



U.S. Small Business
Administration

SAN ANTONIO EDITION 2019-2020

Small Business

RESOURCE GUIDE

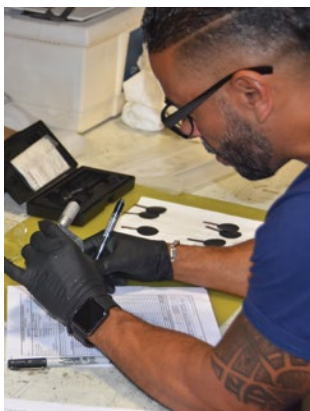
A photograph of two men in a workshop. The man on the left is wearing a red polo shirt and glasses, looking towards the man on the right. The man on the right is wearing a white polo shirt and glasses, looking at a red bicycle. They are in a workshop with stacks of cardboard boxes in the background and a large fan hanging from the ceiling.

**How to
Grow Your
BUSINESS**
in Central South Texas

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San Antonio 2019-2020



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ON THE COVER Mathias Ihlenfeld and employee, photo courtesy of Woom Bikes USA

Small
businesses
power our
economy.

The SBA
powers
small
businesses.

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

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



U.S. Small Business
Administration



Let us help give voice to your story.

SCOPE OF SERVICES



- Brand Voice
- Articles
- Blogs
- Website Content
- Social Media Posts
- Email Content
- Brochures
- Catalogs
- Visitor Guides
- Books
- Copywriting
- Photography
- Videos

We have all heard the phrase “content is king.” Creating rich, engaging, and inspiring content differentiates your brand in the marketplace. But who has time to focus on anything other than running their business?

Narrative works with you to develop the tools to tell your story across all media platforms. Powerful and authentic storytelling helps you stand out. It inspires action. It creates an emotional impact and forges enduring relationships. It separates you from the competition.



NARRATIVE

— BY NEW SOUTH MEDIA —

To schedule a meeting or to learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call 304.615.9884.

TFNB YOUR BANK FOR LIFE
SBA Preferred Lender

TFNB Your Bank for Life has been serving central Texas since 1889. We are the seventh oldest national bank in Texas still operating under its original charter. As a Preferred Lender, TFNB is able to offer secured financing nationwide ranging from \$20,000 to \$5 million. Contact a TFNB SBA Specialist to learn more about how our bank might be right for your business.

254-633-4518
501 N. Valley Mills Dr.
Waco, Texas 76710



WWW.TFNBTX.COM

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businesses
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The SBA
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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.

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District Director Letter

Welcome to the 2019-2020 edition of the U.S. Small Business Administration's San Antonio District Office *Small Business Resource Guide*. We foster economic growth by providing assistance to small businesses in the 55 counties of Central South Texas. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, and recover after a disaster. The SBA San Antonio district works with an extensive network of business advisers and lenders to help Texas's 2.6 million small businesses at every stage of development.

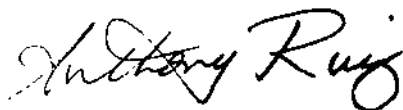
Across our district in the last year, we empowered nearly 900 small businesses to:

- Find an ally, advocate or mentor via our 10 SBA Resource Partners, which includes SCORE, Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access nearly \$38 million in SBA-guaranteed loans using 127 local banks, credit unions, community-based lenders, and microlenders. With this financing, these small businesses then hired new employees, bought needed equipment, and built/renovated facilities.
- Recover after a disaster with the help of about \$60 million in SBA disaster assistance loans. The SBA provides loans to business of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance, giving these San Antonio residents and business owners the confidence to move forward.
- Gain more than \$475 million in federal contracting awards. Small businesses across all industries benefit from prime and subcontracting procurement opportunities, training and technical assistance.

There is tremendous economic momentum within Central South Texas, so whether you are just starting out or looking to expand and compete at a local, national or global scale, we are here for you.

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

Sincerely,



Anthony Ruiz
San Antonio District Director
U.S. Small Business Administration



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LOCAL BUSINESS ASSISTANCE

Bitten by the Business Bug

How SBA-backed loans helped one woman turn a flagging pest control business into an ever-expanding enterprise.

WRITTEN BY ZACK HAROLD



Rebecca Fyffe first worked at ABC Humane Wildlife Control & Prevention Inc., a pest control business in suburban Chicago, Illinois, for a college summer job. She was on a different career path when she got a call from her old employer. The president of ABC needed to take a medical sabbatical, and the company wanted Fyffe to take over in his absence. Fyffe had studied public policy, pre-law, and epidemiology in addition to university-level research on pesticides. Not content with just keeping the seat warm, Fyffe began making improvements to the company's operations during her year at the helm. "Because of that I was made CEO," she says. That was in 2001. Fyffe was just 25 years old, the youngest pest control company CEO in the nation and one of only a few women in a business dominated by men.

She continued to look for ways to grow the company. At the time, ABC focused its efforts solely on nuisance wildlife control. Fyffe saw a lucrative opportunity in urban bird management. She had long been concerned about pigeons. Growing up, one of her young cousins contracted encephalitis from pigeon droppings, which led to epilepsy, blindness, and eventually death. Fyffe studied the birds and how to mitigate their threat, which brought her to the conclusion that improvements could be made in urban pigeon control. She found more effective solutions were needed to make the mitigation material more durable for city use. Fyffe knew she could do better, but to get the new venture off the ground, ABC needed to borrow money to invest in training, equipment, and insurance. The company was hesitant to take on the financial risk, so Fyffe offered an alternative solution: allow her to launch a new company that would specialize in pigeon management. She would run that company in addition to her duties at ABC.

She launched Landmark Pest Management in 2010 with four employees. Fyffe still needed to borrow money, which would be more difficult now that she didn't have an established business standing behind her. Thanks to workshops hosted by the SBA-supported Women's Business Development Center, Fyffe applied for an SBA-backed 7(a) loan through Chase Bank. A conventional loan would have allowed her to mortgage the warehouse facility she needed, but nothing more.

"We would have maxed out our ability to borrow," Fyffe says. "That would not have worked for our business." Because of SBA backing, Chase was willing to offer Fyffe a larger line of credit, which allowed her to get the warehouse as well as the uniforms, tools, and materials she needed. "We couldn't have done it without the SBA," she says.

Landmark established its reputation from its first contract, installing netting on a bridge project in Chicago. This bridge became the Chicago Transit Authority's showpiece for bird control. Within two years, Landmark was one of the main companies providing bird deterrent systems in Chicago. Fyffe used the money she made to purchase ABC and merge the two companies in 2012.



LANDMARK PEST MANAGEMENT



LANDMARK PEST MANAGEMENT

“

We couldn't have done it without the SBA.”

Rebecca Fyffe

Founder

Landmark Pest Management

The company has grown to 85 employees with 50 trucks on the road every day, working alongside the biggest construction firms in the country. Still, Fyffe challenges herself by finding ways to expand the company. In addition to its work in Illinois, Landmark does business in Michigan, Indiana, and Missouri. Fyffe is considering expansion to California and New York.

Landmark has continued to use its science-based methodology and proprietary technology to expand its offerings. The company is a leader in bedbug science, pioneering a special DNA test to detect infestations with a relatively small sample. Fyffe's team is also testing a new nontoxic fungi spore that could be used to kill the pests. The company's fastest growing sector is food production applications. Inspectors shut down factories if they find a pest, even if the animal has already been caught in a trap. Fyffe's company developed a trap that is equipped with sensors that allow Landmark to dispatch technicians as soon as a pest is captured. Although Fyffe has used conventional loans for these expansions, she credits her first SBA-backed loan and her Women's Business Development Center guidance with teaching her how to craft a growth plan and pitch ideas to lenders.

“We might not have been able to access that without the SBA,” she says.

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you realize it. Our SBA Resource Partners extend our reach, offering free or low-cost mentoring, counseling, and training to help you start-up and thrive at all stages of the business life cycle.

There are more than

300 SCORE chapters

980 Small Business Development Centers

100 Women's Business Centers

20 Veterans Business Outreach Centers

SCORE

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. These business executives share real-world knowledge for no cost and to fit your busy schedule. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit sba.gov/score to start working on your business goals.

SMALL BUSINESS DEVELOPMENT CENTERS

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

WOMEN'S BUSINESS CENTERS

Women entrepreneurs receive essential business 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 their business. For your nearest Women's Business Center, visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

Veteran and military entrepreneurs receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. These are also the places to receive procurement guidance, which can help your business 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.



◀ BUSINESS SPOTLIGHT

Lauren Cornell, left, and Dr. Bianca Cerqueira, cofounders of NovoThelium, are helping breast cancer survivors better recover after surgery. The SBA has helped Lauren and Bianca better position their small business for commercial success. In 2015, the biomedical engineers created a tissue-engineered nipple areolar matrix that enables breast cancer survivors to regenerate a real nipple made from their own cells after a mastectomy. Lauren and Bianca sought assistance from the University of Texas at San Antonio SBDC Technology Commercialization Center to develop their business strategy. NovoThelium won first place in the San Antonio InnovateHER Business Challenge and was then a top 10 national finalist in 2017. Since then, NovoThelium has won business plan competitions, successfully raising more than \$320,000 in funding.

SCORE

Visit [sba.gov/score](https://www.sba.gov/score) to start working on your business goals.

Austin Chapter #249

Westland Office Park
5524 Bee Caves Road, building M
Austin
(512) 928-2425

Satellite offices:

Bastrop

410 Technology Drive

Dripping Springs Chamber of Commerce

509 W. Mercer St.

Georgetown Chamber of Commerce

100 Stadium Drive

Leander Chamber of Commerce

100 N. Brushy

Marble Falls Chamber of Commerce

916 Second St.

Round Rock Public Library

216 E. Main St.

Round Rock

15501 Ranch Road 620 N., suite 800

San Marcos Chamber of Commerce

202 N. C.M. Allen Parkway
(913) 909-6223 or (512) 878-6318

San Antonio Chapter #164

Hipolito F. Garcia Federal Building
615 E. Houston St., suite 293
(210) 403-5931

Satellite offices:

San Antonio Central Library (LaunchSA)

600 Soledad St.
(210) 403-5931 or (210) 207-2500

Kerrville Chamber of Commerce

on Thursdays and Fridays
1700 Sidney Baker, unit 100
(830) 896-1155

Schertz Public Library on Fridays

798 Schertz Parkway

Small Business Development Centers

South-West Texas Border SBDC Network Office

Regional/Lead Center
501 W. Cesar E. Chavez Blvd.
San Antonio
(210) 458-2450

University of Texas at San Antonio SBDC

Serving Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Kendall, Kerr, Medina, and Wilson counties
501 W. Cesar E. Chavez Blvd.
(210) 458-2460

El Paso Community College SBDC

Serving El Paso and Hudspeth counties
9050 Viscount Blvd., B-520
El Paso
(915) 831-7743

University of Texas–Rio Grande Valley SBDC

Serving Cameron, Hidalgo, Starr, and Willacy counties
1407 E. Freddy Gonzalez Drive
Edinburg
(956) 665-7535

University of Houston–Victoria SBDC

Serving Aransas, Bee, Calhoun, DeWitt, Goliad, Gonzales, Jackson, Karnes, Lavaca, Refugio, and Victoria counties
Victoria Tower
1908 N. Laurent St., fourth floor
(361) 485-4485

Texas A&M International University SBDC

Serving Jim Hogg, Webb, and Zapata counties
Radcliffe Killam Library
5201 University Blvd., KLM-321
Laredo
(956) 326-2827

Del Mar College SBDC

Serving Brooks, Duval, Jim Wells, Kenedy, Kleberg, Live Oak, McMullen, Nueces, and San Patricio counties
3209 S. Staples St.
Corpus Christi
(361) 698-1021

Angelo State University SBDC

Serving Concho, Crockett, Irion, Kimble, Mason, McCulloch, Menard, Schleicher, Sutton, and Tom Green counties
69 N. Chadbourne St.
San Angelo
(325) 942-2098

Texas State SBDC

Serving Bastrop, Blanco, Burnet, Caldwell, Fayette, Hays, Lampasas, Lee, Llano, San Saba, Travis, and Williamson counties
Centennial Towers
505 E. Huntland Drive, suite 460
Austin
(512) 420-9379

Sul Ross State University–Rio Grande College SBDC

Serving Dimmit, Edwards, Kinney, LaSalle, Maverick, Real, Uvalde, Val Verde, and Zavala counties
3107 Bob Rogers Drive
Eagle Pass
(830) 758-5022

Sul Ross State University–Big Bend SBDC

Serving Brewster, Culberson, Jeff Davis, Pecos, Presidio, and Reeves counties
Centennial School Building
500 W. Avenue H
Alpine
(432) 837-8694

SBDC International Trade Center

501 W. Cesar E. Chavez Blvd.
San Antonio
(210) 458-2470

SBDCNet National Information Clearinghouse

501 W. Cesar E. Chavez Blvd.
San Antonio
(210) 458-2747 or (800) 689-1912

UTSA Procurement Technical Assistance Center

501 W. Cesar E. Chavez Blvd.
San Antonio
(210) 458-2458

SBDC Technology Commercialization Center

501 W. Cesar E. Chavez Blvd.
San Antonio
(210) 458-2745

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](https://www.sba.gov/vboc). This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

UTRGV Veterans Business Outreach Center

Serving central, western and southern Texas
1407 E. Freddy Gonzalez Drive, suite 1200
Edinburg
(956) 665-8931

Women's Business Centers

For your nearest Women's Business Center, visit [sba.gov/women](https://www.sba.gov/women).

LiftFund Women's Business Center

Central Public Library
600 Soledad St.
San Antonio
(888) 215-2373



Your Advocates

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

Advocacy

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

Your advocate helps with these small business issues:

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

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

Ombudsman

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

The ombudsman's office helps you:

- » resolve regulatory disputes with federal agencies
- » reduce unfair penalties and fines

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

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

- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

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

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



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

COURTESY OF THE SBA

How to Start a Business in Central South Texas

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

The Startup Logistics

Even if you're running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research the applicable 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. Specific professions require state-level licenses and can be found at the Texas Department of Licensing and Regulation, www.tdlr.texas.gov.

For many licenses, continuing education credits are needed. TDLR's Continuing Education Department provides information on programs and requirements needed to obtain an occupational license. TDLR also runs the Military Experience, Service, Training and Education program. For information call (512) 463-6599 or (800) 803-9202.

The Governor's Business Permit Office helps with licensing and regulatory issues. Contact businesspermits@gov.texas.gov or call (512) 936-0100. Visit gov.texas.gov > uploads > Texas licenses permits.

» **Beer licenses and/or liquor permits**
tabc.state.tx.us

Name Registration

Register your business name with the county clerk where your business is located. All businesses operating as corporations in



COURTESY OF THE SBA

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

Texas must file articles of incorporation with the Office of the Secretary of State of Texas. Other forms of business entities required to file with the Secretary of State include: limited partnerships, limited liability partnerships, limited liability companies, professional corporation, professional associations, and nonprofit corporations.

If a business will operate as a sole proprietorship or a partnership, an Assumed Name Certificate or dba (doing business as) for each name (or deviation of that name) that the business will use must be on file with each county clerk office in the county in which business will be conducted. If the business will operate as a corporation, limited partnership or limited liability company and the business will be identified by a name other than the name on file with the secretary of state, an Assumed Name Certificate must be filed with the secretary of state, and each county in which the business activity will be conducted.

Corporations, limited partnerships and limited liability companies organized in other states or countries may transact business in Texas by obtaining a Certificate of Authority through the Office of the Secretary of State of Texas.

» SOSDirect

(512) 463-5555

sos.state.tx.us/corp/sosda/index.shtml

Taxes

As a business owner, you should know your federal tax responsibilities and make some basic 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.

Whether you are a new or an experienced business owner, there are new tax law changes that may affect your business. As the IRS works to implement the Tax Cuts and Jobs Act, signed into law December 2017, you can access the latest information on irs.gov/tax-reform to better understand the new tax law implications and how they affect your bottom line.

» Tax Assistance Centers

Monday-Friday, 7 a.m. to 7 p.m. for locations, visit irs.gov/help/contact-my-local-office-in-texas.

» Sales and Use Tax Permit

Office of the State Comptroller
comptroller.texas.gov

» Texas Franchise Tax

The Texas Franchise Tax applies to partnerships (general, limited and limited liability), corporations, limited liability companies, business trusts, professional associations, business associations, joint ventures and other legal entities, visit comptroller.texas.gov/taxes/franchise.

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, socialsecurity.gov/employer or (800) 772-1213. 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, (800) 321-6742 or visit osha.gov.

» Texas Workforce Commission

Access workforce development services at statewide Workforce Solutions offices. The commission provides unemployment benefits services through five telephone centers and administers unemployment tax through numerous local tax offices. Visit twc.texas.gov.

Employee Insurance

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

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, 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.

Disability Compliance

For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit ada.gov.

Child Support

Employers are essential to the success of the child support program and are responsible for collecting 75 percent 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. "A Guide to an Employer's Role in the Child Support Program" is available at the Office of Child Support Enforcement's website at acf.hhs.gov/programs/css > **employer responsibilities**. You can also find information

about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. Intellectual property may be valuable assets for small businesses and entrepreneurs, and are important to consider in the development of any business plan.

Patents and Trademarks

For information and resources about U.S. patents and federally registered trademarks visit uspto.gov or call the U.S. Patent and Trademark Office Help Center at (800)786-9199. The Texas Regional Office in Dallas, Texas, serves Alabama, Arkansas, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, and Texas, uspto.gov/texas.

A patent for an invention is the grant of a property right to an inventor, issued by the 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.

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. For information visit uspto.gov/inventors.

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

Copyrights

Copyrights protect original works of authorship, including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems, although it may protect the way these are expressed. For general information contact:

» U.S. Copyright Office

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



COURTESY OF THE SBA

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

Chambers of Commerce

officialusa.com/stateguides/chambers/texas.html

Alamo Asian American Chamber

(210) 802-6937
alamo-aacc.org

Alamo City Black Chamber

(210) 486-2125
alamocitychamber.org

Austin Asian Chamber

(512) 407-8240
austinasianchamber.com

Del Rio

(830) 775-3551
drchamber.com

Greater Austin Black Chamber

(512) 459-1181
austinbcc.org

Laredo

(956) 722-9895
laredochamber.com

San Angelo

(325) 655-4136
sanangelo.org

San Antonio Hispanic Chamber

(210) 255-0462
sahcc.org

San Antonio LGBT Chamber

(210) 504-9429
salgbtchamber.org

San Antonio Women's Chamber

(210) 299-2636
sawomenschamber.org

San Marcos

(512) 393-5900
sanmarcostexas.com

Victoria

(361) 573-5277
victoriachamber.org

Women's Chamber

(512) 338-0839
womenschambertexas.com

Economic Development

Looking to expand? The Texas Economic Development Corp. and the Governor's Office of Economic Development and Tourism provide valuable incentives, financing options, and resources. Contact (512) 936-0100 or visit businessintexas.com.

How Do I Find an EIN?



No doubt, there are probably quite a few regulatory and administrative items on your new business checklist, like getting a permit and registering your business name.

One of the key requirements for most new businesses (or businesses that are restructuring) is obtaining an Employer Identification Number, or EIN, from the IRS.

Here's what you need to know about EINs and how to go about getting one for your business.

What is an EIN?

An EIN is a unique nine-digit number that identifies your business for tax purposes. Think of it as the business equivalent of a social security number (although it shouldn't be used in place of it).

As a business owner, you'll need an EIN to open a business bank account, apply for business licenses, and file your tax returns. It's a good idea to apply for one as soon as you start planning your business. This will ensure there are no delays in getting the appropriate licenses or financing that you need to operate.

Who needs an EIN?

An EIN is needed by any business that retains employees. However, non employers are also required to obtain one if they operate as a corporation or partnership.

Answering yes to any of the questions in the list on the right means you need one for your business.

How to apply for an EIN

The easiest way to apply for your EIN is online via the IRS EIN Assistant. As soon as your application is complete and validated, you'll be issued an EIN. There is no charge for this service (beware of internet scams that will try to sell you their EIN application services).

You can also apply by mail or fax using Form SS-4, available at [irs.gov/formss4](https://www.irs.gov/formss4).

Changing your business structure? Get a new EIN

As your business grows and matures, you may choose to change its legal or ownership structure. For example, a sole proprietor may decide to incorporate, or a partnership may be taken over by one of the owners to then operate as a sole proprietorship. In instances such as these, your business will need a new EIN.

There are other scenarios that require a new EIN, such as bankruptcy, a change in a corporation's name or location, or reorganization of a corporation. Check out "Do You Need a New EIN" on [irs.gov](https://www.irs.gov).

Using your EIN to make tax deposits

If you have employees, you will have been automatically enrolled in the Electronic Federal Tax Payment System (eftps.gov) when you applied for your EIN. This allows you to make tax deposits, including federal employment and corporate taxes, online or by phone.

Lost your EIN?

If you lost or misplaced your EIN, you can retrieve it in the following ways:

- Reference the original notice issued by the IRS when you received your EIN, or call the IRS Business & Specialty Tax Line at (800) 829-4933.
- If you used it to open a bank account or get a license, contact these

Not sure whether you need an EIN?

Check out this guide from the IRS. **Answering yes to any of the questions in the list means you need one for your business.**

Do you have employees?

YES NO

Do you operate your business as a corporation or a partnership?

YES NO

Do you file any of these tax returns: employment, excise, or alcohol, tobacco and firearms?

YES NO

Do you withhold taxes on income, other than wages, paid to a non-resident alien?

YES NO

Do you have a Keogh plan?

YES NO

Are you involved with any of the following types of organizations?

- Trusts, except certain grantor-owned revocable trusts, IRAs, Exempt Organization Business Income Tax Returns
- Estates
- Real estate mortgage investment conduits
- Nonprofit organizations
- Farmers' cooperatives
- Plan administrators

YES NO

organizations. They should be able to retrieve your number.

- Find an old tax return. Your EIN should be on it.

WRITTEN BY **Caron Beesley**, CONTRIBUTOR

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.



Business plans help you run your business

A good business plan guides you through each stage of starting and managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business. It's a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll 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 choice.

Pick a business plan format that works for you

- There's no right or wrong way to write a business plan. What's important is that your plan meets your needs.
- Most business plans fall into one of two common categories: traditional or lean startup.
- **Traditional business plans** are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long.
- **Lean startup business plans** are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

Which business plan format is right for you?



Traditional Business Plan

- This type of plan is very detailed, takes more time to write, and is comprehensive.
- Lenders and investors commonly request this plan.



Lean Startup Plan

- This type of plan is high-level focus, fast to write, and contains key elements only.
- Some lenders and investors may ask for more information.



TRADITIONAL BUSINESS PLAN FORMAT

You might prefer a traditional business plan format if you're very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

Executive Summary

Briefly tell your reader what your company is 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

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

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

Market Analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. 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

Tell your reader 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 LLC.

Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes or CVs of key members of your team.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. 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 in detail.

Marketing and Sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen.

You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

Funding Request

If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

Financial Projections

Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and 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. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years.

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.

This is a great place to use graphs and charts to tell the financial story of your business.

Appendix

Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

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

LEAN STARTUP PLAN FORMAT

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan.

Lean startup formats are charts that use only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. You can search the web to find free templates of the Business Model Canvas, or other versions, to build your business plan.

We'll discuss the nine components of the Business Model Canvas version here.

Key Partnerships

Note the other businesses or services you'll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers or using technology to tap into the sharing economy.

Key Resources

List any resource you'll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don't forget to 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. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

Customer Segments

Be specific when you name your target market. Your business won't be for everybody, so it's important to have a clear sense of who your business will serve.

Channels

List the most important ways you'll talk to your customers. Most businesses use a mix of channels and optimize them over time.

Cost Structure

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

Revenue Streams

Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

Want to see an example of a business plan?

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

LEAN STARTUP PLAN CHECKLIST

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

“If you fail to plan, you are planning to fail.”

Benjamin Franklin

Programs for Entrepreneurs

SBA's Emerging Leaders program helps grow businesses.

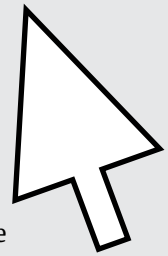
Business executives looking for their next educational opportunity will find it in the SBA's Emerging Leaders program.

Participants in the intense seven-month Emerging Leaders entrepreneurship program are selected through a competitive process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions. Emerging Leaders graduates have reported gaining more than \$300 million in new financing and securing over \$2.16 billion in government contracts. For information about the Emerging Leaders program, visit sba.gov/emergingleaders.



Online Resources for Entrepreneurs

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



Courses include:

- writing your business plan
- small business legal requirements
- small business financing options
- digital and traditional marketing to win customers
- disaster recovery
- cyber security and crime prevention

Entrepreneurs receive business counseling and assistance at the Philadelphia SBA district office in King of Prussia.



Jack Goodison, a veteran, grew his business in North Kingstown, Rhode Island, J. Goodison Co., with the help of an SBA-guaranteed 504 loan.

Programs for Veterans

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

Need entrepreneurship training?

Entrepreneurship training is available through the SBA's programs for veterans, sba.gov/veterans, at military installations around the world. These programs are open to active duty service members, those transitioning out of service, National Guard and Reserve members, veterans of all eras, and military spouses. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs.

Veterans Business Outreach Centers, sba.gov/vboc, provide business training and counseling to those interested in starting, purchasing, or growing a small business.

Boots to Business is an entrepreneurial education and training program offered by the SBA as part of the Department of Defense's Transition Assistance Program. Service members transitioning out of active duty and military spouses are eligible for Boots to Business.

During the course, 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 that host the Transition Assistance Program,

both in and out of the contiguous United States.

Boots to Business: Reboot delivers the Boots to Business curriculum to veterans of all eras, members of the National Guard and Reserve, and military spouses in their local communities.

Register for either program at <https://sbavets.force.com>.

If you're a service-disabled veteran or a spouse, the SBA's Service-Disabled Veteran Entrepreneurship Training Program provides guidance on starting or growing your small business, visit sba.gov/ovbd.

Interested in doing business with the government?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting opportunities can receive training through the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans: VIP Start, VIP Grow, and VIP International.

- » VIP Start is for companies wanting to 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 is the core curriculum which assists companies in developing strategies 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 is for companies that want to enter or expand their federal and commercial contracting opportunities overseas.

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. To learn more, contact your local SBA district office or ask your SBA Lender about the Veterans Advantage program, sba.gov/loans.

Learn about the Service-Disabled Veteran-Owned Small Business certification program on page 49.

Have an employee who was called to active duty?

Ask your local SBA district office or lender about the Military Reservist Economic Injury Disaster Loan program. If you meet the eligibility requirements, 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.

Mathias Ihlenfeld

OWNER, WOOM BIKES USA
Austin, TX

With the help of expert SBA guidance, Mathias Ihlenfeld expanded Woom Bikes USA in Austin so he could improve product distribution across

North America. Designed to correspond to the movements and riding skills of children, Woom Bikes are made of a lightweight yet sturdy aluminum so they are easier to handle than typical children's bikes. Children can better maintain balance and work on coordination. Thinking of cost-conscious families, the company also created its own up-cycle program so that children can graduate to larger Woom Bikes as they grow.

- **What challenge did you have?** After we launched Woom Bikes USA in Austin in 2014 we experienced tremendous growth. I needed a guide who could help us better navigate logistics and operations. We also needed to secure financing to grow and meet demand.
- **What was the SBA solution?** The SBA has a network of business counselors that operate for free or low cost in the San Antonio area. My Texas State University Small Business Development Center adviser directed me toward the SBA Emerging Leaders program. I graduated from this intense executive-level program in 2018 after receiving business training and networking opportunities that really accelerated the growth of my small business. Emerging Leaders helped make me a force for good in my community. When we needed financing assistance for our expansion efforts, we were able to qualify for a \$2 million SBA-backed 7(a) loan to expand our warehouse. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing.
- **What benefit did this have for you?** I have continued to work with my SBDC adviser, and I have seen the results in my business performance. With this guidance, Woom Bikes is operating more efficiently; we can support ongoing growth. We have streamlined our supply chain process and expanded warehouse capacity. In five years we've grown to 25 employees in a 10,000-square-foot modern facility. I'm proud to say that because of SBA assistance, my small business is a job creator.



**“
I'm proud to say
that because of
SBA assistance,
my small
business is a job
creator.”**

Mathias Ihlenfeld
Owner, Woom Bikes USA



Woom Bikes Quality Engineer Daniel Kasprzak, on the left, and Owner Mathias Ihlenfeld

FUNDING PROGRAMS

Financing Your Small Business



A Deal is Inked

An SBA loan helps these entrepreneurs succeed in the challenging printing market.

WRITTEN BY Pam Kasey

When Mark Morales's employer, the owner of Printing Palace in Santa Monica, California, told him in 2014 he'd found a buyer for the business, Morales reacted with shock. "Why?" his boss asked. "Do you want to buy it instead?"

The idea surprised Morales, but it was appealing. He'd been in the industry for more than 20 years and at Printing Palace for a decade. As general manager, he managed nine employees and took care of the business as if it were his own; many customers assumed he was the owner. He and his husband, John Briggs, discussed a possible purchase over lunch. "It wasn't something I was looking to do, I was just trying to take control of my own destiny," Morales says. He was scared, but the couple decided to take the leap.

Morales and Briggs visited their credit union and were quickly disappointed. The loan officer wouldn't take the risk. "He decided that printing was a dying industry and there was no way he was going to fund us," Morales said.

In frustration, Morales posted about the setback on Facebook. His social network came to his aid; the post got him the attention of an SBA Lender—as high up as the bank's vice president, Mark Morales. This SBA Lender decided the couple deserved the chance, and Morales and Briggs soon qualified for SBA funding. They received a 7(a) loan of \$1.1 million toward the \$1.4 million purchase, enabling Morales and Briggs to buy Printing Palace in 2015.

It was a challenging time to invest in printing. "There were probably 20 printers in our area 10 years ago, and there are probably four now," Morales says. "The industry has changed a lot, even in the past three years. What used to be 20 to 30 percent of our business is now 50 to 60 percent, and that's on-demand, digital, quick, turned around in a day." The couple has met the challenge, giving up equipment they owned for five new digital printers they lease. They also added an architectural plan printer in response to frequent customer requests. "It's not a huge moneymaker, but it meets demand and it's a profitable unit," Morales says.

What sets Printing Palace apart in a changing industry is the shop's commitment to customer service. "Everybody wants to do online printing," he says. "What keeps us going, and we're doing well, is that we cater to people who are frustrated with that—or who just want to come in and feel things and talk to somebody who's knowledgeable about the product." Printing Palace's website touts its print-industry veterans who take pride in delivering jobs on time. Morales and Briggs have earned high reviews online.

Morales sought certification early on as an LGBT-owned business. He serves as president of his local chapter of the Los Angeles Gay & Lesbian



COURTESY OF J. EMILIO FLORES



COURTESY OF J. EMILIO FLORES

Mark Morales believes that what sets Printing Palace apart in a changing industry is his talented work force and their customer service.

“
If it’s
something
you want to
do and you
have the skill
to do it, you
just have to
jump in with
both feet.”

Mark Moralez
Owner
Printing Palace

Chamber of Commerce, giving Printing Palace prominence in a loyal market. “We’ve also done some charity work for Human Rights Campaign and Equality California, we’ve donated money and free printing. Those causes are near and dear to our hearts.”

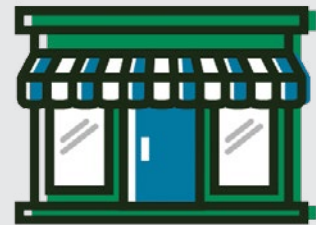
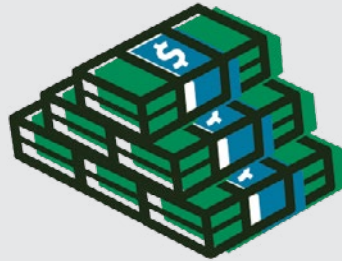
At a time when print shops routinely struggle and fail, Printing Palace has secured its place. “Revenues have stayed steady,” Moralez says. “But we’ve streamlined everything, so we’re a lot more efficient and profitable than we were. In an industry that peaked 10 years ago and has slowly been in decline, the fact that we can stay where we are and make it profitable is a strong indication of how well we’re doing.”

The pressure is real. “Now everybody is relying on us, and the weight falls on my shoulders,” Moralez says. “It’s more work than I’ve ever done in my life, but it’s been a good thing. I’m glad we did it.”

For those seeking business financing, Moralez has this advice: do your research and find an SBA Lender who wants to work with you. “Then, go for it,” he says. “If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

SBA-backed Loans

For small business owners and entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. If you are eligible and cannot obtain conventional financing with reasonable rates and terms, the SBA guarantee reduces a lender’s risk of loss in the event of a default on the loan. 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 SBA Lender in accordance with your terms.



Lender Match

Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch. The SBA’s online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.

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're unable to 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 percent

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 percent

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 percent; for loans of \$50,000 and greater, prime + 4.75 percent

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 percent

Community Advantage Program

Financing 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 percent

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

GUARANTEE: 75 to 90 percent

Microloan Program

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 percent; loans \$10,000 and greater, lender cost + 7.75 percent

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program

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

MAX LOAN AMOUNT (up to 40 percent 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 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent 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 percent

SBA Lenders

These participating SBA Lenders offered SBA-backed loans in the San Antonio district from October 2016 through February 2019.

ABILENE

**First Financial Bank
National Association**
400 Pine St.
(325) 627-7155
ffin.com

ARLINGTON

Texas First Bank
2225 E. Randol Mill Road
suite 422
(817) 652-7474
texasfirst.bank

AUSTIN

A+ FCU
6420 US Highway 290 East
(512) 302-6800
aplusfcu.org

American Bank of Commerce
2243 W. Braker Lane
(512) 391-5614
theabcbank.com

Amplify CU
3600 W. Parmer Lane
(512) 904-2488
goamplify.com

BBVA Compass Bank
1703 W. Fifth St., fifth floor
(512) 421-5875
compassweb.com

Comerica Bank
300 W. Sixth St., suite 2250
(512) 427-7127
comerica.com

**Community Banks
of Colorado**
13785 N. Research Blvd.
(512) 706-6983
cobnks.com

Guaranty Bank & Trust
601 W. Fifth St.
(512) 364-0770
gnty.com

Horizon Bank SSB
600 Congress, suite G-260
(512) 637-5749
horizonbanktexas.com

Independent Bank

1011 W. 40th, suite 100
(512) 652-0404
independent-bank.com

JPMorgan Chase Bank
221 W. Sixth St.
(512) 876-4698
chase.com

Pacific Premier Bank
901 S. Mopac Expressway
building 1, suite 300
(512) 318-4416
ppbi.com

Regions Bank
4314 W. Braker Lane
(512) 372-2343
regions.com

Southwestern National Bank
11220 N. Lamar Blvd., suite A100
(512) 834-8886
swnbk.com

University Federal Credit Union
8303 N. Mopac Expressway
(512) 421-7356
ufcu.org

Vista Bank
3720 Jefferson
(512) 575-4800
vistabank.com

BASTROP

**First National Bank
of Bastrop**
489 Highway 71 West
(512) 321-2561
fnbbastrop.com

COLLEGE STATION

American Momentum Bank
1 Momentum Blvd.
(979) 774-1111
americanmomentumbank.com

Spirit of Texas Bank SSB
625 University Drive East
(979) 846-8000
sotb.com

CORPUS CHRISTI

American Bank
5120 S. Padre Island Drive
(210) 970-2058
americanbank.com

DALLAS

PlainsCapital Bank
18111 Preston Road
suite 220
(972) 407-4374
plainscapital.com

PMC Commercial Trust
17950 Preston Road
suite 600
(972) 349-3200
cimgroup.com/pmc

T Bank
16200 Dallas Parkway
suite 190
(972) 720-9000
tbank.com

**Titan Bank
National Association**
3100 Monticello Ave.
(214) 937-0000
titanbank.com

Veritex Community Bank
8214 Westchester Drive
suite 100
(833) 837-4839
veritexbank.com

DEL RIO

Amistad Bank
1301 Veterans Blvd.
(830) 775-0295
amistadbank.com

ELGIN

Frontier Bank of Texas
1213 Highway 290
(512) 281-1500
frontierbankoftexas.com

FORT WORTH

Pinnacle Bank
250 W. Lancaster Ave.
suite 170
(817) 810-9110
pinnbanktx.com

GARLAND

**Newtek Small Business
Finance Inc.**
675 Town Square Blvd.
suite 200, building 1A
(212) 356-9500 or
(956) 579-8293
newtekone.com

GEORGETOWN

First Texas Bank
900 S. Austin Ave.
(512) 863-2567
firsttexasbank.net

GONZALES

**Sage Capital Bank
National Association**
1606 N. Sarah DeWitt Drive
(830) 672-8585
sagecapitalbank.com

GRAPEVINE

Bank of the West
108 W. Northwest Highway
(877) 310-3511
bnkwest.com

HOUSTON

Allegiance Bank
8727 W. Sam Houston
Parkway North
(281) 894-3224
allegiancebank.com

**Golden Bank
National Association**
9315 Bellaire Blvd.
(713) 596-6968
goldenbank-na.com

Texan Bank

12941 Gulf Freeway, suite 100
(281) 276-1800
texanbank.com

Texas Gulf Bank

1626 S. Voss Road
(800) 467-7216
texasgulfbank.com

HUMBLE

Plains State Bank

19404 Kenswick Drive
(713) 559-6800
psbplains.com

Third Coast Bank SSB

20202 Highway 59 North
suite 190
(281) 446-7000
tcbssb.com

IRVING

ReadyCap Lending

1320 Greenway Drive, suite 560
(888) 354-0822
readycapital.com

JUNCTION

First State Bank

2002 Main St.
(325) 446-3391
fsbjunction.com

KINGWOOD

Mint National Bank

1213 Kingwood Drive
(281) 359-6468
themint.bank

LEANDER

SouthStar Bank SSB

10737 E. Crystal Falls Parkway
(512) 456-0035
southstarbank.com

LITTLEFIELD

AIMBank

337 Phelps Ave.
(806) 385-4441
aimbankonline.com

LUBBOCK

Lubbock National Bank

4811 50th St.
(806) 792-1000
lubbocknational.com

LIVE OAK

Randolph-Brooks Federal Credit Union

1 Randolph Brooks Parkway
(800) 580-3300 ext. 53800
rbfcu.org

MCALLEN

Greater State Bank

3300 N. 10th St.
(956) 687-4782
gstbank.com

MCGREGOR

First National Bank of McGregor

401 S. Main St.
(254) 840-2836
tfnbt.com

NEW BRAUNFELS

First National Bank of Beeville

387 W. Mill St., suite 107
(830) 583-6104
fnbsotx.com

ODESSA

Southwest Bank

4800 E. 42nd St.
(432) 552-5000
southwbank.com

PASADENA

Texas Citizens Bank National Association

4949 Fairmont Parkway
(713) 948-5700
texascitizensbank.com

ROUND ROCK

R Bank

3600 E. Palm Valley Blvd.
(512) 359-8151
rbanktexas.com

SAN ANGELO

First National Bank of Ballinger/Bank of San Angelo

2635 Valleyview Blvd.
(325) 947-8400
fnballinger.com

SAN ANTONIO

Bank of San Antonio

1900 NW Loop 410
(210) 807-5547
thebankofsa.com

Broadway National Bank

1177 NE Loop 410
(210) 283-5327
broadwaybank.com

Frost Bank

3838 Rogers Road
(210) 220-4893
frostbank.com

Generations Community FCU

9311 San Pedro Ave.
(210) 767-5202
mygenfcu.org

Pioneer Bank SSB

970 E. Basse Road
(210) 738-9520
pioneer.bank

Security Bank

2526 N. Loop 1604 West
(210) 493-8844
mysbank.com

Security Service FCU

15000 IH 10 West
(866) 397-4480
ssfcu.org

Texas Capital Bank

745 E. Mulberry
(210) 390-3836
texascapitalbank.com

Texas Champion Bank

1402 W. Bitters Road
(210) 375-3133
texaschampionbank.com

Transpecos Banks SSB

112 E. Pecan St., suite 800
(210) 228-4463
transpecosbanks.com

United Texas CU

5500 UTSA Blvd.
(210) 561-4500
utxcu.com

Vantage Bank Texas

45 NE Loop 410, suite 190
(210) 408-5709
vantage.bank

Wallis State Bank

10100 Reunion Place, suite 125
(210) 344-6080
wallisbank.com

Wells Fargo Bank

40 NE Loop 410, first floor
(210) 856-6161
wellsfargo.com

SCHERTZ

Schertz Bank & Trust

519 Main St.
(210) 945-7400
schertzbank.com

TERRELL

American National Bank of Texas

102 W. Moore
(888) 837-6584
anbt.com

TOM BEAN

First National Bank of Tom Bean

109 S. Britton St.
(903) 546-6275
fnbtb.com

UNIVERSAL CITY

TexStar National Bank

600 Pat Booker Road
(210) 659-4000
texstar-bank.com

UVALDE

First State Bank of Uvalde

200 E. Nopal
(830) 278-6231
fsbuvalde.com

WEST LAKE HILLS

Commerce National Bank

5300 Bee Cave Road
(512) 347-1959
commercenb.com

NATIONAL OR OUT OF STATE LENDERS

Almena State Bank

(785) 669-2486
almenastatebank.com

American National Bank

(800) 279-0007
american.bank

Atlantic Capital Bank National Association
(404) 995-6050
atlanticcapitalbank.com

BancorpSouth Bank
(888) 797-7711
bancorpsouth.com

Bancorp Bank
(800) 545-0289
thebancorp.com

BanESCO USA
(888) 228-1597
banescousa.com

Bank of America National Association
(866) 543-2808
bankofamerica.com

Bank of Hope
(888) 811-6272
bankofhope.com

Bank of Rhode Island
(866) 422-6574
bankri.com

Bank OZK
(800) 274-4482
ozk.com

BankUnited National Association
(877) 893-7823
bankunited.com

Berkshire Bank
(800) 773-5601
berkshirebank.com

BB&T
(888) 562-6228
bbt.com

Byline Bank
(817) 789-9462
bylinebank.com

Cadence Bank
(800) 636-7622
cadencebank.com

Capital One
(888) 755-2172
capitalone.com

Carver State Bank
(877) 489-2434
carverstatebank.com

Celtic Bank Corp.
(877) 875-4935
celticbank.com

Centennial Bank
(855) 293-4272
bankoncb.com

Centerstone SBA Lending Inc.
(213) 805-5220
teamcenterstone.com

Citizens Bank
(910) 584-4894
citizensbank24.com

Commercial Bank of California
(714) 431-7000
cbcal.com

Commonwealth Business Bank
(214) 377-1020
cbb-bank.com

Crestmark Bank
(248) 267-1695
crestmark.com

CRF Small Business Loan Co.
(800) 475-3050
crfusa.com

Customers Bank
(610) 933-7195
customersbank.com

Evolve Bank & Trust
(866) 367-2611
getevolved.com

Farmers State Bank of Alto Pass
(618) 893-2464
myfsb.com

Fidelity Bank
(800) 220-2497
bankwithfidelity.com

FinWise Bank
(801) 545-6000
finwisebank.com

First Bank
(866) 792-4357
localfirstbank.com

First Bank Financial Centre
(888) 569-9909
fbfcwi.com

First Business Bank
(608) 238-8008
firstbusiness.com

First Chatham Bank
(912) 424-2557
firstchatham.com

First Commonwealth Bank
(214) 970-1160
fcbanking.com

First Federal Bank
(877) 499-0572
ffbf.com

First Financial Bank
(800) 562-6896
ffb1.com

First General Bank
(626) 363-8893
fgbusa.com

First Home Bank
(727) 440-6848
firsthomebank.com

First National Bank of Pennsylvania
(855) 935-6722
fnbsmallbusiness.com

First National Bank Texas
(254) 554-4491
1stnb.com

First-Citizens Bank & Trust Co.
(866) 322-4249
firstcitizens.com

Firstrust Bank
(800) 220-BANK
firstrust.com

First United Bank & Trust Co.
(512) 595-1400
firstunitedbank.com

Five Star Bank
(800) 416-6117
fivestarbanc.com

Florida Capital Bank National Association
(800) 318-3159
floridacapitalbank.com

FortuneBank
(877) 367-8861
myfortuneteam.com

Grow America Fund Inc.
(216) 217-2412
ndconline.org/small-business-lending

Gulf Coast Bank
(337) 893-7733
gcbank.com

Gulf Coast Bank and Trust Co.
(972) 685-6688
gulfcoastsba.com

Independence Bank
(401) 886-4600
independence-bank.com

Live Oak Banking Co.
(910) 790-5867
liveoakbank.com

Meadows Bank
(972) 467-8714
meadowbank.bank

Metro City Bank
(770) 455-4989
metrocitybank.bank

MidFirst Bank
(602) 801-5713
midfirst.com

Midwest Regional Bank
(512) 599-1315
mwrbank.com

Mission Valley Bank
(818) 394-2300
missionvalleybank.com

NOA Bank
(678) 385-0826
noabank.com

Northeast Bank
(833) 249-9199
northeastbank.com

Oklahoma State Bank
(405) 260-2265
osbbank.com

Open Bank
(469) 420-9400
myopenbank.com

Pacific City Bank
(214) 908-8638
paccity.net

Pacific Western Bank
(800) 654-7962
pacificwesternbank.com

Paragon Bank
(866) 504-5556
bankparagon.com

Radius Bank
(800) 242-0272
radiusbank.com

River Valley Bank
(805) 551-7184
rivervalleybank.com/sba

Royal Business Bank
(213) 627-9888
royalbusinessbankusa.com

Seacoast Commerce Bank
(858) 432-7007
sccombank.com

Seacoast National Bank
(866) 710-5778
seacoastbank.com

Shinhan Bank America
(972) 406-3540
shbamerica.com

Simmons Bank
(817) 298-5543
simmonsbank.com

Stearns Bank
(888) 320-2899
stearnsbank.com

Stone Bank
(833) 253-2265
stonebank.com

United Community Bank
(800) 822-2651
ucbi.com

United Midwest Savings Bank
(937) 585-5861
umwsb.com

Valliance Bank
(682) 316-6060
vbank.com

Western Commerce Bank
(575) 887-6686
wcb.net

West Town Bank & Trust
(855) 693-8290
westtownbank.com

Zions Bank
(888) 307-3411
zionsbank.com

Participating Certified Development Companies

Alliance Lending Corp.

James E. Guinn Complex
1150 South Freeway
suite 215
Fort Worth
(817) 871-6431
alliancecdc.com

ARKTEX Council of Governments

4808 Elizabeth St.
Texarkana
(903) 255-3538
atcog.org

CEN-TEX Certified Development Corp. dba BCL of Texas

1011 San Jacinto Blvd.
suite 500
Austin
(512) 912-9884
bcloftexas.org

Brownsville Local Development Co. Inc. dba Business Development Fund of Texas

2108 Central Blvd.
Brownsville
(956) 546-4020
bdfoftexas.com

Capital CDC

1250 Capital of Texas
Highway South
building 1, suite 600
Austin
(512) 615-0387
capitalcdc.com

Caprock Business Finance Corp. Inc.

1323 58th St.
Lubbock
(806) 762-8721
caprock504.org

Central Texas CDC

2005 Bird Creek Drive
suite 217
Temple
(254) 899-8546
centraltexascdc.com

Community Certified Development Corp.

8590 Highway 6 North
Houston
(713) 457-1650 x201
communitybusinessfinance.com

East Montgomery County Improvement

21575 US Highway 59
North, suite 200
New Caney
(281) 354-4419
emctx.com

East Texas Regional Development Co. Inc.

3800 Stone Road
Kilgore
(903) 218-6400
etrdc.com

Enchantment Land CDC

(505) 843-9232
elcdc.com

Greater Texas Capital Corp.

3600 Old Bullard Road
suite 403
Tyler
(903) 535-9229
getcdc.org

Houston-Galveston Area Local Development Corp.

3555 Timmons Lane
suite 120
Houston
(832) 681-2557
hgaldc.com

LiftFund

2007 W. Martin St.
San Antonio
(210) 531-5527
liftfund.com

Lone Star State Capital Corp.

5330 Griggs Road, D101
Houston
(713) 845-2408
lonestarscc.org

North Texas Certified Development Corp.

1255 W. 15th St.
suite 500
Plano
(972) 516-0514 x101
northtexascdc.com

PeopleFund

2921 E. 17th St.
building D, suite 1
Austin
(888) 222-0017
peoplefund.org

Southeast Texas Economic Foundation dba SBAlliance Capital

2210 Eastex Freeway
Beaumont
(409) 656-1115
setedf.org

Texas CDC

1701 E. Seventh St.
Austin
(512) 433-1175
txcdc.com

Texas Panhandle Regional Development Corp.

801 S. Fillmore St.
suite 205
Amarillo
(806) 379-6411
amarilloedc.com/tprrdc

Community Advantage Lenders

CEN-TEX Certified Development Corp. dba BCL of Texas

1011 San Jacinto Blvd.
suite 500
Austin
(512) 912-9884
bcloftexas.org

Capital CDC

1250 Capital of Texas
Highway South
building 1, suite 600
Austin
(512) 615-0387
capitalcdc.com

LiftFund

2007 W. Martin St.
San Antonio
(210) 531-5527
liftfund.com

PeopleFund

2921 E. 17th St.
building D, suite 1
Austin
(888) 222-0017
peoplefund.org

Participating Microlenders

CEN-TEX Certified Development Corp. dba BCL of Texas

1011 San Jacinto Blvd.
suite 500
Austin
(512) 912-9884
bcloftexas.org

LiftFund

2007 W. Martin St.
San Antonio
(210) 226-3664
liftfund.com

PeopleFund

2921 E. 17th St.
building D, suite 1
Austin
(512) 472-8087
peoplefund.org

Small Business Investment Companies

Blue Sage Capital II LP

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

Dos Rios Partners-A LP

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

Escalate Capital Partners SBIC III LP

6011 W. Courtyard Drive
suite 405
Austin
(512) 651-2105
escalatecapital.com

Independent Bankers

Capital Fund III LP

1700 Pacific Ave.
suite 2740
Dallas
(214) 722-6200
ibcfund.com

LCM Healthcare Fund I LP

5950 Berkshire Lane
suite 1401
Dallas
(917) 676-6742

LiveOak Venture Partners IA LP

805 Las Cimas Parkway
suite 125
Austin
(512) 498-4900
liveoakvp.com

Main Street Capital III LP

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

Parallel Investment Opportunity Partners II LP

1000 Main St., suite 2500
Houston
(713) 209-7350
crglp.com

Stellus Capital SBIC LP

4400 Post Oak Parkway
suite 2200
Houston
(713) 292-5403
stelluscapital.com

Valesco Fund II LP

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

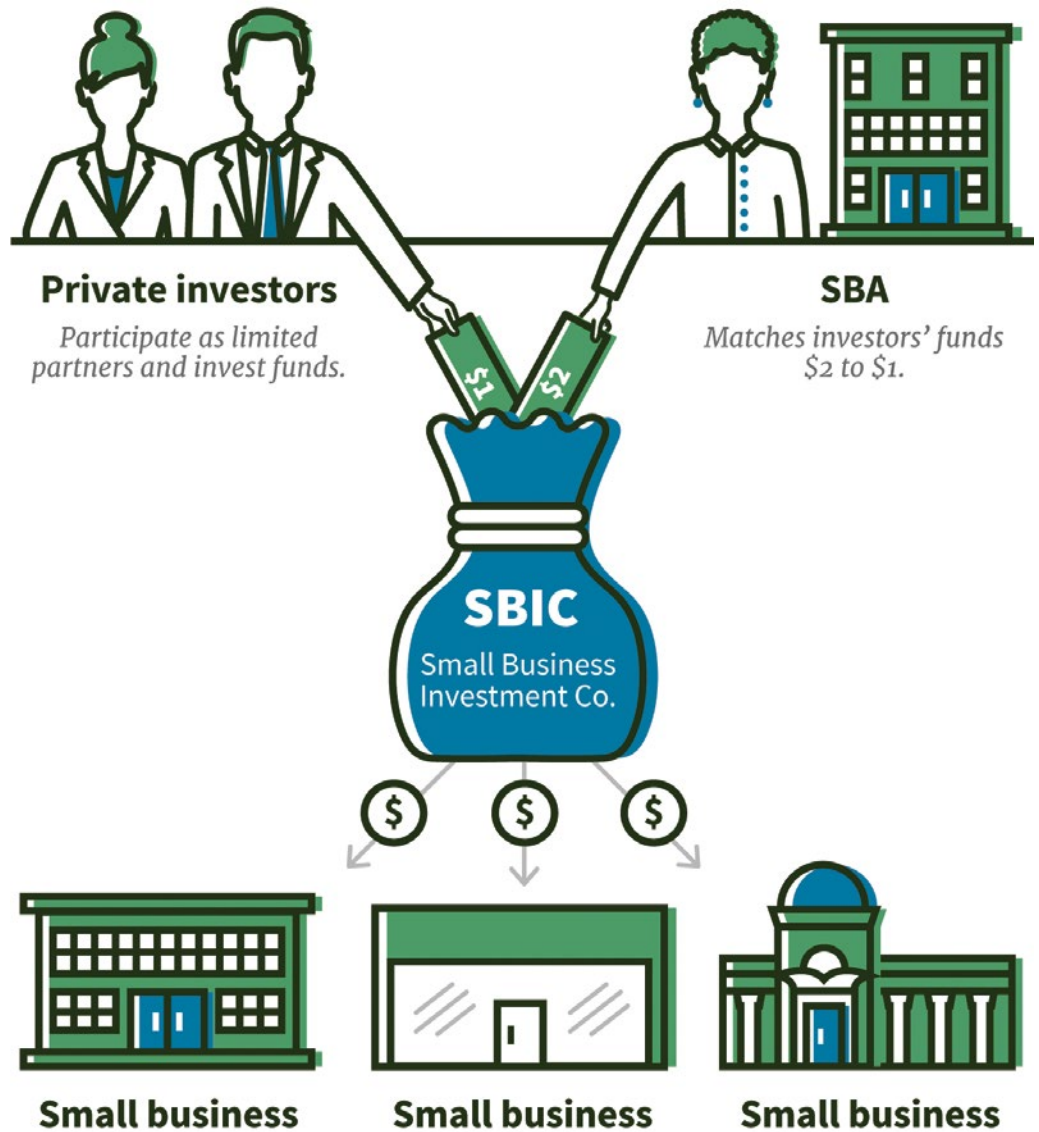
Investment Capital

Looking for investors? You might find leads in our Small Business Investment Company online directory.

If you own a U.S. small business, you could receive capital from a Small Business Investment Company that is regulated by the SBA. 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 use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Small businesses then receive a loan, equity (a share of ownership an investment company gets in a business), or a combination of both.

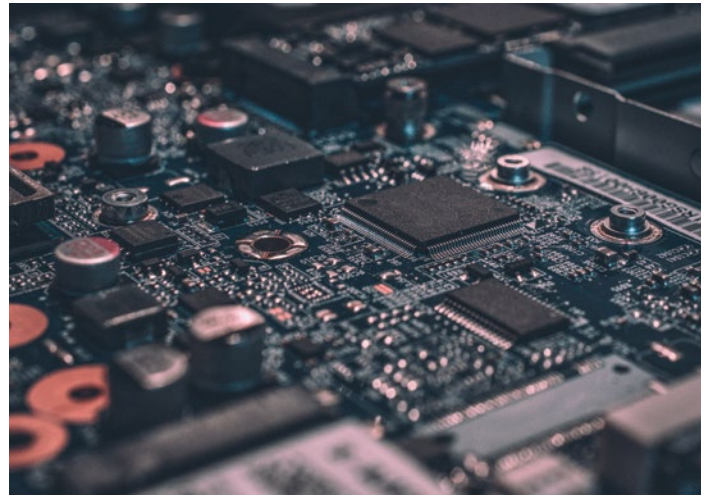
Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive an investment from an SBIC. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

Search the SBIC directory by visiting sba.gov and clicking on **Funding Program** and then **Investment Capital**.



R&D Opportunities for Next Gen Entrepreneurs

If you are engaged in high-risk research and development, your small business may be eligible to compete for funding to develop your tech and get it to market.



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 \$2.5 billion in early stage capital through more than 4,000 new awards annually.

How it works

Every year, 11 participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals through a competitive process, and if successful, enter a three phase awards program.

- » Phase I, the proof-of-concept stage, typically lasts from 6-12 months, often providing \$100,000-\$225,000.
- » Phase II, the full R&D period, lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » Phase III, the commercialization stage, where you seek public or private funds for your venture.

How else does your startup benefit? The funding agency does not take an equity position or ownership of your business. The federal government also has a protection period in which it does not disclose your reports and data.

Visit [sbir.gov](https://www.sbir.gov) to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

Participating agencies:

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



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER

After the Flood

A South Carolina fabric business rebounds bigger and better with the help of an SBA disaster loan.

WRITTEN BY CARLEE LAMMERS

After floodwaters devastated his family business, Michael Marsha visited the SBA and received something not many others could give him: security. Marsha is the owner and president of Forest Lake Drapery and Upholstery Fabric Center Inc. in Columbia, South Carolina. The fabric store started in 1964 as an offshoot of L.A. Marsha Textile Co., a closeout fabric store owned by his father and grandfather. Marsha took over the family business in 1990 and worked to grow it into something bigger. "I grew it slow," he

says. "I didn't borrow money. I just took the cashflow over the years and grew it into a big, big company. I didn't really have a banker at all. I didn't really need one."

When catastrophic flooding hit South Carolina in October 2015, water destroyed Marsha's entire fabric inventory and nearly destroyed the lower level of his store, wrecking structural havoc, tearing out sheetrock and destroying the carpeting. The damages came to about \$1.4 million. Crews spent hours cleaning after the floods receded. All that was left of Marsha's business was a shell.

He had to act fast. Marsha bought a space two doors down from his store. Marsha kept his inventory in the upper level of his original store and cut the fabric in his new space. Lenders made offers to help him rebuild, but Marsha wanted better terms. He was speaking to state officials about the flood when he met some SBA disaster assistance specialists.

Marsha recalled how he felt at the time: "I couldn't crawl back into business, I needed to sprint back into business."

He received a low-interest, fixed-rate SBA

“
The SBA bent
over backward
to help me get
back in business.
I couldn’t have
asked for a
better situation.
I really
couldn’t.”

Michael Marsha
Owner/President
Forest Lake Drapery and Upholstery
Fabric Center

disaster loan for \$735,000, which Marsha used to rebuild the property, replace inventory, and install storm shields to protect the property from future floods.

Forest Lake Fabrics reopened a year later and saw back-to-back months of record sales. He rebuilt even stronger and was excelling. SBA assistance didn’t stop with construction. Marsha still regularly consults with his local SBA district office staff for help with online marketing. “Not only does SBA disaster assistance lend you money, but local staff help me find out ways to make money to make sure I’m in a profitable situation to pay them back,” he says. “It’s security.”

Now, three years after the flood, Marsha is doing so well, the SBA recently presented him with the Phoenix Award for Outstanding Small Business in Disaster Recovery. “The SBA bent over backward to help me get back in business,” Marsha says. “I couldn’t have asked for a better situation. I really couldn’t.”



Working Together

The SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance to those affected by a disaster. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. The SBA provides loans to businesses of all sizes, nonprofits, homeowners, and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit [sba.gov/disaster](https://www.sba.gov/disaster).



COURTESY OF KATRINA KIDDER

“We Would Have Been Out of Business Twice”

SBA disaster assistance helps a Houston bakery recover after disaster.

WRITTEN BY CARLEE LAMMERS

Three Brothers Bakery is no stranger to difficult times. The business got its start in Chrzanow, Poland in the early 1800s as Morris Jucker’s Bakery. Jucker’s twin boys, Sigmund and Sol, started out in the business in 1932 when a baker’s strike meant only family members could work the ovens—this started a lifetime of camaraderie and partnership between the brothers. They worked together through the outbreak of World War II and the invasion of Poland, enduring internment in a Nazi concentration camp when they were

19. After their liberation, Sigmund and Sol Jucker joined their younger brother, Max, and immigrated to America. Living in Houston, Texas, the three brothers returned to their family roots and established their bakery in 1949, near one of the city’s bayous on Braeswood Boulevard. Today, the three locations of the kosher Eastern European bakery are owned by Sigmund’s son Bobby Jucker and his wife, Janice.

The family has continued to weather storms. Hurricane Ike in 2008 brought 12 inches of rain, destroying the bakery roof. Hurricane Harvey in 2017 poured four and a half feet of water



into the building. Photos of the bakery's submerged parking lot went viral on social media.

After each disaster, the family had some money for recovery, but not nearly enough. There was so much to purchase, so much to repair. Each time, Three Brothers turned to the U.S. Small Business Administration's disaster assistance program for help.

The SBA was a saving grace for the Juckers, providing money and resources they wouldn't otherwise have access to. "If it weren't for the SBA, we would've been out of business—twice," Janice Jucker says. "There was no way we would have had the cash to recover."

Houston is recovering, but there's still work to be done. "People are buying sofas and socks," Janice Juckers says, "But they are not yet buying as many cakes and other baked goods." She remains optimistic for a full recovery. The Juckers are also leading an effort to craft legislation that would encourage consumers to shop in areas affected by a disaster—to help rebuild broken economies.

With help from their local SBA district office, the bakery is rebranding, working on a new website, and investing in new marketing strategies. "Everything the SBA does—everything they do—is good," she says.

Disaster Declarations

Who to contact after a disaster is declared by the President



Register with FEMA at

disasterassistance.gov, 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 agency cannot help you with a loan for all your needs, the SBA will, in most cases, refer you back to FEMA.

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited bridge loan financing through an SBA Express lender. The bridge loan 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 7 years

Guarantee: 50 percent

Who to contact after a disaster is declared by the SBA

Contact the SBA directly to apply for a disaster loan. Businesses of all sizes, nonprofits, homeowners and renters are eligible to apply:



- online at **disasterloan.sba.gov/ela/**
- visit a federal/state Disaster Recovery Center in your area
- call our customer service center at (800) 659-2955 (TTY: 800-877-8339) and ask for an application package to be mailed to you

FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information needed to get started:

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

How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster. A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

- Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.
- Rates are low, based on the type of loan and if you have credit available elsewhere.

For Physical Damages

A business of any size and any nonprofit may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

- A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.
- A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

For Economic Injury

The SBA also offers economic injury disaster loans for up to \$2 million to help meet working capital needs caused by a disaster.

- Who are eligible: small businesses, small agricultural cooperatives, small aquaculture businesses, and most nonprofits.
- Economic injury assistance is available regardless of whether the business suffered any property damage.

Closing & Funds Disbursement

Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center, if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to \$25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.

Keep in mind

An SBA disaster loan is a direct loan from the government. Other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance. Be sure to check with other organizations 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 loan.

How to Prepare Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You'll be in a better position to contribute to the economic recovery of your community.

Establish a protocol to communicate with employees outside of the office to ensure they and their families are safe. Test the procedures regularly.

Keep your plan and all related documents in a digital format or in an accessible, protected, off-site location.

Review your 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 after 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. Set yourself up to be able to get key supplies from companies outside your area, if possible.

- Create a contact list of important contractors and vendors you plan to use in an emergency.
- Make sure you know your suppliers' recovery plans.

Plan for an alternative location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.

Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



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.

Surety Bonds

Surety bonds help small businesses win construction, supply, and service contracts.

Surety bonds help small businesses win construction, supply and service contracts by providing the customer with a guarantee the work will be completed. 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. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the **Surety Bond Guarantee Program**. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

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
- **Subcontract trades** with a desire to establish their own bonding as a prime contractor
- **Those wishing to increase** their current bonding limits



1
Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.



2
Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.



3
The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.



4
Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

For Public and Private Prime Contracts and all Subcontracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies

Cost of contract: up to \$6.5 million

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

For Federal Contracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies—if a guarantee would be in the best interest of the government

Cost of contract: up to \$10 million

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

SBA's QuickApp Program

Typically, small businesses provide financial statements and other documentation when applying for surety bond guarantees. This process is streamlined under the **SBA's QuickApp program**, which is for contracts below \$400,000. The streamlined application reduces the normal paperwork to a simple two-page application, and the small business does not need to file any financials with the SBA.

The SBA partners with 35 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at sba.gov/osg.



Questions?

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee Program or need to locate an SBA authorized agent? 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

Assistance with Exporting

Businesses that export are less dependent on any one market. Exporting also broadens the market and stabilizes sales for those who make seasonal products.

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

The International Trade Loan can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.

Max loan amount: \$5 million

Interest rate: generally prime + a reasonable rate capped at 2.75 percent

Terms: up to 25 years for real estate, up to 10 years for equipment

Guarantee: up to 90 percent

Ask your SBA Lender about the **Export Express Loan** for enhancing your export development.

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5 percent

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 percent

Exporters looking to meet their short-term capital needs can use the **Export Working Capital Program**. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.

Max loan amount: \$5 million

Interest rate: negotiated between lender and business, fixed or variable rate

Terms: typically one year, cannot exceed three years

Guarantee: up to 90 percent

Benefits of Exporting

Nearly 96 percent of consumers live outside the U.S., and two-thirds of the world's purchasing power is in foreign countries. If you're a small business owner, here's how to work with the SBA for your trade needs.

STEP 1 GET COUNSELING



STEP 2 FIND BUYERS



STEP 3 GET FUNDING



Expert Advice on Exporting

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.

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. Also, visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.

CONTRACTING

Doing Business with the Government



COURTESY OF EVANS CAPACITOR CO.

Staying Power

Evans Capacitor Co. of Rhode Island was chosen as the SBA's 2018 National Small Business Subcontractor of the Year for its customer care.

WRITTEN BY JESS WALKER

Powering some of America's greatest defense and aerospace technologies is a small product from a small business located in the smallest state. Evans Capacitor Co. of Rhode Island is a leading manufacturer of high energy density capacitors, battery-like components that can release stored electrical energy quickly—crucial in applications such as laser or radar systems.

“The best and most rewarding feeling is when we have visitors to our plant, be they customers, politicians, or even from the SBA, who look around and are truly astonished by what we do right here in East Providence,” says Charles Dewey, cofounder and CEO of Evans Capacitor. “They are always smiling and surprised when they see our great employees actually building these devices by hand.”

In 1996, Dewey and his cousin and cofounder Dave Evans spun Evans Capacitor out of an old family business. Dewey handled the business model and finances, and Evans spearheaded engineering and development. Evans's hybrid capacitor invention, which combined electrolytic with electrochemical technology, had come to him in a dream. He made that dream into a reality, but the market for it was not immediately robust. A licensing deal with medical device producer Wilson Greatbatch Technologies incorporated the invention into capacitors for implantable defibrillators, jump-starting the young company.

Evans Capacitor has been a subcontractor since its beginning, with most products sold commercially to defense contractors. Its client base now extends into commercial aviation and the oil and gas industry. “Dave Evans and I decided early on that we would work on what we knew,” says Dewey. “He invented a lot of stuff, but only some things were business-viable. We stuck to what worked and built a niche.”

Evans Capacitor prides itself on its responsiveness to customers. When a client once needed a smaller product, the company repackaged its round capacitor into a square, which provided more energy using the same footprint. Another client's comments about overheating resulted in a capacitor that reduced resistance by half, effectively doubling the power while decreasing the need for cooling. “Listening to our customers is critical so we know which direction to focus our efforts,” says Colin McClennan, vice president and general manager. It's a practice that pays off in relationships and recognition: Longtime customer Lockheed Martin



COURTESY OF EVANS CAPACITOR CO.



COURTESY OF EVANS CAPACITOR CO.

Evans Capacitor built its business by being a subcontractor that sells its products to defense contractors. The company is expanding into commercial aviation and the oil and gas industry.

nominated Evans Capacitor for the 2018 National Small Business Subcontractor of the Year, which the company went on to win.

The State Trade Expansion Program, administered by the SBA's Office of International Trade, has helped Evans Capacitor smooth the peaks and valleys of production through expansion of its customer base. A national export initiative, the STEP grant awards matching funds to states and territory governments to help small businesses enter and thrive in international markets.

For the past two years, Evans Capacitor has used Rhode Island STEP funding to send representatives to global exhibits, create trade show materials, and revamp its website for international audiences. The company has been represented as far away as India, Spain, and the United Kingdom. "We've done programs with [STEP assistance] we likely wouldn't have done otherwise," says McClennan. "I expect we'll continue using it."

Running a small business can be hard, but the close-knit environment makes it worthwhile. When McClennan joined the company in 2000, he thought he'd live in Rhode Island for a year or so before moving back to Ohio. Eighteen years later, he still finds every day at the 47-employee plant engaging and ever-changing. "You're able to have such an impact in a small business," he says, "as opposed to working in a large corporation where the impact of your efforts might be much more diluted."

Dewey is happy for other entrepreneurs to learn from Evans Capacitor's experience. "We hope the SBA uses us as a model, especially to other small businesses looking to get into subcontracting and defense work," he says. "It is a daunting undertaking for a commercial company, but it's been our lives since day one, so maybe we can help." For other small businesses, no matter the industry, Dewey recommends they hone in on their niches. "Don't stray, stay focused, and be the best you can be. As Dave says, 'You have to play the hand you're dealt.' But you can learn to play it well."

How to do business with the government

- 1** Identify your product or service number at naics.com.
- 2** Search the FedBizOpps database (fbo.gov) or web.sba.gov/subnet to see if any federal agencies are looking for your product or service.
- 3** Attend an SBA district office workshop on contracting. Visit sba.gov/localassistance to find your local office.
- 4** Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.
- 5** Obtain a free DUNS number at fedgov.dnb.com/webform.
- 6** Register with the System for Award Management (sam.gov) to start doing business with the government.
- 7** See if you're eligible for a contracting program and start the certification process. All required documents must be uploaded to certify.sba.gov before submitting an offer on a contract set aside for a specific program.



SBA Contracting Programs

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

The federal government sets aside contracts for small business, and these certification programs are designed to help you compete for and win federal contracts. Visit [sba.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government contracting programs is right for your business.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort 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.
- » You must be certified as a small business within your NAICS industry classification and have experience in that field.

- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40 percent 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.

8(a) Business Development Program

If you're an entrepreneur who is socially and economically disadvantaged, you can get business training and government contracting assistance through the 8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a). The program 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 meet the following criteria:

- » qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character
- » be controlled by a U.S. citizen who lives in the United States
- » demonstrate a track record of work and that you have potential for continued success

Socially disadvantaged: those who have been 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 of people are assumed to be socially disadvantaged: 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 they have suffered disadvantage.

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

The benefits:

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

What is an 8(a) sole-source contract?

A direct awarding of a contract to an 8(a) small business that can provide the needed services.

HUBZones

Businesses located in Historically Underutilized Business Zones, HUBZones, [sba.gov/hubzone](https://www.sba.gov/hubzone), must be certified to gain special access to federal contracts. To qualify for the program, a small business must:

- » be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe
- » be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, maps.certify.sba.gov/hubzone/map.
- » have at least 35 percent of your employees residing 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 at [sba.gov/ovbd](https://www.sba.gov/ovbd). After you have set up to do business with the government in [sam.gov](https://www.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](https://www.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](https://www.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](https://www.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](https://www.sam.gov).

5. Search the database

- Search the FedBizOpps database ([fbo.gov](https://www.fbo.gov)) for your new business opportunity.

Procurement Technical Assistance Center

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost.

How can a procurement assistance center help you?

- » A center adviser can help you determine if your business is ready for government contracting.
- » An adviser can help you register in the System for Award Management (sam.gov).
- » Your adviser will help you see if you are eligible for any small business certifications and programs.

Federal contracting can be complex, but you don't have to do it alone. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

UTSA PTAC

501 W. Cesar E. Chavez Blvd.
San Antonio
(210) 458-2458

SBA South Central Texas Procurement Center Representative

Sheena L. Little
sheena.little@sba.gov
SBA Office of Government Contracting Area V
615 E. Houston St., suite 298
San Antonio
(210) 403-5909

Activities covered:

410th Contracting Support Brigade
Joint Base San Antonio-Fort Sam Houston

U.S. Army Medical Command
Joint Base San Antonio-Fort Sam Houston

Mission & Installation Contracting Command
Joint Base San Antonio-Fort Sam Houston

Defense Health Agency, CO-HIT-SA
Joint Base San Antonio-Fort Sam Houston

Regional Health Contracting Office-Central
Joint Base San Antonio-Fort Sam Houston

Health Readiness Contracting Office
Joint Base San Antonio-Fort Sam Houston

17th Contracting Squadron
Laughlin AFB

47th Contracting Squadron
Goodfellow AFB

338th Specialized Contracting Squadron
Joint Base San Antonio-Randolph

502d Contracting Squadron-Randolph
Joint Base San Antonio-Randolph

502d Contracting Squadron-Lackland
Joint Base San Antonio-Lackland

502d Contracting Squadron-Fort Sam Houston
Joint Base San Antonio-Fort Sam Houston

Air Force Installation Contracting Agency
Joint Base San Antonio – Lackland

Acquisition Management Integration Center, Det 2
Joint Base San Antonio-Lackland

Cryptologic and Cyber Systems Division
Joint Base San Antonio-Lackland

7th Contracting Squadron
Dyess AFB

82nd Contracting Squadron
Sheppard AFB

Regional/State Contracting Programs

Texas Comptroller of Public Accounts

Statewide Historically Underutilized Business Program
1711 San Jacinto Blvd.
Austin
(512) 463-5872 or (888) 863-5881

South Central Texas Regional Certification Agency

3201 Cherry Ridge St.
building b, suite 210
San Antonio
(210) 227-4722
sctrca.org



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.

So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.

Local Agent | ProgressiveCommercial.com

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