



U.S. Small Business
Administration

LOS ANGELES EDITION 2020

Small Business

RESOURCE GUIDE



GROW YOUR BUSINESS IN LOS ANGELES





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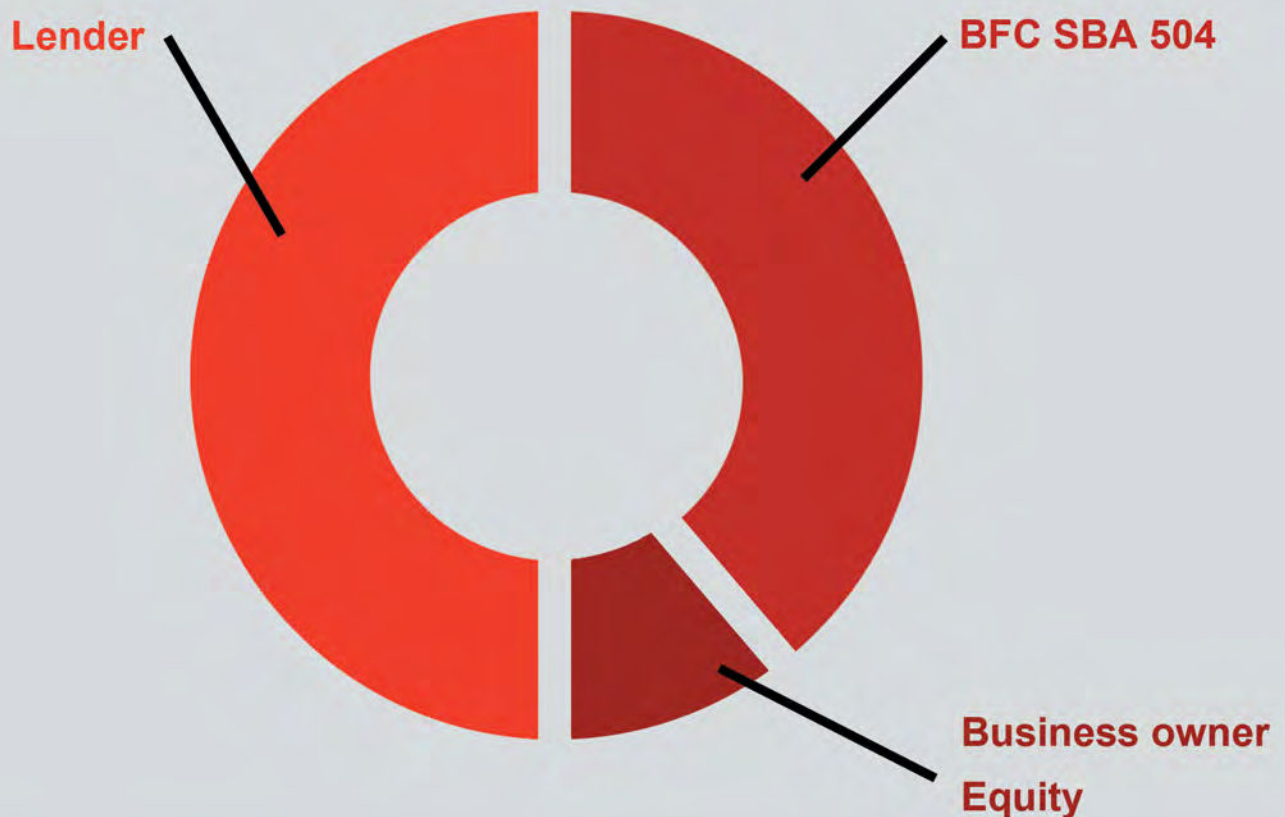
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1055 W. 7th St., Suite 2250
Los Angeles, CA 90017

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Los Angeles Edition 2020



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ON THE COVER Aracely and Alfredo Garcias, photo courtesy of the SBA; employee from Printing Palace, Santa Monica, courtesy J. Emilio Flores; Los Angeles skyline, photo by Los Angeles Tourism & Convention Board

Progressive Casualty Ins. Co. & Affiliates. Business and Workers' Compensation coverage provided and serviced by affiliated and third party insurers.



Small business is no small task.

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COMMERCIAL



**AFTER YOU HAVE
COMPLETED YOUR
BOOTS TO BUSINESS
PROGRAM, FINISH WITH
SCORE, GET YOUR SBA LOAN,
MEET WITH YOUR
VBOC, PTAC OR SBDC
COUNSELORS,
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LEVEL UP TO ASSURE
YOUR BUSINESS SUCCESS.**

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BUSINESS WITH A SD/VOB**



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Marine Corps
Sacramento



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Coast Guard
Oakland



Water Silver Solutions
Navy
Santa Fe Springs

Military families have special financing available.

Veteran Launch offers loans up to \$250,000 to help military veterans and their families start or grow their California-based small business.

Contact us to learn more: www.veteranlaunch.org



Mike McGrane
Northern California
916.300.3470
Air Force Veteran



Darius Mahajer
Southern California
760.563.VETS (8387)



Small
businesses
power our
economy.

The SBA
powers
small
businesses.

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

Stop by your local SBA office or visit SBA.gov to learn how you can move your business forward with confidence.



U.S. Small Business
Administration

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District Director Letter

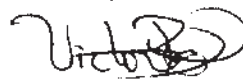
As district director for the U.S. Small Business Administration office covering Los Angeles, Santa Barbara, and Ventura counties, I have the opportunity to engage with many small business owners and entrepreneurs across our region. In the last year, the SBA Los Angeles District Office has empowered small businesses owners by helping them find allies, advocates, and mentors in the community through our SBA Resource Partner network. This network includes 10 local Small Business Development Centers, two Women's Business Centers, a Veterans Business Outreach Center, and five SCORE chapters, all powered by the SBA.

Our partnership with lenders throughout the country helped provide 2,660 local small businesses with access to over \$1.75 billion in SBA-backed financing during 2017-2018. Our local microlenders, community-based lenders, and certified development companies connected entrepreneurs with a variety of financing options. Last year, many small businesses start or grew into international trade. These entrepreneurs received over \$45 million in SBA-backed export financing, enabling them to act locally but affect the global market. This year, with streamlined processes and technology improvements, we are building on this success.

In the area of government contracting, the SBA works diligently to ensure a level playing field by helping small businesses access contracting opportunities. Last year, over 8,600 local firms competed for and won nearly \$3.2 billion in government contracts.

Entrepreneurs ignite ideas and spark action, and the SBA provides resources so you can thrive in a vibrant ecosystem. Stay up to date with events near you and get valuable local business information by following us on Twitter at @SBA_LosAngeles. Register for email updates by visiting **sba.gov/ca/la**. I invite you to explore your entrepreneurial spirit and power your small business dreams by getting to know the SBA and our expansive network of resources. Whether you want to start, grow, or expand your small business, use your local district office and this guide to inspire and foster your sustained success.

Sincerely,



Victor Parker
District Director



LOCAL BUSINESS ASSISTANCE

How We Did It

Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

WRITTEN BY MICAELA MORRISSETTE



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

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

Challenge

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

Solution

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



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

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

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

Benefit

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

5 Tips for Success

Find a great business mentor.

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

Have a healthy view of competition.

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

Record everything you do.

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

Sacrifice to ensure quality.

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

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

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

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

SBA Resource Partners

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

SMALL BUSINESS DEVELOPMENT CENTERS

950+

**Small Business
Development Centers**

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

SCORE

300+

SCORE chapters

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

WOMEN'S BUSINESS CENTERS

100+

**Women's Business
Centers**

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

VETERANS BUSINESS OUTREACH CENTERS

20+

**Veterans Business
Outreach Centers**

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

Our Local SBA Resource Partners

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



SCORE

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

Greater Los Angeles Chapter #9

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office0009@scorela.org
losangeles.score.org

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Chapter Chair Frank Swanson
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info@sbscore.org
santabarbara.score.org

Ventura County Chapter #255

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Thousand Oaks
(805) 204-6022
ventura.score.org

East San Gabriel Valley

Chapter Chair Robert Ozaki
2648 E. Workman Ave. #267
West Covina
(626) 593-1120
eastsangabrielvalley.score.org

Long Beach/South Bay

Chapter Chair William Morland
(562) 528-5919
longbeach.score.org

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

Small Business Development Centers

Long Beach City College SBDC Lead Center

Regional Director Bradley Pollack
Associate Regional Director Ted Hiatt
4900 E. Conant St., building 2, suite 108
Long Beach
(562) 938-5020
pnye@lbcc.edu
smallbizla.org

Bixel Exchange Technology SBDC

Specializing in technology-based business
Director Kat Yalung
Los Angeles Area Chamber of Commerce
350 S. Bixel St.
Los Angeles
(213) 580-7587
kyalung@lachamber.com
bixelexchange.com

College of the Canyons SBDC

Director Catherine Grooms
26455 Rockwell Canyon Road
Santa Clarita
(661) 362-5900
sbdc@canyons.edu
cocsbdc.org

Economic Development Collaborative SBDC

Director Ray Bowman
4001 Mission Oaks Blvd
Camarillo
(805) 384-1800
info@edcsbdc.org
edcsbdc.org

El Camino College SBDC

Director Star Van Buren
13430 Hawthorne Blvd.
Hawthorne
(310) 973-3177
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elcamino.edu/sbdc

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4900 E. Conant St., building 2, suite 108
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smallbizla.org

Pacific Coast Regional Corp. SBDC

Director Colette Moore
3255 Wilshire Blvd. suite 1501
Los Angeles
(213) 674-2696
cbmoore@pcrsbdc.org
pcrsbdc.org

Pasadena City College SBDC

Director Donald Loewel
3035 E. Foothill Blvd., room 122
Pasadena
(626) 585-3106
sbdc@pasadena.edu
pccsbdc.org

University of La Verne SBDC

Director Sean Snider
2180 Third St.
La Verne
(909) 448-1567
sbdc@laverne.edu
lavernesbdc.org

International Trade SBDC

Director Ray Bowman
1601 Carmen Drive, suite 215
Camarillo
(805) 384-1800
info@edcsbdc.org
edcsbdc.org

Women's Business Centers

Asian Pacific Islander Small Business Program

Director Ron Fong
Program Manager Colleen Seto
231 E. Third St., suite G-106
Los Angeles
(213) 473-1605
smallbiz@apisbp.org
apisbp.org

Pacific Asian Consortium in Employment

Director Swann Do
1055 Wilshire Blvd., suite 1475
Los Angeles
(213) 353-3982
sdo@pacela.org
pacela.org

Women's Economic Ventures

Director Evelina Ochoa
333 S. Salinas St.
Santa Barbara
(805) 965-6073
eochoa@wevonline.org
wevonline.org

SoCal 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.

Director Hazel Beck
2075 Las Palmas Drive
Carlsbad
(760) 795-8739
socalvboc@miracosta.edu
socalvboc.org



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, the SBA's regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

Your advocate helps with these small business issues:

- » if your business could be negatively affected by regulations proposed by the government
- » if you have contracting issues with a federal agency
- » when you need economic and small business statistics

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

Ombudsman

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

The ombudsman's office can help 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

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

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

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

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

How to Start a Business in the Los Angeles Area

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



Printing Palace Owner Mark Moralez was unable to find a bank to take a risk on his business loan until he connected with an SBA Lender. Mark qualified for a \$1.1 million SBA-backed 7(a) loan to purchase Printing Palace in Santa Monica, CA in 2015

COURTESY OF J. EMILIO FLORES

The Startup Logistics

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

Market Research

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

spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

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

- » **Los Angeles County**
lacounty.gov
(213) 974-2011
ttc.lacounty.gov/business-license
business.lacity.org/start/register-your-business
- » **Zoning questions**
(213) 974-6411
planning.co.la.ca.us
- » **Department of Public Works Building and Safety**
(626) 458-6387
dpw.lacounty.gov/bsd

Santa Barbara County

countyofsb.org

Santa Barbara (805) 681-4200

Lompoc (805) 737-7775

Santa Maria (805) 934-6295

Solvang (805) 686-5011

» Planning and Development

Santa Barbara
(805) 568-2000

Santa Maria
(805) 934-6250
countyofsb.org/plndev

Ventura County

ventura.org
(805) 654-5000

Planning
(805) 654-2771
vcrma.org/building-codes-and-permits

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.

- » **Los Angeles County**
(213) 744-7150
business.lacity.org/start/register-your-business
- » **Santa Barbara County**
(805) 568-2250
sbcvote.com/clerkrecorder/fictitiousbusinessname.aspx
- » **Ventura County**
(805) 654-2263
recorder.countyofventura.org/county-clerk/fictitious-business-name

Taxes

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

As the IRS continues to implement some of the Tax

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

- » **State Tax Department**
taxes.ca.gov
- » **California Franchise Tax Board**
(800) 338-0505
ftb.ca.gov

Social Security

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

Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms call (800) 870-3676. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form

I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

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

- » **California OSHA**
(510) 286-7000
dir.ca.gov/dosh
- » **Local Office Directory**
stsosha.com/osha-office-locations

Employee Insurance

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

Department of Labor Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

- » **Unemployment Insurance**
edd.ca.gov/unemployment
- » **Division of Workers' Compensation**
dir.ca.gov/dwc
- » **Workers' Compensation Insurance**
State Compensation Insurance Fund
(877) 405-4545
statefundca.com

Environmental Regulations

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

- » **Asbestos and Small Business Ombudsman**
(800) 368-5888
epa.gov/resources-small-businesses/asbestos-small-business-ombudsman
- » **Environmental Protection Agency Small Business Division**
epa.gov/resources-small-businesses

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 are responsible for collecting 75% of support nationwide through payroll deductions. The Office of Child Support Enforcement at

Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer's Role in the Child Support Program at the Office of Child Support Enforcement's website at acf.hhs.gov/programs/css » **employer responsibilities**. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

- » **Los Angeles**
(866) 901-3212
cssd.lacounty.gov
- » **Santa Barbara**
(866) 901-3212
countyofsb.org/css
- » **Ventura**
(805) 654-5000
ventura.org/child-support-services

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov. Call the patent and trademark office help center at (800) 786-9199 or visit the Silicon Valley USPTO in San Jose, California, uspto.gov/siliconvalley.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States

or importing the invention into the country. For information visit uspto.gov/inventors.

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

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- » **State Trademark Registration**
California Secretary of State
(916) 653-3984
sos.ca.gov/business-programs/ts

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems,

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- » **U.S. Copyright Office**
U.S. Library of Congress
James Madison
Memorial Building
101 Independence Ave. SE
Washington, DC
(202) 707-3000 or
toll free (877) 476-0778
copyright.gov

Chambers of Commerce

Alhambra
(626) 282-8481
alhambrachamber.org

Acton Agua Dulce
(661) 269-5785
aadcoc.com

Altadena
(626) 794-3988
altadenachamber.org

American Indian Chamber
(213) 440-3232
aicccal.org

Antelope Valley Hispanic Chamber
(661) 538-0607
avhispanicchamber.org

Arcadia
(626) 447-2159
arcadiacachamber.org

Armenian American Chamber
(818) 247-0196

Atwater Village
(323) 379-2413
atwatervillagechamber.com

Azusa
(626) 334-1507
azusachamber.org

Bell Gardens
(562) 291-0492
bellgardenschamberofcommerce.com

Bell Flower
(562) 867-1744
bellflowerchamber.com

Beverly Hills
(310) 248-1000
beverlyhillschamber.com

Boyle Heights
(323) 812-8345
boyleheightschamber.org

Brazil
(310) 598-7502
brazilcalifornia.com

Brentwood Village
(310) 396-4297
brentwoodvillage.org

British American Business Council
(310) 312-1962
babcla.org

Buellton
(805) 688-7829
Buellton.org

Bulgarian-American Chamber
(323) 962-2414

Burbank
(818) 846-3111
burbankchamber.org

Calabasas
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calabasaschamber.com

California
(916) 444-6670
calchamber.com

Camarillo
(805) 484-4383
camarillochamber.org

Canoga Park-West Hills
(818) 884-4222
cpwhchamber.org

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(805) 684-5479
carpinteriachamber.org

Carson
(310) 217-4590
carsonchamber.com

Catalina Island
(310) 510-1520
catalinachamber.com

Castaic
(661) 295-8303

Century City
(310) 553-2222
centurycitycc.com

Cerritos Region
(562) 467-0800
cerritos.org

Chatsworth/Porter Ranch
(818) 341-2428
chatsworthchamber.com

Chinese Chamber of Commerce
(213) 617-0396
lachinechamber.org

City of Commerce
(323) 728-7222
industrialcouncil.org

City of Industry Manufacturers Council
(626) 968-3737
industrychamber.org

Claremont
(909) 624-1681
claremontchamber.org

Compton
(310) 631-8611
comptonchamberofcommerce.com

Covina Chamber of Commerce
(626) 967-4191
covina.org

Crenshaw
(323) 293-2900
crenschawchamber.com

Crescenta Valley
(818) 248-4957
crescentavalleychamber.org

Culver City
(310) 287-3850
culvercitychamber.com

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(562) 923-2191
downeychamber.com

Duarte
(626) 357-3333
duartechamber.com

Eagle Rock
(323) 257-2197
eaglerockchamberofcommerce.com

East Los Angeles
(323) 263-2005
eastlachamber.com

El Monte/South El Monte
(626) 443-0180
emsem.biz

El Segundo
(310) 322-1220
elsegundochamber.com

Encino
(818) 789-4711
encinochamber.org

Fillmore
(805) 524-0351
fillmorechamber.org

Florence Firestone/Walnut
(323) 589-4222
ffwpchamber.org

French American Chamber

(323) 651-4741
facclosangeles.org

Gardena Valley

(310) 532-9905
gardenachamber.org

Glendale

(818) 240-7870
glendalechamber.com

Glendora

(626) 963-4128
glendora-chamber.org

Goleta Valley

(805) 967-2500
goletachamber.com

Granada

(818) 368-3235
granadachamber.com

Greater Conejo Valley

(805) 370-0035
conejochamber.org

Greater Huntington Park Area

(323) 585-1156
hpchamber.org

Greater Los Angeles African American Chamber

(323) 292-1297
glaaacc.org

Greater San Fernando Valley

(818) 989-0300
sanfernando
valleychamber.com

Hawthorne

(310) 676-1163
hawthornechamber
ofcommerce.com

Hermosa Beach

(310) 376-0951
hbchamber.net

Hollywood

(323) 469-8311
hollywoodchamber.net

Inglewood/Airport

(310) 677-1121
inglewoodchamber.org

Italy American Chamber West

(310) 557-3017
iaccw.net

Japanese Chamber

(213) 626-3067
jccsc.com

Korean American Chamber

(213) 480-1115
lakacc.com

La Cañada Flintridge

(818) 790-4289
lacanadaflintridge.com

Lancaster

(661) 948-4518
lancasterchamber.org

Lakewood

(562) 531-9733
lakewoodchamber.com

Lincoln Heights

(323) 221-6571
lincolnheightschamber
ofcommerce.org

Lomita

(310) 326-6378
lomitachamber.org

Lompoc Valley

(805) 736-4567
lompoc.com

Long Beach

(562) 436-1251
lbchamber.com

Los Angeles Area

(213) 580-7500
lachamber.com

Los Angeles Gay and Lesbian Chamber of Commerce

(424) 209-2708
laglcc.org

L.A. South

(323) 282-1886
lasouthchamber.com

Los Olivos

(805) 688-9049
info@losolivosca.com

Malibu

(310) 456-9025
malibu.org

Manhattan Beach

(310) 545-5313
manhattanbeach
chamber.com

Maywood

(323) 562-3373
cityofmaywood.com

Monrovia

(626) 358-1159
monroviacc.com

Montebello

(323) 721-1153
montebellochamber.org

Monterey Park

(626) 570-9429
gmpkchamber.org

Montrose Verdugo City

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montrosechamber.org

Moorpark

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moorparkchamber.com

Northridge

(818) 349-5676
northridgechamber.org

Norwalk

(562) 864-7785
norwalkchamber.com

Ojai Valley

(805) 646-8126
ojaichamber.org

Oxnard

(805) 983-6118
oxnardchamber.org

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(310) 459-7963
palisadeschamber.com

Pacoima

(818) 896-8140
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Palmdale

(661) 273-8508
palmdalechamber.org

Palos Verdes Peninsula

(310) 377-8111
palosverdeschamber.com

Paramount

(562) 634-3980
paramountchamber.com

Pasadena

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pasadena-chamber.org

Pico Rivera

(562) 949-2477
picoriverachamber.org

Pomona

(909) 622-1256
pomonachamber.org

Port Hueneme

(805) 228-1366
huenemechamber.com

Quartz Hill

(661) 722-4811
quartzhillchamber.com

Redondo Beach

(310) 376-6911
redondochamber.org

Regional Black Chamber

(818) 464-3484
regionalblack
chambersfv.info

San Gabriel Valley

(909) 810-8476
regionalchambersgv.com

Regional Hispanic Chamber

(562) 212-2889
regionalhispaniccc.org

Rosemead

(626) 288-0811
rosemeadchamber.org

San Dimas

(909) 592-3818
sandimaschamber.com

San Fernando Valley

(818) 989-0300
sanfernando
valleychamber.com

San Gabriel

(626) 576-2525
sangabrielchamber.org

Santa Barbara Region

(805) 965-3023
sbchamber.org

Santa Clarita Valley

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scvchamber.com

Santa Fe Springs

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sfschamber.com

Santa Maria Valley

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santamaria.com

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smchamber.com

Santa Paula

(805) 525-5561
santapaulachamber.net

San Pedro

(310) 832-7272
sanpedrochamber.com

Sherman Oaks

(818) 906-1951
shermanoakschamber.org

Sierra Madre

(626) 355-5111
sierramadrechamber.com

Signal Hill

(888) 687-1718
signalhillchamber.org

Silverlake

(323) 304-8749
silverlakechamber.com

Simi Valley

(805) 526-3900
simivalleychamber.org

Solvang

(805) 688-0701
solvangcc.com

South Bay Latino Chamber

(310) 676-3970
sblcc.net

South Gate

(323) 567-1203
southgatecc.org

South Pasadena

(626) 441-2339
southpasadena.net

Studio City

(818) 655-5916
studiocitychamber.com

Sun Valley

(818) 768-2014
northvalleyla.com/sun-valley

Sunland Tujunga

(818) 293-5388
stchamber.com

Sylmar

sylmarchamber.com

Taiwanese American Chamber

(626) 288-6208
taccla.org

Temple City

(626) 286-3101
templecitychamber.com

Toluca Lake

(818) 761-6594
tolucalakechamber.com

Torrance Area

(310) 540-5858
torrancechamber.com

**Universal City/
North Hollywood**

(818) 508-5155
noho.org

Venice

(310) 822-5425
venicechamber.net

Ventura

(805) 643-7222
venturachamber.com

Vernon

(323) 583-3313
vernonchamber.org

West Hollywood

(323) 650-2688
wehochamber.com

West Los Angeles

(310) 441-2900
westlachamber.org

Westchester Lax Coastal Area

(310) 645-5151
laxcoastal.com

Whittier Area

(562) 698-9554
whittierchamber.com

Wilmington

(310) 834-8586
wilmington-chamber.com

Woodland Hills - Tarzana

(818) 347-4737
woodlandhillssc.net

Winnetka

(818) 772-4838
winnetkachamberofcommerce.com

Economic Development

Los Angeles entrepreneurs can receive free business assistance at **Los Angeles Business Source Centers**. Visit the City of Los Angeles Business portal at business.lacity.org/resources/service-centers.

Municipal and County Economic Development

Agoura Hills City

(818) 597-7300
ci.agoura-hills.ca.us

Arcadia

(626) 574-5415
arcadiaca.gov

City of Bell

(323) 588-6211
cityofbell.org

Beverly Hills

(310) 285-1141
beverlyhills.org

Burbank

(818) 238-5180
econdevburbank.com

Camarillo

(805) 388-5300
ci.camarillo.ca.us

Cerritos

(562) 916-1201
cerritos.us

Commerce

(323) 722-4805
ci.commerce.ca.us

City of Compton

(310) 605-5532
comptoncity.org

Downey

(562) 904-7152
downeyca.org

El Monte

(626) 580-2001
ci.el-monte.ca.us

Gardena

(310) 217-9645
cityofgardena.org

Glendale

(818) 548-2005
glendaleca.gov

Inglewood

(310) 412-5111
cityofinglewood.org

Irwindale

(626) 430-2208
ci.irwindale.ca.us

Long Beach

(562) 570-5237
longbeach.gov

Los Angeles County

(213) 622-4300
laedc.org

Los Angeles Mayor's Office of Economic and Business Policy

(213) 978-0781
business.lacity.org

Montebello

(323) 887-1390
cityofmontebello.com

Monterey Park

(626) 307-1385
montereypark.ca.gov

Oxnard

(805) 385-7407
oxnard.org

Palmdale

(661) 267-5100
cityofpalmdale.org

Santa Barbara

(805) 564-5502
santabarbaraca.gov

Santa Clarita

(661) 255-4347
santa-clarita.com

Santa Fe Springs

(562) 868-0511
santafesprings.org

Santa Monica

(310) 458-8906
smgov.net

Simi Valley

(805) 583-6700
simivalley.org

Ventura

(805) 654-7834
edcollaborative.com

West Covina

(626) 939-8417
westcovina.org

International Trade Center

World Trade Centers Association – Los Angeles

(213) 680-1888
wtca.org/world-trade-center-los-angeles

U.S. Export Assistance Centers

Los Angeles**Downtown USEAC**

Regional Export Finance Manager Pellson Lau
 (213) 894-8784
2016.export.gov/california/losangelesdowntown/index.asp

Los Angeles West USEAC

(310) 235-7206
2016.export.gov/california/losangeleswest

OneLA Regional Collaborative

Procurement training, technology, one-on-one advising, and matchmaking
 Senior Vice President Andrea Nunn
 (213) 580-7546
onela@lachamber.com
one-la.org

Ventura County USEAC

(805) 488-4844
2016.export.gov/california/ventura



▲ HOW THE SBA HELPED US SUCCEED

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



Opportunities for Veterans

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

Need entrepreneurship training?

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

Who's eligible?

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

For women veterans

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

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

For service-disabled veterans

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

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

Need financing?

Loan Fee Relief

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

Have an employee who was called to active duty?

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

Interested in contracting?

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

VIP Start

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

VIP Grow

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

VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

Get certified

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

For more assistance

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

Write your Business Plan

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



Business plans help you run your business.

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

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart investment. Brain storm with a business counselor (visit one of our SBA Resource Partners detailed on page 10) and write a **traditional business plan**, which uses a standard structure and detailed sections. Once you've got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

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

Executive Summary

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

Company Description

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

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

Market Analysis

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

Organization and Management

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

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

Want to see an example of a business plan?

View examples of business plans at [sba.gov/business-guide/plan/write-your-business-plan-template](https://www.sba.gov/business-guide/plan/write-your-business-plan-template)

TRADITIONAL BUSINESS PLAN CHECKLIST

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

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

Service or Product Line

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

Marketing and Sales

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

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

Funding Request

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

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

Financial Projections

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

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

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

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

Appendix

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

LEAN STARTUP PLAN FORMAT

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

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

Key Partnerships

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

Key Activities

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

Key Resources

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

Value Proposition

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

Customer Relationships

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

Customer Segments

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

Channels

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

Cost Structure

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

Revenue Streams

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

LEAN STARTUP PLAN CHECKLIST

- | | |
|---|--|
| <input type="checkbox"/> Key partnerships | <input type="checkbox"/> Customer segments |
| <input type="checkbox"/> Key activities | <input type="checkbox"/> Channels |
| <input type="checkbox"/> Key resources | <input type="checkbox"/> Cost structure |
| <input type="checkbox"/> Value proposition | <input type="checkbox"/> Revenue streams |
| <input type="checkbox"/> Customer relationships | |

Entrepreneurial Opportunities

Regional Innovation Clusters

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

Who should join

Small businesses driving innovation in one of these tech industries:

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

How it works

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

How it benefits you

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

Get involved

Find an SBA Regional Innovation Cluster near you by visiting sba.gov/localassistance. Select the regional innovation clusters on the drop-down menu.

Online Resources

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



Courses include:

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

Native American Workshops

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

Aracely & Alfredo Garcia

OWNERS, LA FIESTA PARTY SUPPLY

Los Angeles, CA

Bursting with balloons, wrapping paper, and decorations, La Fiesta Party Supply has been a festive stop in downtown Los Angeles for over 14 years. Thanks to help from the SBA, Aracely and Alfredo Garcia have opened a second location and started exporting their products to the Caribbean and South America.



- **Challenge** One of Aracely and Alfredo's biggest challenges was gaining the capital they needed to expand the business. They wanted to diversify their inventory and export, but they couldn't find traditional financing in order to make this all happen at the right time.
- **Solution** The Garcias qualified for a \$10,000 SBA-guaranteed loan, which they used to grow La Fiesta in its earlier years. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. The Garcias also sought help from the SBA Los Angeles District Office, which directed them to an SBA Resource Partner. An expert business counselor from the Women's Business Center helped Aracely prepare a financing proposal to secure a \$50,000 SBA-backed loan.
- **Benefit** Showing steady sales and strong backing, the Garcias were able to hire more employees, becoming job creators in their community. They opened their second store and have started exporting their products to several Caribbean and South American countries.

FUNDING PROGRAMS

Financing Your Small Business

How We Did It

Crafting a Business

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

WRITTEN BY BECKY BOSSHART

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

Challenge

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

Solution

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

Benefit

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



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

COURTESY OF SUPERSTITION MEADERY

5 Tips for Success

Get guidance.

Develop a working relationship with an SBA Resource Partner (see page 10) to help you find the funding that works best for you.

Define your lending needs.

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

Talk to multiple lenders.

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

Check all options.

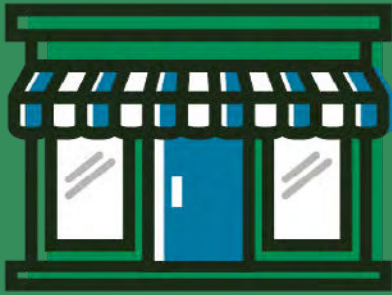
Consult with your lender to see if you're eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

Be ready for the ups and downs.

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

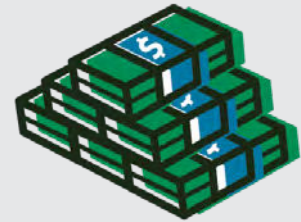
Lender Match

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



SBA-backed Loans

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





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SBA Lenders

Visit sba.gov/ca/la to find information on all our participating SBA Lenders.

LOS ANGELES COUNTY

American Business Bank

Los Angeles, CA
213-430-4000
americanbusinessbank.com

American Continental Bank

City of Industry, CA
626-363-8988
americancontinentalbank.com

Ameris Bank

Atlanta, GA
229-985-4040
amerisbank.com

Bank of Hope

Los Angeles, CA
213-639-1700
bankofhope.com

Bank of Santa Clarita

Santa Clarita, CA
661-362-6000
bankofsantaclarita.com

California CU

Glendale, CA
818-291-5596
californiacu.org

Cathay Bank

Los Angeles, CA
626-363-8988
cathaybank.com

Centerstone SBA Lending, Inc.

Los Angeles, CA
323-677-2220
teamcenterstone.com

Citizens Business Bank

Ontario, CA
909-980-4030
cbbank.com

City National Bank

Los Angeles, CA
310-888-6000
cnb.com

Commonwealth Business Bank

Los Angeles, CA
323-988-3000
cbb-bank.com

CTBC Bank Corp. (USA)

Los Angeles, CA
310-791-2828
ctbcbankusa.com

East West Bank

Pasadena, CA
626-768-6000
eastwestbank.com

E-Central CU

Pasadena, CA
626-799-6000 ext. 613
ecentralcu.org

EH National Bank

Beverly Hills, CA
310-362-2000
ehnbank.com

EverTrust Bank

Pasadena, CA
626-993-3800
evertrustbank.com

Ex-Works Capital (formerly World Trade Finance, Inc.)

Los Angeles, CA
818-556-8588
exworkscapital.com

First Choice Bank

Cerritos, CA
562-345-9092
firstchoicebankca.com

First Commercial Bank (USA)

Alhambra, CA
626-300-6000
bankfcb.com

First General Bank

Rowland Heights, CA
626-820-1099
fgbusa.com

GBC International Bank

Los Angeles, CA
310-826-4228
gbcib.com

Hana Small Business Lending, Inc.

Los Angeles, CA
213-977-5555
hanasba.com

Hanmi Bank

Los Angeles, CA
213-382-2200
hanmi.com

International City Bank

Long Beach, CA
562-436-9800
icb.biz

JPMorgan Chase Bank, National Association

Los Angeles, CA
626-795-9774
jpmorganchase.com

Kinecta FCU

Manhattan Beach, CA
310-643-2277
kincta.org

Manufacturers Bank

Los Angeles, CA
213-489-6200
manubank.com

Mega Bank

San Gabriel, CA
626-282-3000
megabankusa.com

Mission Valley Bank

Sun Valley, CA
818-394-2300
missionvalleybank.com

New Omni Bank, National Association

Alhambra, CA
626-284-5555
newomnibank.com

OneWest Bank, a division of CIT Bank, N.A.

Pasadena, CA
877-741-9378
onewestbank.com

Open Bank

Los Angeles, CA
213-892-9999
myopenbank.com

PACE Finance Corporation

Los Angeles, CA
213-353-9400
pacela.org

Pacific Alliance Bank

Rosemead, CA
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pacificalliancebank.com

Pacific City Bank

Los Angeles, CA
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paccitybank.com

Pacific Western Bank

Los Angeles, CA
310-877-8500
pacificwesternbank.com

PCR Small Business Development

Los Angeles, CA
213-739-2999
pcrcorp.org

Royal Business Bank

Los Angeles, CA
213-627-9888
royalbusinessbankusa.com

United Business Bank (formerly Uniti Bank)

Oakland, CA
510-567-6900
unitibank.com

United Midwest Savings Bank, National Association

De Graff, OH
937-585-5861
umwsb.com

United Pacific Bank

City of Industry, CA
626-965-6230
upbnet.com

US Metro Bank

Garden Grove, CA
714-620-8888
usmetrobank.com

LOS ANGELES COUNTY 504 LENDERS

Advantage Certified Development Corporation

Long Beach, CA
562-983-7450 x123
advantagecdc.org

Business Finance Capital

Los Angeles, CA
213-797-6706
bfcfunding.com

Coastal Business Finance

Tarzana, CA
818-621-6925
coastalbusinessfinance.com

San Fernando Valley Small Business Development

Van Nuys, CA
818-205-1770
goldenstatecdc.org

So Cal CDC

Valencia, CA
661-584-4798
socalcdc.com

SANTA BARBARA COUNTY

American Riviera Bank

Santa Barbara, CA
805-965-5942
americanriverabank.com

Montecito Bank & Trust

Santa Barbara, CA
805-963-7511
montecito.com

VENTURA COUNTY

Ventura County CU

Ventura, CA
805-477-4000
vccuonline.net

CALIFORNIA BASED LENDERS

Bank of the West

San Francisco, CA
925-942-8300
bankofthewest.com

Beacon Business Bank, National Association

San Francisco, CA
415-543-3377
beaconbusinessbank.com

BSD Capital, LLC dba Lendistry

Brea, CA
844-662-7297
lendistry.com

California FarmLink

Aptos, CA
831-425-0303
californiafarmlink.org

California International Bank, a National Banking Association

Westminster, CA
714-338-8700
calibankna.com

California Statewide Certified Development

Davis, CA
530-297-2140
calstatewide.com

CalPrivate Bank

La Jolla, CA
619-437-1000
calprivate.bank

CDC Small Business Finance Corporation

San Diego, CA
619-243-8657
cdcloans.com

CommerceWest Bank

Irvine, CA
949-251-6959
cwbk.com

Commercial Bank of California

Costa Mesa, CA
714-431-7000
cbcal.com

Independence Bank

Newport Beach, CA
949-266-6025
independence-bank.com

Harvest Small Business Finance, LLC

Laguna Hills, CA
949-446-8683
harvestsbfb.com

KeyPoint CU

Santa Clara, CA
408-731-4305
www.kpcu.com

Main Street Launch

Oakland, CA
510-763-4297
mainstreetlaunch.org

Mechanics Bank

Walnut Creek, CA
510-262-7235
mechanicsbank.com

Mortgage Capital Development Corporation

Oakland, CA
415-989-8855
tmcfinancing.com

MUFG Union Bank, National Association

San Francisco, CA
800-238-4486
unionbank.com

Pacific Enterprise Bank

Irvine, CA
949-623-7600
pacificenterprisebank.com

Pacific Mercantile Bank

Costa Mesa, CA
714-438-2500
pmbank.com

Pacific Premier Bank

Irvine, CA
949-623-7600
ppbi.com

Plumas Bank

Quincy, CA
530-283-7305
plumasbank.com

Poppy Bank

Santa Rosa, CA
707-636-9000
poppy.bank

Santa Cruz County Bank

Santa Cruz, CA
831-457-5000
sccountybank.com

Seacoast Commerce Bank

San Diego, CA
858-432-7002
sccombank.com

Sunwest Bank

Irvine, CA
714-730-4411
sunwestbank.com

United Business Bank

Walnut Creek, CA
925-476-1800
unitedbusinessbank.com

Velocity SBA (formerly Crossroads Small Business Solutions, LLC)

Walnut Creek, CA
877-675-0500
velocitysba.com

CALIFORNIA BASED 504 LENDERS**AMPAC Tri-State CDC, Inc.**

Grand Terrace, CA
909-915-1706
ampac.com

Bay Area Employment Development Company

Walnut Creek, CA
925-926-1020
baydevco.com

California Statewide Certified Development

Davis, CA
530-297-2104
calstatewide.com

Capital Access Group, Inc.

San Francisco, CA
415-217-7600
capitalaccess.com

CDC Small Business Finance Corporation

San Diego, CA
619-243-8657
cdcloans.com

Enterprise Funding Corporation

Redlands, CA
909-792-3803 x24
efundinginlandempire.com

Mortgage Capital Development Corporation

Oakland, CA
415-989-8855
tmcfinancing.com

Southland Economic Development Corporation

Santa Ana, CA
714-868-0008
southlandedc.com

Superior California Economic Development

Redding, CA
530-225-2760
scedd.org

NATIONALLY BASED LENDERS**Bank of America, National Association**

Charlotte, NC
980-335-3561
bankofamerica.com

BBVA USA

Dallas, TX
972-735-3568
bbvacompass.com

Bank Rhode Island

Providence, RI
401-456-5152
bankri.com

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Miami Lakes, FL
877-779-2265
bankunited.com

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203-972-3838
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800-272-9933
bannerbank.com

Berkshire Bank

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617-778-0500
berkshirebank.com

BizCapital BIDCO I, LLC

New Orleans, LA
504-832-1993
biz-capital.com

Byline Bank

Chicago
312-274-2390
bylinebank.com

Cadence Bank, National Association

Atlanta, GA
205-226-2000
cadencebank.com

Celtic Bank Corporation

Salt Lake City, UT
801-363-6500
celticbank.com

Citibank, N.A.

New York, NY
212-559-1000
citi.com

Citizens Bank

Providence, RI
401-456-7000
citizensbank24.com

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214-462-4000
comerica.com

Crestmark Bank

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248-641-5100
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firstbusiness.com

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firstchatham.com

First Financial Bank

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firsthomebank.com

First IC Bank

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firsticbank.com

First Savings Bank

Beresford, SD
605-763-2009
firstsavingsbanks.com

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828-524-7000
firstcitizens.com

Five Star Bank

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585-786-3131
five-starbank.com

**Florida Capital Bank,
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Jacksonville, FL
904-407-4740
floridacapitalbank.com

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Lake Mary, FL
407-233-1504
fountainhead504.com

Grow America Fund, Incorporated
New York, NY
212-682-1106
nationaldevelopmentcouncil.org

Hiawatha National Bank
Hager City, WI
715-792-2101
hnbank.com

**HomeStar and Midland (formerly
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midlandsb.com

IncredibleBank
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715-845-5522
incrediblebank.com

Live Oak Banking Company
Wilmington, NC
910-790-5867
manubank.com

Meadows Bank
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702-471-2265
meadowsbank.bank

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605-338-0059
metabank.com

MidFirst Bank
Oklahoma City, OK
405-767-7000
midfirst.com

Mission Bank
Kingman, AZ
928-715-5555
missionbankaz.com

Newtek Small Business Finance, Inc.
Lake Success, NY
212-356-9500
newtekone.com

Pinnacle Bank
Nashville, TN
615-744-3705
pnfp.com

Radius Bank
Boston, MA
617-482-4000
radiusbank.com

Readycap Lending, LLC
Berkeley Heights, NJ
973-577-4893
readcapital.com

Seacoast National Bank
Stuart, FL
772-221-2760
seacoastbank.com

Shinhan Bank America
New York, NY
646-843-7300
www.shbamerica.com

Spirit of Texas Bank, SSB
College Station, TX
979-846-8000
sotb.com

Stearns Bank National Association
St. Cloud, MN
480-391-5914
stearnsbank.com

Stone Bank
Mountain View, AR
870-269-7311
ozarkheritagebank.com

Surrey Bank & Trust
Mount Airy, NC
336-783-3900
surreybank.com

T Bank, National Association
Dallas, TX
972-720-9000
tbank.com

The Bancorp Bank
Wilmington, DE
302-358-5000
thebancorp.com

Timberland Bank
Hoquiam, WA
360-533-4747
timberlandbank.com

Umpqua Bank
Roseburg, OR
541-440-3970
umpquabank.com

Wallis Bank
Wallis, TX
713-580-9900
wallisbank.com

Wells Fargo Bank, National Association
Sioux Falls, SD
605-575-6900
wellsfargo.com

West Town Bank & Trust
North Riverside, IL
708-447-3330
westtownbank.com

Woori America Bank
New York, NY
212-244-1500
wooriamericabank.com

**Zions Bank,
a Division of Zions Bancorporation**
Salt Lake City, UT
801-844-7000
zionsbank.com

Participating Microlenders

Pace Finance Corp.
(213) 353-3982
pacelabdc.org

SBA Export Financing Lenders

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400 South Hope Street, suite 300
Los Angeles, California 90071
(714) 315-4915

Bank of Hope
3200 Wilshire Blvd., 7th Floor
Los Angeles, CA 90010
(877) 627-2722

**Bank of Southern California,
National Assoc.**
10400 S. Norwalk Blvd.
Santa Fe Springs, CA 90670
(562) 758-9400

CalWest Bank
400 Spectrum Center Drive, suite 100
Irvine, CA 92618
(949) 766.3040

Centerstone SBA Lending, Inc.
777 S. Figueroa St., Suite 1900
Los Angeles, CA 90017
(213) 805-5300

Citibank, N.A.
6400 Las Colinas Blvd.
Irving, TX 75039
(212) 559-2260

Citizens Business Bank
1010 East Colorado Blvd.
Pasadena, CA 91106
(626) 564-6234

**Commercial Bank
of California**

12121 Wilshire Blvd.
Suite 1925
Los Angeles, CA 90025
(310) 882-4875

East West Bank

2090 Huntington Drive
second floor
San Marino, CA 91108
(626) 979-5076

FinWise Bank

820 E 9400 South
Sandy, UT 84094
(801) 545-6000

First Choice Bank

41530 Enterprise Circle South
Suite 201
Temecula, CA 92590
(951) 319-7112

First General Bank

19036 Colima Road
Rowland Heights, CA 91748
(626) 307-7516

GBC International Bank

18645 E., Gale Ave.
City of Industry, CA 91748
951-894-8172

**Golden Bank,
National Association**

9315 Bellaire Boulevard
Houston, TX 77036
(713) 596-6968

Live Oak Banking Company

1741 Tiburon Dr.
Wilmington, NC 28403
(910) 790.5867

**MUFG Union Bank,
National Association**

4660 La Jolla Village Drive
Suite 450
San Diego, CA 92122
(858) 546-2516

Readycap Lending, LLC

420 Mountain Ave, third Floor
New Providence, NJ 07974
(310) 299-0211

Sunwest Bank

2050 Main Street, suite 300
Irvine, CA 92614
(714) 881-3029

World Trade Finance, Inc.

3009 W. Magnolia Blvd.
Burbank, CA 91505
818-556-8588

**Small Business
Investment
Companies**

**Corbel Capital Partners
SBIC, L.P.**

11777 San Vicente Blvd., suite 777
Los Angeles, CA 90049
POC - Jeffrey Schwartz
(310) 442-7011

Caltius Partners V (SBIC), L.P.

11766 Wilshire Blvd., Suite 850,
Los Angeles, CA 90025
POC - James B. Upchurch
(310) 996-9572

**Avante Mezzanine Partners
SBIC II, L.P.**

11150 Santa Monica Boulevard
Suite 1470
Los Angeles, CA 90025
POC - Jeri Harman
(310) 667-9242

**St. Cloud Capital Partners III
SBIC, LP**

10866 Wilshire Boulevard
Suite 1450
Los Angeles, CA 90024
POC - Kacy Rozelle
(310) 475-2700

TCPC SBIC, LP

2951 28th Street, suite 1000
Santa Monica, CA 90405
POC - Rajneesh Vig
(310) 566-1041

Celerity Partners SBIC, L.P.

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Suite 1470
Los Angeles, CA 90025
POC - (310) 268-1710

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Need Financing?

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

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

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

MAX LOAN AMOUNT: \$5 million

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

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

GUARANTEE: 50 to 90%

CAPLines

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

SBA Express Loan

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

MAX LOAN AMOUNT: \$350,000

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

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

GUARANTEE: 50%

Community Advantage

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

INTEREST RATE: prime + 6%

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

GUARANTEE: 75 to 90%



Microloans

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

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

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan

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

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

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

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

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

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



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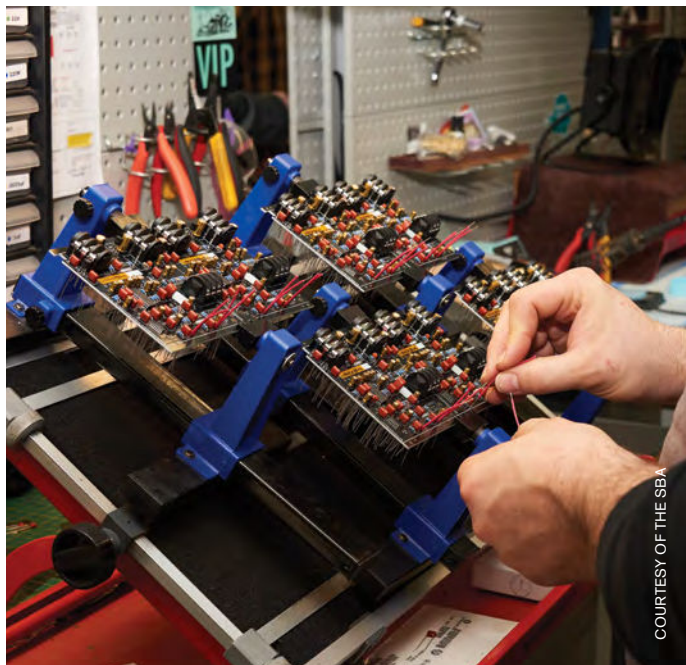

HISCOX
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Go Global with International Trade

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



COURTESY OF THE SBA



COURTESY OF THE SBA

Expand your Market

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

You can:

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

Financing for International Growth

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

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

Max loan amount: \$5 million

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

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

Guarantee: up to 90%

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

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5%

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

Guarantee: up to 90%

Approval time: 36 hours or less

Expert Advice on Exporting

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 10) for exporting assistance from professional business counselors.



COURTESY OF THE SBA

▲ HOW THE SBA HELPED US SUCCEED

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

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

Help with Trade Barriers

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

R&D Opportunities for High Growth Startups

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



COURTESY OF THE SBA

Do you work in one of these areas?

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

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

How it works

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

There are three phases:

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

How your startup benefits

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

Participating agencies:

- » Department of Agriculture
- » Department of Commerce

▲ HOW THE SBA HELPED US SUCCEED

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

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

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

SBIR Road Tour

Visit **sbirroadtour.com** to learn about national events connecting entrepreneurs working on advanced tech to the country's largest source of early stage funding. Each SBIR Road Tour stop introduces participating federal agency program managers, who oversee over 5,000 new awards annually.

Investment Capital

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

How an SBIC works

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

To be eligible

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

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

Small businesses
power our economy.

The SBA **powers**
small businesses.

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

Stop by your local SBA office or visit SBA.gov to learn how you can move your business forward with confidence.



U.S. Small Business
Administration



How I Did It

Smiling After the Storm

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

WRITTEN BY JESS WALKER

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

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

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



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

Challenge

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

Solution

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

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

What to do after a Disaster Declaration

After a disaster is declared by the President



Register with FEMA at

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

Express Bridge Loan Pilot Program

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

Loan Amount: \$25,000

Terms: up to seven years

Guarantee: 50%

After a disaster is declared by the SBA

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



Information you need to get started:

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



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

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

Benefit

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

The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged property not covered by insurance or other forms of assistance.

SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. For information visit **sba.gov/disaster**.

Keep in mind

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

Get Ready

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



Getting Back to Business:

Six essential preparedness steps for creating a continuity plan

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



Establish a communications plan

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



Protect your documents

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



Review insurance coverage

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



Establish a solid supply chain

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



Plan for an alternative location

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



Practice your plan with your staff

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

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

Surety Bonds

SBA-backed surety bonds help small businesses succeed.

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

How you benefit

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

How surety bonds work

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

Is the program right for you?

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

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



COURTESY OF AZTEC CONTRACTORS

▲ HOW THE SBA HELPED ME SUCCEED

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

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

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

Need a surety bond guarantee fast?

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

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



Ready to start?

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

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

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

Kevin Valdes
Seattle, WA
(206) 553-7277

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

CONTRACTING

Doing Business with the Government



How I Did It

COURTESY OF THE SEA

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 know-how. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

Compete smart.

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

Know your industry.

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

Build a team.

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

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

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

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






How to do business with the government

- 1** Identify your product or service number at **naics.com**.
- 2** Search **https://beta.sam.gov** to see if any federal agencies are looking for your product or service.
- 3** Attend an SBA district office workshop on contracting. Visit **sba.gov/localassistance** to find your local office.
- 4** Talk to a local Small Business Development Center counselor (see page 10) or visit a Procurement Technical Assistance Program adviser. Find your closest center at **aptac-us.org**.
- 5** Obtain a free DUNS number at **fedgov.dnb.com/webform**.
- 6** Register with the System for Award Management (**sam.gov**) to start doing business with the government.
- 7** Are you eligible for SBA certification programs? Read more about the 8(a), woman-owned small business, and HUBZone programs. Find out if you are eligible and upload all required documents to **certify.sba.gov**.



Government Contracting

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



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

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



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

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



3 Confirm your answer to all of the following:

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




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

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



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

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



4 Are you credit worthy?

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



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

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

8 Do you know where to find contracting opportunities?

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

9 Make sure you have:

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

It sounds like you may be a good fit for government contracting!
Visit your local SBA district office or sba.gov/contracting for more information.

SBA Certification Programs

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



COURTESY OF THE SUNDANCE CONSULTING

◀ HOW THE SBA HELPED ME SUCCEED

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

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

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

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

The benefits of the 8(a) program:

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

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

All Small Mentor-Protege Program

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

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

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

8(a) Business Development Program

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

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

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

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

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

HUBZone

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

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



Service-Disabled Veterans

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

Women-Owned Small Business Certification

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

Here's how to get certified:

1. Make sure you're eligible

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

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

2. Register

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

3. Certify

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

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

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

4. Update your status

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

5. Search the database

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

Regional/State Contracting Programs

California Department of Corrections and Rehabilitations Small Business/Disabled Veteran Business Enterprise
cdcr.ca.gov/obs/doingbusiness

CA Department of Food and Agriculture Small Business and Disabled Veterans Business Enterprise Program
cdfa.ca.gov/business

CA Department of General Services
dgs.ca.gov/OBAS

California Department of General Services Outreach Program
dgs.ca.gov/PD/About/Page-Content/PD-Branch-Intro-Accordion-List/Office-of-Small-Business-and-Disabled-Veteran-Business-Enterprise/Outreach-Program

CA Department of Parks and Recreation
parks.ca.gov/?page_id=22300

California Department of Transportation State Minority/Women Business Enterprise
dot.ca.gov/obeo

California Department of Veterans Affairs - Disabled Veteran Business Enterprise Program
calvet.ca.gov/MinorityVets/Pages/Disabled-Veteran-Business-Enterprise-Program.aspx

California eProcurement Portal
caleprocure.ca.gov

Cal Fire
fire.ca.gov/resources/sb-and-dvbe-program

California High-Speed Rail Authority Small Business Program
hsr.ca.gov/small_business

California Public Utilities Commission - Utilities Supplier Diversity Program
cpuc.ca.gov/supplierdiversity

California Unified Certification Program DBE Certification
dot.ca.gov/programs/business-and-economic-opportunity/dbe

Los Angeles Business Assistance Virtual Network
labavn.org

Los Angeles County Metropolitan Transportation Authority Small Business Enterprise
business.metro.net/faces

LA Department of Water and Power (213) 367-2252
ladwp.com/purchasing

LA Unified School District
achieve.lausd.net/page/3904

Metrolink
metrolinktrains.com/about/doing-business

Metropolitan Water District Business Outreach Program
mwdh2o.com/doing-business

National Minority Supplier Development Council MBE Certification
nmsdc.org/mbes/mbe-certification

Port of Long Beach Small Business Enterprise/Very Small Business Enterprise Program
polb.com/economics/contractors/sbe

Southern CA Edison
sce.com/procurement

Southern California Minority Supplier Development Council MBE Only
scmsdc.org/mbe

U.S. Department of Veterans Affairs - vendor information page
vip.vetbiz.va.gov

Get Expert Contracting & Certification Help

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