed

Graham Economic Development Corp.

grahamtexas.net/invest/geic

Grand Prairie

gptx.org

Grand Saline

grandsaline.org

Grapevine

grapevintexas.gov

Henderson

hendersonedc.com

Hurst

hursted.com

Hurst-Eules-Bedford

heb.org/economicdevelopment

Johnson County

jc-edc.com

Keller

cityofkeller.com

Kennedale Economic Development Corp.

gokennedale.com

Lake Granbury Area Economic Development Corp.

granbury.org/846/economic-development

Longview

longviewusa.com

Mansfield

mansfield-texas.com

Marshall

marshalledc.org

McKinney

mckinneyedc.com

Mesquite

mesquiteecodev.com

Nacogdoches

nedco.org

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nrhed.com

Paris

paristexasusa.com

Plano

planotexas.org

Prosper

prosperedc.com

Richland Hills

richlandhills.com

Saginaw

ci.saginaw.tx.us/215/economic-development

Seagoville

seagovilleedc.com

Southlake Economic

cityofsouthlake.com

Sulphur Springs

sulphurspringstx.org

Tarrant County

tarrantcounty.com

Tatum

tatumtexas.com

Texas Economic Development Division

North Texas Region

texaswideopenforbusiness.com

Texas Forest

Country Partnership

texasforestcountry.com

Tyler

tedc.org



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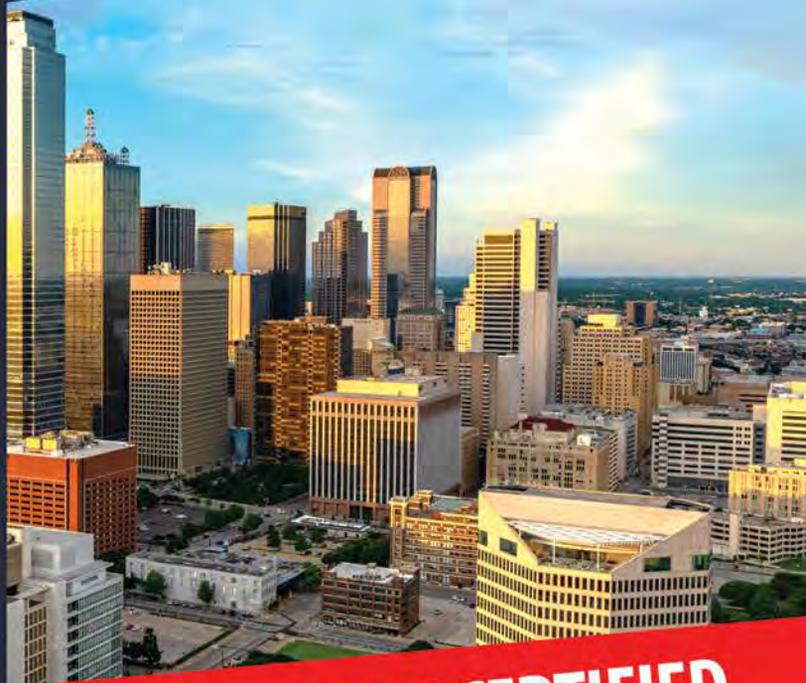
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Entrepreneurial Resources

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 for growth and expansion. 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 Learning

Find free short courses and learning tools to start and grow your small business at [sba.gov/learning](https://www.sba.gov/learning). The SBA's free 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
- understanding your customer
- buying a business
- marketing to win customers
- legal requirements
- financing options
- disaster recovery

Native American Workshops

Tribal enterprises and business organizations can receive entrepreneurial 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).

Emerging Leaders

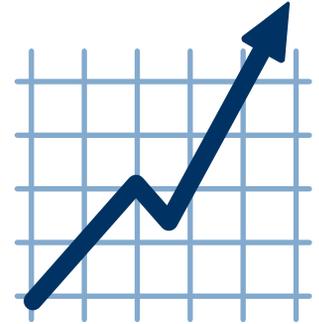
Learn the skills to grow your small business in this seven-month course.



COURTESY OF A&A FIRE AND SAFETY

Accelerate Growth

Small business executives looking to grow their business, create jobs, and strengthen their communities will find their next challenge in the SBA Emerging Leaders program.



This seven-month course offers about 100 hours of training and provides the opportunity for high-potential small business owners to work with experienced coaches and mentors while developing connections with peers, local leaders, and the financial community.

How it benefits you

Since the start of the program in 2008, Emerging Leaders graduates have reported creating over 6,500 jobs, gaining more than \$300 million in new financing, and securing over \$3.16 billion in government contracts. Participants produce a three-year strategic growth plan that connects them with the necessary tools and resources to reach major performance targets.

What you learn

The curriculum is research-based and nationally scalable, enabling you to engage in focused development and expansion strategies, including options for accessing new capital and securing government contracts.

Who's eligible

Small businesses having annual revenues of at least \$250,000, in business for at least three years, and with at least one employee.

Get involved

To register online, visit sba.gov/emergingleaders.

▲ HOW THE SBA HELPED ME SUCCEED

When April Broderick wanted to expand into government contracting, she turned to the SBA. A&A Fire and Safety Co. in Cabot, AR serves the fire protection and service needs of businesses, schools, and fire departments across Arkansas. She took over from her father, Alan, in 2014, becoming one of the few women executives in her industry. With the help of the SBA Emerging Leaders program, April received business training and networking opportunities to help her better compete in the public marketplace. April committed to the program because she wanted to develop a three-year growth plan with business experts. Since graduating from Emerging Leaders, she has grown her business to six full-time employees, seven part time, with a projected 2019 revenue of \$1.7 million.

AVMAC President/CEO Bert Ortiz, left, and fellow U.S. Navy veteran and electrician Ken Morey manufacturing a power panel bracket.



COURTESY OF AVMAC INC.

◀ HOW THE SBA HELPED ME SUCCEED

U.S. Navy veteran Roberto Ortiz puts his 40 years of aviation management experience to use as a small business owner in Chesapeake, VA. Bert expanded AVMAC Inc. into the government sector fulfilling aviation and maritime logistical services with the help of his local SBA Veterans Business Outreach Center. VBOCs are the first stop for military community entrepreneurs looking to start, grow, or expand a small business. The VBOC located at Old Dominion University helped Bert obtain government contracting business certifications. With support from his local VBOC, Bert has strategically positioned AVMAC in the federal marketplace to better compete for large-scale government contracts. From AVMAC's first contract in 2010, this veteran-led company has nearly doubled in revenue and grown to over 400 employees.



Opportunities for Veterans

Military community members become more successful entrepreneurs with the help of the SBA.

Entrepreneurship training

In Boots to Business, explore business ownership and other self-employment opportunities while learning key business concepts. 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. Boots to Business: Reboot, for veterans, National Guard or Reserve members and military spouses, teaches this entrepreneurship curriculum off base in 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 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

Financing

Employee called to active duty?

You can 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 specialist or lender about the Military Reservist Economic Injury Disaster Loan.

Government contracting

Veteran-owned and service-disabled veteran-owned small businesses that want to better compete in the public market receive training from the Veteran Institute for Procurement, nationalvip.org.

VIP Start

Enter the federal market and become ready for procurement.

VIP Grow

Strategize to expand and operate within the federal marketplace.

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 50.

Need 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.



COURTESY OF AMMAC INC.

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 home-grown 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.



COURTESY OF SUPERSTITION MEADERY

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 10). Your business adviser will help make your business ready for financing.

Define your lending needs.

Determine if a loan is right for you and if this is the right time. Define your needs. How much do you need? What are you going to use it for? Include this in your business plan.

Keep clear records.

Track your cash, inventory, accounts payable & receivable, payroll, sales, purchases, loans payable, owners' equity, and retained earnings. Most lenders will want to see this data, balance sheets, and profit & loss statements for multiple years.

Talk to multiple lenders

Talk to multiple lenders and see who best matches your business. Lenders have different levels of risk and types of industries they take on.

Check all options.

SBA Lenders determine if you're eligible for SBA financing programs based on your industry & experience, collateral, credit score, and the relationship & transparency you develop with the lending agent.

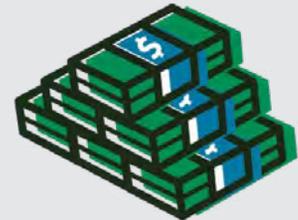
Lender Match

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



SBA guarantees

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.



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go2fbt.com
go2fbt.com

First Financial Bank

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(325) 627-7349

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(214) 754-6096

American Bank of Commerce

5050 Quorum
Drive #100
(972) 386-1212

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(972) 455-5874 or
(469) 294-7101

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frostbank.com
frostbank.com

Pinnacle Bank

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(817) 277-2225

Seacoast

Commerce Bank

2340 W. Interstate
20, suite 228
(817) 468-1180

Texas First Bank

2225 E. Randol Mill
Road, suite 422
(817) 635-4522 or
(817) 648-8217
patricia.
zelayandia@
texasfirst.bank
texasfirst.bank

Texas Trust Credit Union

5850 W. Interstate
Highway 20
(817) 273-5910 or
(972) 595-1202
-1707

Worthington National Bank

200 W. Main St.
(817) 303-6066

ATHENS

Citizens State Bank

713 E. Tyler
(903) 675-1522

First State Bank Athens

130 E. Corsicana St.
(903) 676-1900

AUSTIN

PlainsCapital Bank

12319 N. Mopac,
unit A
(512) 310-4223

BEDFORD

Commercial Bank of Texas

1716 Forest
Ridge Drive
(817) 354-8400
djohnson@cbtx.
com
cbtx.com

BENBROOK

Pinnacle Bank

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Blvd.
(817) 232-6645

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Fannin Bank

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(903) 583-5522

BRECKENRIDGE

Citizens National Bank

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(254) 559-3333

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(903) 657-1466;
(325) 649-9259
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fcbtexas.com
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(469)491-1515 or
(469)933-6156
carey.hofferber@
fbfcwi.com
fbfcwi.com

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Intercontinental Bank

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Denton Road
(469) 360-0748 or
(972) 200-7078

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2640 Old Denton
Road #240
(972) 509-7391

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2540 Old Denton
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(972) 236-2088
myopenbank.com
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2225 E. Beltline
Road, suite 301E
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Woori America Bank

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bankofhope.com
bankofhope.com

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5956 Sherry Lane,
suite 1100
(214) 346-3915 or
(303) 291-2973

BBVA

8080 N. Central
Expressway
(972) 735-3539 or
(214) 215-8170
(214) 808-9570
robert.zazula@
bbva.com

BMC Capital (Bancshares Inc.)

3100 Monticello Ave.
(940) 497-2085

BTH Bank

7702 N. Central
Expressway
(214) 239-7437

Chase Bank

8111 Preston Road
(214) 360-3909

Comerica Bank

1250 W.
Mockingbird Lane,
suite 100
(214) 678-8039
rcthompson@
comerica.com

Commonwealth Business Bank

2164 Royal Lane
(214) 377-1015 or
(214) 377-1020
matthewc@cbb-
bank.com
cbb-bank.com

Dallas Capital Bank

14185 Dallas Parkway, suite 200 (972) 391-6250

East West Bank

2527 Royal Lane, suite 155 (972) 488-5610

Frost Bank

11701 Plano Road (214) 515-4992

Great Southern Bank

8201 Preston Road, suite 305 (469) 232-9478 tbuss@greatsouthernbank.com

Guaranty Federal

14885 Preston-Beltline (972) 980-2777

Guaranty Bank & Trust

16475 Dallas Parkway, suite 100 (214) 710-2324

Gulf Coast SBA Lending

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Hanmi Bank

11235 Harry Hines Blvd. (972) 590-3143

Hillcrest Bank, a division of NBH Bank

3102 Maple Ave. (512) 706-6907 or (214)756-6799

JPMorgan Chase Bank

700 N. Pearl St., 14th floor (214) 965-4247

Prosperity Bank

2498 W. Illinois Ave. (972) 578-5000

Metro City Bank

9788 Walnut St., suite 200 (214)575-8316 sethpark@metrocitibank.com

MidFirst Bank

1920 McKinney Ave., suite 900 (972)520-4351 mike.shillingburg@midfirst.com

Midwest Regional Bank

2626 Cole Ave., suite 650 (469) 357-8181 or (469) 878-4378

Mutual of Omaha Bank

5950 Sherry Lane #100 (214) 257-7550

NexBank

2515 McKinney, suite 1100 (972) 934-4722

North Dallas Bank & Trust Co.

12900 Preston Road (972) 716-7281

One World Bank

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Open Bank

11494 Luna Road, suite 101 (469) 420-9400

Pacific Premier

12001 N. Central Expressway #1165 (866) 468-1110

PlainsCapital Bank

18111 Preston Road, suite 220 (972) 407-4374

PMC Commercial Trust (First Western SBLC)

17950 Preston Road, suite 600 (972) 349-3200 or (972)349-3207 loans@pmctrust.com

Prosperity Bank

3811 Turtle Creek Blvd., suite 1700 (214) 780-2084

Regions Bank

1717 McKinney Ave. #1100 (469) 608-2822

Resource One Credit Union

7518 Ferguson Road (214) 319-3144

State Bank of Texas

11950 Webb Chapel Road (972) 252-6000

T Bank

16200 Dallas Parkway, suite 190 (972) 720-9000 or (972) 720-9031

Texas Security Bank

1212 Turtle Creek Blvd. (214) 571-9595 or (469) 398-4806

Trinity Capital Bank

1301 N. Riverfront Blvd., suite 100 (972) 330-8525

Truist Bank

15150 Preston Road (972) 581-2804

US Metro Bank

3010 LBJ Freeway Suite 665 (469) 730-0061

Veritex Community Bank

17950 Preston Road, suite 100 (214) 242-1871

Wallis State Bank

11135 Harry Hines Blvd. (214) 716-4800 or (214) 716-4812

Zions Bank

7250 Dallas Parkway, suite 400 (650) 787-9548

DECATUR

First Financial Bank

608 W. Hale Ave. (817)410-8727 ryoung@ffin.com

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AccessBank Texas

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First Guaranty Bank

2209 W. University Drive (940) 255-7106 eabaranosky@fgb.net

First State Bank

2430 W. University Drive (940) 231-4958

First United Bank & Trust Co.

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1100 Dallas Drive Suite 100 (940) 312-5753

Independent Bank

400 N. Carroll Blvd. (940) 591-1200

PointBank

1700 N. Carroll Blvd. (940) 686-7013

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Mills State Bank

411 Bills Early Blvd. (325) 646-0313

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First Financial Bank

(254) 629-6152

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City Bank Texas

7901 N. Mesa (915) 833-0267 x3202

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815 W. Ennis Ave. (972) 875-9676

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Texas Security Bank

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American National Bank & Trust

1201 Cross Timbers (972) 874-7606

Celtic Bank

3036 N. Dumas Court (817) 961-0188

Zions Bank (National Real Estate)

2605 Sagebrush Drive #212 (972) 899-1623

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City Bank in Forney

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Fort Hood National Bank

109 TJ Mills Blvd. Fort Hood (254) 554-4204

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American National Bank of Texas

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BankUnited

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Colonial Savings

2600 W. Freeway (817) 390-2380

First Bank

1200 Summit Ave. Suite 103 (817)953-8729 or (817)953-8727

First Command Bank

(817) 763-0000

First Financial

1000 Forest Park Blvd. (682)703-6398 pterry@ffin.com

First Guaranty Bank

2001 Handley Eder-ville Road (817) 953-2449 agarizpe@fgb.net

fgb.net

Independent Bank
1300 S. University
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(817) 426-7003
dbrewer@ibtx.com
**independent-
bank.com**

**National Bank
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(817) 625-5511

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Ederville Road
(817) 548-6804

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(469)399-8534
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capitalbank.com
clyde.thompson@
texascapitalbank.
com
**texascapital
bank.com**

Wells Fargo Bank
201 Main St.
suite 301
(817) 676-5422

FRISCO
Bank OZK
5178 Preston Road
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brandon.ward@
ozk.com
ozk.com

Customers Bank
4760 Preston Road,
suite 244-159
(469) 971-6795 or
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msignorelli@
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4500 Preston Road
(469) 633-8400

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(972) 334-0700

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(318) 478-1382
tdperry@fgb.net
fgb.net

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4555 W. Walnut St.
(972) 509-7391 or
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(972) 494-9816

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Parkway
(972)264-4811 or
(972) 352-6910
don.goldsmith@
bxs.com
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(972) 264-4811
2341 S. Belt
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(318) 237-0245

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Grapevine

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way 114
(817) 601-0836
-0837

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(817) 722-8983
tparker@ffin.com
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way 114
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(817) 287-5606

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Freeway
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(972) 653-3561
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(402) 602-3578

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Spring**
5228 FM 1252 W.
(903) 984-0625

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jesse.bro@1stnb.com
1stnb.com

First Texas Bank
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(254) 634-2132

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(903) 236-8700

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121 Bypass
Suite A250
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suite 100
(903) 295-4400
x1703

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bxs.com
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charrambide@fgb.net
fgb.net

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jason.parsons@texascapitalbank.com
texascapitalbank.com

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-2112 -2105

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1825 N. Pacific
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x2306

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(817) 479-1109

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virginia.ruiz@southwbank.com
southwbank.com

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(903) 577-1118

Lamar National Bank

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(903) 785-0701

Liberty National Bank

140 N. Collegiate
(903) 785-5555

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BancorpSouth

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(580) 583-1017

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(682)261-0551
peter.ho@capitalone.com
capitalone.com

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4100 Legacy Drive, suite 403
(972) 618-2000

First National Bank

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(682)888-4222
karen.thompson@iberiabank.com
iberiabank.com

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(214) 291-1721

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5851 Legacy Circle, suite 1000
(972) 801-5717

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(800) 580-3300
x11016

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(972) 265-0063

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(972) 599-5393 or
(972) 599-4683
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wellsfargo.com/
biz/sba

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Powell State Bank

100 Carr St.
(903) 345-2582

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First State Bank Rice

100 N. McKinney
(903) 326-4121

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(214) 575-1925
bbyrum@bokf.com
bokfinancial.com

East West Bank

275 W. Campbell Road, suite 111
(972) 889-6688

Golden Bank

301 S. Central Expressway
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Prosperity BankTexas

707 E. Arapaho
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Pavillion Bank

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500 N. Central Expressway
(972) 246-1279

Texas

Republic Bank

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(972) 685-2044

Veritex

Community Bank

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(214) 215-7555
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veritexbank.com

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(972) 771-8311

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Guaranty Bank & Trust

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TERRELL

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102 West Ave.
(817) 570-1001
shirleycampbell@anbt.com
anbt.com

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denis.washington@regions.com
regions.com

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(903) 546-6275
rbridges@fnbtb.com
fnbtb.com

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First National Bank of Trenton

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(903) 989-2235

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(903) 266-5565
-5551

Bank of Tyler

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Highway
(903) 266-2178

BTH Bank

6657 Old Jacksonville
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(903) 252-1145

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Citizens National Bank

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x7524

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(903) 581-8100
johnmills@mybankcsb.com
jmills@sotb.com

First Bank & Trust

2211 Three Lakes Parkway
(903) 534-0003

Prosperity Bank

1200 S. Beckham Ave.
(903) 593-1767

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Texas National Bank of Jacksonville

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(903) 586-0931

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ffin.com

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(817) 598-2734
aallen@ffin.com

First National Bank and Trust Co.

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(817) 598-4900

Plains Capital

101 Santa Fe Drive
(817) 598-5410

Prosperity Bank

1111 Santa Fe Drive
(817) 287-5757

Texas Bank Financial

901 Santa Fe
(817) 596-9998

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Pilgrim Bank

4301 Jacksboro Highway
(940) 763-2265

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jmorath@ffin.com
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bankofwest.com

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paul.moreno@liveoak.bank
liveoakbank.com

Newtek

(212) 273-8273
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Lending
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Fort Worth
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4808 Elizabeth St.
Texarkana
(903) 255-3538

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1250 Capital of Texas Highway S., building 1, suite 600
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(972) 839-8819

Cen-Tex Certified Development Corp.

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Austin
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Certified Development Corp. of the Southwest

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Euless
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Community Certified Development Corp.

8590 Highway 6 N.
Houston
(713) 457-1650

East Texas Regional Development Co.

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(903) 218-6400
chuck.vanderbilt@etrdc.com
etrdc.com

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Tyler
(903) 535-9229 or
(903)279-4484
todd.buchanan@getdcd.org
getcdc.org

LiftFund Texas

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Suite 636
Dallas
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North Texas Certified Development Corp.

1255 W. 15th St.
Suite 500
Plano

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(972)-658-5861;
(469)543-9337
wsmith@north-texascdc.com
srega@north-texascdc.com
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PeopleFund

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(469) 998-0442
mmora@peoplefund.org
peoplefund.org

Texas Certified Development Co.

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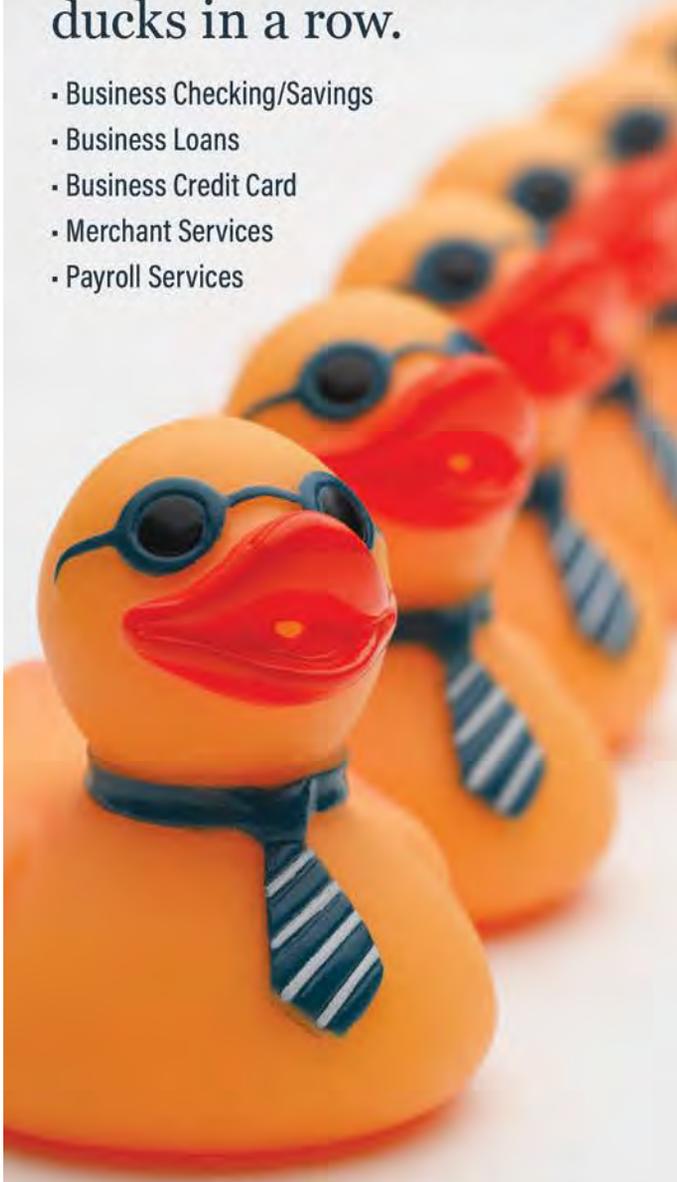
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peoplefund.org

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(214) 217-8808

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1250 Capital of Texas
Highway S., building
1, suite 600
Austin
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(972) 839-8819

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Dallas
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Byline Bank

(847) 805-9647
dbranco@
bylinebank.com

Comerica Bank

(214) 504-8113
jbivie@comerica.
com

GBC International Bank

(626) 243-1167
hche@gbcib.com

Guaranty Bank & Trust

(903) 886-2274
mfreeman@gnty.
com

First National Bank of Texas

(254) 554-4491
jesse.bro@1stnb.
com

One World Bank

(972) 243-7775
john.shaver@
oneworldbank.com

Spectra Bank

(817) 548-6804

Veritex

Community Bank

(972) 713-1122
kwalker@
veritexbank.com

Wallis Bank

(214) 716-4816
mak.kurani@
wallisbank.com

World Trade

Finance Inc.

(312) 443-8508
brush@world-trade-
finance.com

Small Business Investment Companies

Blue Sage Capital II

114 W. Seventh St.,
suite 820
Austin
(512) 536-1901
bluesage.com

Dos Rios Partners-A

Dos Rios Partners
205 Wild Basin Road
S., building 3, suite
100
Austin
(512) 298-0801
dosriospartners.com

Escalate Capital Partners SBIC III

300 W. Sixth St., suite
2230
Austin
(512) 651-2105
escalatecapital.com

Independent Bankers Capital Fund III

1700 Pacific Ave.,
suite 3660
Dallas
(214) 722-6200
ibcfund.com

LCM Healthcare Fund I

1717 Main St., suite
3370
Dallas
(917) 676-6742

LiveOak Venture Partners IA

805 Las Cimas
Parkway, suite 125
Austin
(512) 413-5886
liveoakvp.com

Main Street Capital III

1300 Post Oak Blvd.,
eighth floor
Houston
(713) 350-6039
mainstcapital.com

Stellus Capital SBIC

4400 Post Oak
Parkway, suite 2200
Houston
(713) 292-5414
stelluscapital.com

Valesco Fund II

325 N. Saint Paul,
suite 3700
Dallas
(214) 880-8690
valescoind.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, 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

For those who do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for a small business. 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

Stabilize seasonal sales and become less dependent on any one market by exporting.



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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](https://www.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. Apply for lines of credit prior to finalizing an export sale or contract and adequate financing will be 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%

Expert Advice on Exporting

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, [sba.gov/tools/local-assistance/eac](https://www.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 10) for exporting assistance from professional business counselors.

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

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.



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▲ 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

Businesses engaged in high-risk research and development can compete to develop their tech to market.



Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » augmented reality and virtual reality
- » big data
- » biomedical
- » cloud computing
- » cybersecurity
- » energy
- » health IT
- » national security
- » sensors
- » space exploration

America's Seed Fund

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

How it works

Every year, participating federal agencies announce topic areas that address their R&D needs. Topics include:

- » energy efficiency tech
- » remote exploration to outer space
- » New advances in devices for health research and diagnostic applications

Eligible businesses submit proposals to win either grants or contracts and then advance through three phases:

- » The proof-of-concept stage typically lasts from 6-12 months, and provides from \$100,000-\$225,000
- » The full R&D period lasts about 24 months, and typically provides \$600,000-\$1.5 million

▲ 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 seed funding 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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- » The commercialization stage is when your small business seeks public or private funds for its venture or sells the innovation for a profit.

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 three contracts. Some agencies provide additional resources beyond funding.

Participating agencies:

- » Department of Agriculture
- » Department of Commerce
 - › National Institute of Standards and Technology
 - › National Oceanic and Atmospheric Administration
- » Department of Defense
- » Department of Education
- » Department of Energy
- » Department of Health and Human Services
 - › Centers for Disease Control
 - › Food and Drug Administration
 - › National Institutes of Health
- » 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. Use the local resources locator tool to identify state and regional programs and resources available to assist with grant writing, commercialization, and business counseling in your community.

SBIR Road Tour

Visit sbirroadtour.com and follow us @SBIRgov to learn about this annual national program and related events connecting tech entrepreneurs to the country's largest source of early stage funding, providing 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 re-lenders, real estate, project financing, and foreign investment.

Visit sba.gov and click on Funding Programs and then Investment Capital. Follow us on Twitter for updates and announcements or visit our events page to learn about outreach programs in your community.

For more information, visit sba.gov and click on Funding Programs and then Investment Capital.



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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 “bit-tersweet” 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



COURTESY OF THE SBA

consumed by celebrities such as 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 Business Develop-

Once 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. For information visit sba.gov/disaster.

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, we 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

ment Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers 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," Stephanie says. "That drive keeps you going."



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, flooding, power outages, and severe winds/tornadoes. Spanish materials are available.

Don't Wait

Take steps now to protect your business and reduce property damage with the help of an SBA disaster assistance loan. Those affected by a disaster can rebuild stronger by increasing their SBA loan up to 20% of the verified physical damage to make mitigation improvements. Borrowers have two years after loan approval to request an increase for higher rebuilding costs, code-required upgrades or mitigation.

Keep in mind

Since an SBA disaster 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.

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American Momentum Bank is here for you. We offer creative financing solutions to support our local business community during these challenging times. As a Preferred SBA (Small Business Administration) Lender, we originate, underwrite and approve loans directly on behalf of the SBA, resulting in quick decisions, approvals and closings.



Oscar J. Hernandez
SBA Business Development Officer III
(972) 742-1695
ohernandez@americanmomentum.bank

americanmomentum.bank

SBA loans from American Momentum Bank are in participation with the United States Small Business Administration. Loans are subject to approval in accordance with SBA eligibility and lending guidelines. Other lending programs are available. Rates and terms are subject to change.

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, and all projects up to \$100,000. The SBA reimburses 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under \$400,000, the process is streamlined using the SBA 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 40 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg. Do you want to discuss the advantages of the SBA Surety Bond Guarantee program? Contact a bonding specialist:

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

**Office of Surety
Guarantees**
(202) 205-6540

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



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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



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 knowledge. 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.

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.

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 major government

How to do business with the government

- 1** Consult your local Small Business Development Center (see page 10) or Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.
- 2** Search <https://beta.sam.gov> to see if any federal agencies are looking for your product or service. Search the SBA SubNet database for subcontracting opportunities.
- 3** Attend an SBA district office contracting workshop. Visit sba.gov/localassistance to find your local office.
- 4** Identify your product or service number at naics.com.
- 5** Obtain a free DUNS number at fedgov.dnb.com/webform. A Unique Entity ID managed by Ernst & Young will replace DUNS in late 2020.
- 6** Register with the System for Award Management (sam.gov).
- 7** Research SBA certification programs like the 8(a), woman-owned small business, and HUB-Zone programs. If eligible, upload all required documents to certify.sba.gov before you submit an offer on a contract.



We Help Create Small Business Success Stories

Whether you are starting or expanding your business, we offer a variety of SBA Loans to help you achieve your dreams.

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Small businesses **power** our economy.

The SBA **powers** small businesses.

During these uncertain times, we're still here for you. Whether you're in need of financial assistance or reworking your business plan, SBA has your back... because small business is our business.



Contact sba.gov/tx/dallas to learn how to move your business forward with confidence.



North Texas CDC offers top notch customer service for the Small Business Administration's 504 Loan Program. The SBA 504 Loan provides small business owners with full term, low, fixed rate financing with as little as 10% down for 10, 20 or 25 year loans. Funds can be utilized for new construction, purchase or refinance of Commercial Real Estate and Equipment.

For more information, please contact

James Walsh | 281-794-0065 | jwalsh@northtexascdc.com

Sarah Rega | 972-658-5861 | srega@northtexascdc.com

Richard Grimes | 469-543-9337 | rgrimes@northtexascdc.com

Cheryl Kizer | 409-656-1115 | ckizer@northtexascdc.com



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SBA Certification Programs

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



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Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit 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 to then certify as 8(a), woman-owned, All Small Mentor Protege or HUBZone, visit 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. 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 an adjusted gross income of less than \$250,000 and assets under \$4 million

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

▲ 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 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 secured Department of Defense contracts to improve Native American lands adversely affected by past department activities.

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. The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

By the Numbers

The U.S. government is the largest single purchaser of goods and services in the world awarding over

\$500 billion

in prime contracts annually, 23% is set aside for small businesses.



What types of small businesses benefit?

- 5% are small & disadvantaged
- 5% are women owned
- 3% are HUBZone certified
- 3% are service-disabled veteran owned

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.

What is an 8(a) sole-source contract? A direct awarding of a contract to an 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

Woman-Owned Small Business Certification

Here's how to get certified so you can more easily compete for government contracts.

1. Make sure you're eligible

- » The business must be owned and controlled by one or more women who are U.S. citizens.
- » A woman must hold the highest officer position.
- » 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, the business owner and/or manager must also meet certain income and asset requirements. Find out more at [sba.gov/wosb](https://www.sba.gov/wosb).

2. Register

- » Register with the System for Award Management ([sam.gov](https://www.sam.gov)) to start doing business with the government.

3. Certify

- » Submit your documents to [certify.sba.gov](https://www.certify.sba.gov). The SBA will offer free certification starting in late summer 2020. 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 Corp.
 - U.S. Women's Chamber of Commerce
 - Women's Business Enterprise National Council

4. Update your status

- » Update your status as a woman-owned small business in [sam.gov](https://www.sam.gov).

5. Search the database

- » Search [beta.sam.gov](https://www.beta.sam.gov) for your new business opportunity. You must receive your certification prior to submitting an offer on a contract set aside for a woman-owned small business.

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.

- » 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 underused 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 HUB-Zone, 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.

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. Visit sba.gov/localassistance to find one-on-one counseling that is free or low cost. (see page 10).

Procurement Technical Assistance Center

Cross Timbers PTAC at the Center for Innovation
 Director Gregory James
 202 E. Border St., suite 323
 Arlington
 (817) 272-5978
uta.edu/crosstimbers

Regional/State Contracting Programs

Statewide Historically Underutilized Business Program certification

Texas Comptroller of Public Accounts
 1711 San Jacinto Blvd.
 Austin
 (512) 463-5872 or (888) 863-5881
comptroller.texas.gov/purchasing/vendor/hub

Airport Concessionaire Disadvantaged Business Enterprise; Disadvantaged Business Enterprise; Minority Business Enterprise; Women Owned Business Enterprise certifications

North Central Texas Regional Certification Agency
 624 Six Flags Drive, suite 100
 Arlington
 (817) 640-0606 x25
nctrca.org

Disadvantaged Business Enterprise certification

Texas Unified Certification program
 Texas Department of Transportation
 125 E. 11th St.
 Austin
 (800) 558-9368
txdot.gov/inside-txdot/division/civil-rights/tucp.html

Minority Business Enterprise; State of Texas HUB; Small Business Enterprise certifications

Supplier Diversity Program Private Section Programs
 Dallas/Fort Worth Minority Supplier Development Council
 8828 N. Stemmons Freeway, suite 550-B
 Dallas
 (214) 920-2436
dfwmsdc.org/mbe-certification.html

Women Business Enterprise; Women Owned Small Business; State of Texas HUB certifications

Women Business Council-Southwest
 5605 N. MacArthur Blvd., suite 220
 Irving
 (817) 299-0566 or toll free (866) 451-5997
wbcsouthwest.org/contact



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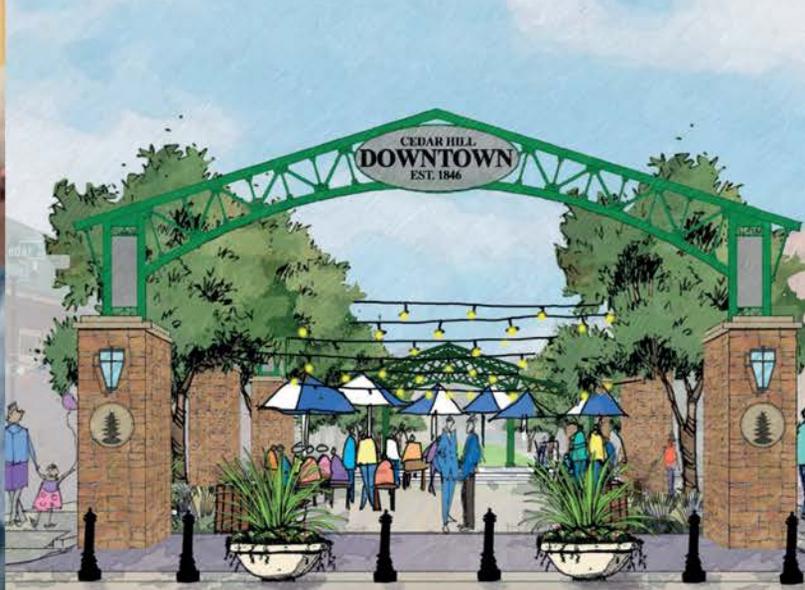


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