



U.S. Small Business  
Administration



**JD Vance**  
U.S. Vice President



**Donald J. Trump**  
U.S. President



**Kelly Loeffler**  
SBA Administrator



U.S. Small Business  
Administration

# Metro New York Local Leadership



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Metro New York  
District Director



**Matt Coleman**  
Atlantic Regional  
Administrator



**Peter Fehnel**  
Metro New York  
Deputy District Director



U.S. Small Business  
Administration



# How SBA Helps Small Businesses

## - Capital, Counseling, and Contracting

Man-Li Lin, Economic Development Specialist  
Metro New York District Office, U.S. Small Business Administration

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### Free business counseling

Get business advice from our partnering organizations and experts.

[Find counselors](#)



### SBA-guaranteed business loans

Find an SBA lender near you to help fund your business.

[Use Lender Match](#)



### Home & business disaster loans

Apply for a low-interest disaster loan to help recover from declared disasters.

[Apply for assistance](#)



### Federal government contracting

Learn how to find and win small business government contracts.

[Find contracts](#)

## Start and grow your business

Want to be an entrepreneur? Learn how to get started on your business in 10 steps.

[Start a business](#)

# “Starting Your Business” Webinars

1. Starting a Business from Idea to Reality  
(How to finalize business ideas)
2. Starting a Business at 50+  
(Choose the life style and business structure)
3. Ten Steps to Start Your Business
4. Business plan writing
5. How to use AI for your business (Will start with OATS)

## “Grow Your Business” Webinars

- Strategic Marketing
- Marketing Strategies with Neuro-Marketing Concepts
- Grants for R&D –
  - a. Small Business Innovation Research (SBIR)
  - b. Small Business Technology Transfer
- Government Contracting
- Selling to the Global Market
- SBA Business Guide:
  - a. PLAN Your Business
  - b. LAUNCH Your Business
  - c. MANAGE Your Business
  - d. GROW Your Business

## Discover SBA's priorities →

### Putting American manufacturers first

Cutting red tape for small manufacturers

Increasing access to capital

Taking your manufacturing business global

Manufacturing success stories

### Small business resource hubs

Child care business development support

Interagency capital resources for small businesses

### SBA initiatives

[Community Builders Network](#)

Small Businesses Against Trafficking in Persons (SBATiP)

### Councils and committees

National Small Business Development Center Advisory Board

Invention, Innovation, and Entrepreneurship Advisory Committee

Investment Capital Advisory Committee

Small Business Lending Advisory Council

# SBA Priorities



[For Partners](#) | [Newsroom](#) | [Contact us](#)

[Business Guide](#) ▾ [Funding Programs](#) ▾ [Federal Contracting](#) ▾ [Learning Platform](#) ▾ [Local Assistance](#) ▾ [Priorities](#) ▾ [About SBA](#) ▾

[Home](#) > [Priorities](#) > Putting American manufacturers first



## Putting American manufacturers first

SBA is leading a task force that is laser focused on growing American-based manufacturers.

## Make Onshoring Great Again

SBA's new onshoring portal is a free resource that helps connect businesses with verified U.S. manufacturers, producers, and suppliers.

[Find onshoring resources](#)

# Made in America Manufacturing Initiative

- The Made in America Manufacturing Initiative commits to a deeper collaboration and coordination of federal agency resources designed to:
- Increase access to capital
- Improve opportunities for public and private investments in support of manufacturing in America
- Help small businesses export their products on a global scale



## Cutting red tape for small manufacturers

The Office of Advocacy is uniquely empowered to help small manufacturers with their regulatory concerns.

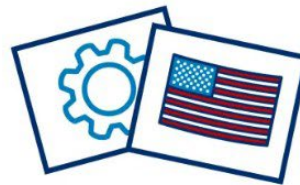
[Connect with Advocacy](#)



## Increasing access to capital

Find out how to start, grow, or expand your manufacturing business.

[Get capital](#)



## Finding onshoring resources

The Make Onshoring Great Again portal connects businesses with verified U.S. manufacturers, producers, and suppliers.

[Search for resources](#)



## Taking your manufacturing business global

If you're a small manufacturer, here's how to work with SBA for your trade needs.

[Go global](#)



## Manufacturing success stories

Read the stories of small manufacturers who have been helped by SBA.

[Read success stories](#)

# 1. Cutting red tape for small manufacturers

The Office of Advocacy is an independent federal agency that is uniquely empowered to help small manufacturers with their regulatory concerns. Advocacy is the watchdog for the concerns of small businesses in the regulatory process. We work hard to restrain over-regulation that imposes excessive costs on small businesses.

Specifically, Advocacy supports manufacturers across America by:

- Connecting directly with small manufacturers across the nation to ensure your voices are heard in the regulatory process
- Advocating to reduce the red tape that has placed an unnecessary burden on your manufacturing business
- If a regulation can harm or help your manufacturing business, [write a comment letter](#) to the government and [send a copy to Advocacy staff](#).

## Red tape hotline

If you have concerns about federal regulations that impose excessive costs on small businesses, reach out and let us know.

[Submit a report](#)

## 2. Increasing access to capital

SBA loans help small manufacturers obtain capital ranging from \$500 to \$5 million.

### 1. SBA loans for capital

The following types of capital can be used to start, grow or expand your manufacturing business.

- 7(a) loans
- 7(a) Working Capital Pilot (WCP) loans
- 504 loans

### 2. Public & private investment opportunities

#### Small Business Investment Companies (SBICs)

An SBIC is a privately owned company that's licensed and regulated by SBA. SBICs invest in small businesses in the form of debt and equity. SBA doesn't invest directly into manufacturers, but it does provide funding to qualified SBICs with expertise in certain sectors or industries. Those SBICs then use their private funds, along with SBA-guaranteed funding, to invest in small businesses.

#### Small Business Innovation Research (SBIR & STTR)

Through the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs, America's Seed Fund awards non-dilutive funding to develop your technology and chart a path toward commercialization.

# Manufacturers' Access to Revolving Credit (MARC) Loans

Loan terms	Details
Maximum loan amount	\$5 million
Maximum SBA guarantee %	85% for loans up to \$150,000 and 75% for loans greater than \$150,000
Interest rate	Lenders and borrowers can negotiate the interest rate, but it may not exceed the SBA maximum
Revolving lines of credit	Revolving loans may have a maturity of up to 20 years (10 years revolving, 10 years term). Term loans may have a maturity of up to 10 years.
Forms	Lender primarily uses own forms and procedures, plus SBA Form 1919
Collateral	At a minimum, the Lender must place a lien on all business assets with exceptions for vehicles and trading assets.
Credit decision	Made by the lender

### 3. Make Onshoring Great Again portal

- Your gateway to finding verified U.S. manufacturers, can help your business reshore or resource from reliable U.S. suppliers. With multiple search tools in one place, it allows you to reduce overseas risks, improve quality control, and strengthen your American-based supply chain.
- To begin, visit the Make Onshoring Great Again portal on the SBA website. Once on the page, scroll to the “Get started” section where four embedded supplier matching platforms are available for you to explore, free of charge.

## Make Onshoring Great Again

SBA's new onshoring portal is a free resource that helps connect businesses with verified U.S. manufacturers, producers, and suppliers.


[Find onshoring resources](#)

## Need help using the portal?

 <p><b>What you can do with the portal</b></p> <p>Search for verified U.S. manufacturers, producers, and suppliers, find inputs and goods that are Made in America, and connect with domestic organizations through SBA-cosponsored matchmaking platforms.</p>	 <p><b>Why it matters</b></p> <p>Reduce exposure to overseas disruptions, shorten lead times, improve delivery reliability, strengthen quality control and operational resilience, and support American jobs and rebuild critical domestic industries.</p>	 <p><b>Who it's for</b></p> <p>Manufacturers sourcing components or materials, product-based businesses seeking more reliable inputs, or any small business ready to bring production back home.</p>
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## Get started

For partner information and other guidance, check out the [Make Onshoring Great Again Handbook](#). Access the onshoring portal using any of our onshoring cosponsor platforms:

 <p><b>IndustryNet</b></p> <p>IndustryNet lists over 350,000 U.S. suppliers of machinery, parts, supplies, and services organized by category.</p>	 <p><b>Thomasnet</b></p> <p>Thomasnet helps small and medium businesses find and compare over 500,000 trusted American suppliers by location, company size and more.</p>	 <p><b>CONNEX</b></p> <p>CONNEX Marketplace connects U.S. manufacturers and suppliers into a searchable supply chain solution.</p>	 <p><b>IQS Directory</b></p> <p>IQS Directory offers the ability to search and compare American industrial manufacturing vendors with its patented RFQ and site preview features for quick sourcing.</p>
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## 4. Taking your manufacturing business global

### Are you export ready?

Nearly 96% of consumers live outside the U.S., and two-thirds of the world's purchasing power is in foreign countries. SBA is positioned to help manufacturers grow and open new international markets. Regardless of where you are in your export journey, SBA's team of export specialists can work with you to assess your export readiness and connect you with federal, state, and local resource partners who can help you go global.

### How to expand your export efforts

SBA has the following resources available to small manufacturers looking to export:

- **Export finance programs:** SBA has additional loan products with increased guarantees to assist in exporting.
- **State Trade Expansion Programs (STEP):** STEP provides financial awards to state and territory governments to help you with exporting your products.
- **Counseling assistance:** SBA has a network of federal, state, and local resources available to help small manufacturers open new markets for their goods and services.

# Small business resource hubs

## Interagency capital resources for small businesses

### Participating federal agencies

- Department of Agriculture (USDA)
- Department of Commerce (Commerce)
- Department of Housing and Urban Development (HUD)
- Department of the Treasury (Treasury)
- Department of Transportation (DOT)
- Small Business Administration (SBA)

## Resources for small businesses

These agencies offer direct and federally guaranteed loans and grants for small businesses. Read on for more information on eligibility and accessibility.

Microloan program | SBA

+

7(a) loan program | SBA

+

504 loan program | SBA

+

Rural Microentrepreneur Assistance Program | USDA

+

Business and Industry Guaranteed Loan Program | USDA

+

Rural Energy for America Guaranteed Loan Program (REAP) | USDA

+

## Indirect programs: government to intermediary to business

These programs are administered by intermediaries who receive funding from the federal government. Small business owners can apply for funding from these intermediaries, which vary by state and locality.

Build to Scale Program   Commerce	+
Small Business Investment Company (SBIC) program   SBA	+
CDFI fund   Treasury	+
State Small Business Credit Initiative (SSBCI)   Treasury	+
Intermediary Relending Program   USDA	+
Rural Economic Development Loan and Grant   USDA	+



**Need funding for your small business?**

[Learn about SBA loans](#)

# Browse business topics



## Plan your business

You've got a great idea. Now, make a plan to turn it into a great business.

- [Market research and competitive analysis](#)
- [Write your business plan](#)
- [Calculate your startup costs](#)
- [Establish business credit](#)
- [Fund your business](#)
- [Buy an existing business or franchise](#)



## Launch your business

Turn your business into a reality. Register, file, and start doing business.

- [Pick your business location](#)
- [Choose a business structure](#)
- [Choose your business name](#)
- [Register your business](#)
- [Get federal and state tax ID numbers](#)
- [Apply for licenses and permits](#)
- [Open a business bank account](#)
- [Get business insurance](#)



## Manage your business

Run your business like a boss. Master day-to-day operations and prepare for success.

- [Manage your finances](#)
- [Hire and manage employees](#)
- [Pay taxes](#)
- [Stay legally compliant](#)
- [Buy assets and equipment](#)
- [Marketing and sales](#)
- [AI for small business](#)
- [Strengthen your cybersecurity](#)
- [Prepare for emergencies](#)
- [Recover from disasters](#)
- [Close or sell your business](#)
- [Hire employees with disabilities](#)



## Grow your business

When business is good, it's time to expand. Find new funding, locations and customers.

- [Get more funding](#)
- [Expand to new locations](#)
- [Merge and acquire businesses](#)
- [Become a federal contractor](#)
- [Export products](#)
- [Women-owned businesses](#)
- [Native American-owned businesses](#)
- [Veteran-owned businesses](#)
- [Military spouse businesses](#)
- [LGBTQ-owned businesses](#)
- [Rural businesses](#)
- [Minority-owned businesses](#)



U.S. Small Business  
Administration

**2026 Monthly Business Meet-up for Success**  
**PLAN (5/5, 9/1) - LAUNCH (2/10, 6/2, 10/6) -**  
**- MANAGE(3/3, 7/7, 11/3) - GROW (4/7, 8/4, 12/1)**

**Tue. 1:00pm-3:00pm**

**Presentation - Sharing - Brainstorm**

**26 Federal Plaza 6<sup>th</sup> Floor Conference Center**  
**(Broadway between Duane and Worth Streets)**

**[RSVP : man-li.lin@sba.gov](mailto:man-li.lin@sba.gov)**

# Plan Your Business

- **Market research and competitive analysis**
- **Write your business plan**
- **Calculate your startup costs**
- **Break-even point**
- **Establish business credit**
- **Fund your business**
- **Buy an existing business or franchise**

# Launch Your Business

- **Pick your business location**
- **Choose a business structure**
- **Choose your business name**
- **Register your business**
- **Get federal and state tax ID numbers**
- **Apply for licenses and permits**
- **Open a business bank account**
- **Get business insurance**

# Manage Your Business

- **Manage your finances**
- Hire and manage employees
- **Pay taxes**
- Stay legally compliant
- **Buy assets and equipment**
- **Marketing and sales**
- **AI for small business**
- **Strengthen your cybersecurity**
- **Prepare for emergencies**
- Recover from disasters
- Close or sell your business
- Hire employees with disabilities

# Grow Your Business

- **Get more funding**
- **Expand to new locations**
- **Merge and acquire businesses**
- **Become a federal contractor**
- **Export products**
- **Women-owned businesses**
- **Native American-owned businesses**
- **Veteran-owned businesses**
- **Military spouse businesses**
- **Rural businesses**
- **Minority-owned businesses**

**Business Education  
&  
One-on-One Counseling**

# FREE One-on-One Counseling

[www.sba.gov/local-assistance](http://www.sba.gov/local-assistance) **Enter your Zip Code**

- All (including SBA District Office)
- Certified Development Company ( 504 Loan)
- Procurement Technical Assistance Center (Federal/local Government Contracting)
- **SCORE Business Mentoring (SBA's Resource Partner)**
- **Small Business Development Center (SBA's Resource Partner)**
- U.S. Export Assistance Center (US Department of Commerce, Ex-Im Bank and SBA)
- **Veteran's Business Outreach Center (SBA's Resource Partner)**
- **Women's Business Center (SBA's Resource Partner)**

# <https://www.sba.gov> - Federal Contracting

Business Guide ▾

Funding Programs ▾

Federal Contracting ▲

Learning Platform ▾

Local Assistance ▾

About SBA ▾

## Learn about federal contracting

### Contracting guide

Assess your business

Basic requirements

How to win contracts

Types of contracts

Size standards

Governing rules and responsibilities

Prime and subcontracting

### Contracting assistance programs

Small Disadvantaged Business

Women-Owned Small Business Federal Contract program

Veteran contracting assistance programs

8(a) Business Development program

SBA Mentor-Protégé program

Joint ventures

7(j) Management and Technical Assistance program

HUBZone program

Natural Resource Sales Assistance program

### Counseling and help

Contracting area directors

Procurement Center Representative directory

Commercial Market Representatives

# **Federal Government Contracting Assistance**

# Government Contracting Series

Series 1: Doing Business with the federal government A-Z

Series 2: **Certifications** for Federal, NYS and NYC government contracts

Series 3: **Marketing** to the government agencies

Please send a request to receive my **monthly event invitation** to

[Man-Li.Lin@sba.gov](mailto:Man-Li.Lin@sba.gov)

## 1<sup>st</sup> Step: System for Award Management (SAM) and Small Business Search (SBS) account registration

If you wish to look for contract opportunities with the federal government, you need to register your business with [SAM.gov](https://sam.gov) (sam.gov), the **primary database** of vendors doing business with the federal government.

Dynamic Small Business Search (DSBS) Profile (formerly the SBA supplemental page) has been changed to **Small Business Search**

<https://search.certifications.sba.gov/?goto=Keywords>

# Why Would You Want the Federal Government as Your Customer?

- U.S. government is the world's largest buyer of **goods and services**.
- \$500 billion per year.

Competition types to win government contracts:

## 1. Full and Open Competition

## 2. Small Business Set-Asides

For small business between \$3,500 (Micro-purchase) to \$250,000 (Simplified acquisition)

- 23% for Small businesses
- 5% for Small disadvantage businesses
- 3% for HubZone businesses
- 5% for Service Disabled Veterans
- 5% for Women Owned Small Businesses

## 3. Sole Source

In some cases, set-aside contracts might consist of certain types of tasks on larger contracts. In others, entire contracts may be reserved for small businesses.

When a contract is set-aside for one specific small business, it's called a sole-source contract.

# Find Opportunities (1)

## 1. [www.SAM.gov](http://www.SAM.gov)

The official U.S. Government System for **Contract Opportunities** (was fbo.gov) for contracts **over \$25,000**. With this system, you can see which agencies have contracts and with who, what agencies buy, and which contractors have contracts.

## 2. All the government spending:

[www.usaspending.gov](http://www.usaspending.gov) tracks government spending through the contracts it awards. This searchable database contains information for each federal contract. You can use this information to help identify government purchasing trends

## 3. Agency Recurring Procurement Forecasts

<https://www.acquisition.gov/procurement-forecasts>

## 4. Federal Procurement Data System

[https://www.fpds.gov/fpdsng\\_cms/index.php/en/](https://www.fpds.gov/fpdsng_cms/index.php/en/)

## Identifying Micro-purchases (2)

- Government purchases **under \$3,500**.
- Do not require competitive bids or quotes.
- Payment via government **credit card**.

# Identify Subcontracting Opportunities (3)

- **Build Capacity**
  - Land Contract
- **Work with a Prime**
  - Teaming Agreement
  - Joint Venture
  - Mentor- protégé program
- **Enhance Past Performance**
  - Gain Experience
  - Expand Opportunities
- **Subcontracting Opportunities**
  - Over \$750,000
  - (\$1.5 million for construction)
- **SUB-Net**
- <http://web.sba.gov/subnet>

## Directory of federal government **prime contractors** with subcontracting plans

<https://www.sba.gov/document/support-directory-federal-government-prime-contractors-subcontracting-plans>

- The directory lists federal government contractors with requirements to subcontract to small businesses.
- The data within the report is generated from data contained in the [Federal Procurement Data System-Next Generation \(FPDS-NG\)](#). The Federal Government Agency that entered the information into FPDS-NG is the owner of the data and has all rights to this data. If you have any questions or concerns about the data within the report, please contact the Federal Government agency that awarded the contract.
- The directory is intended for small business concerns **seeking to find subcontracting possibilities with Federal Government prime contractors**. This directory should be used as a tool to identify which primes you should investigate to find information about their subcontractor processes.
- SBA recommends that you use this data to **locate the prime contractor's website and assess their requirements to be a subcontractor**. If the firm does not have a website visible through your internet search, contact the firm for their website address. SBA recommends that you follow the directions outlined on the prime contractor's website to do business with the firm.

# SBA Government Contracting Programs

**SBA offers four certifications, and eight total programs, to help you stand out, find contracts, and grow your business.**

- **8(a) Business Development program**
- <https://www.sba.gov/federal-contracting/contracting-assistance-programs/8a-business-development-program>
  
- **HUBZone program**
- <https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program>
  
- **Veteran contracting assistance programs**
- <https://www.sba.gov/federal-contracting/contracting-assistance-programs/veteran-contracting-assistance-programs>
  
- **Women-Owned Small Business Federal Contract program**
- <https://www.sba.gov/federal-contracting/contracting-assistance-programs/women-owned-small-business-federal-contract-program>

# 8(a) Certification

## Benefits of 8(a) Business Development Program

8(a) - **Socially and economically disadvantaged firms** enrolled in a **9-year** business development program eligible to receive competitive and „sole source“ awards.

Disadvantaged businesses in the 8(a) program can:

1. Compete for [set-aside and sole-source contracts](#) in the program  
sole-source threshold - \$4.5 Million (Services & Construction), \$7 Million for manufacturing
1. Get a Business Opportunity Specialist to **help navigate federal contracting**
2. Form joint ventures with established businesses through the **SBA's mentor-protégé program**
3. Receive **management and technical assistance**, including business training, counseling, marketing assistance, and high-level executive development
4. You can compete for contract awards under multiple socio-economic programs, as they apply.

# **WOSB & EDWOSB Certification**

# Women Owned Small Business (WOSB) and EDWOSB

- There are two types of set-asides under the WOSB Program:
  - set asides for Woman Owned Small Businesses (646 NAICS codes)
  - set asides for Economically Disadvantaged Woman Owned Small Businesses. (113 NAICS codes)
- **Qualifying NAICS for the WOSB and EDWOSB**
- <https://www.sba.gov/document/support--qualifying-naics-women-owned-small-business-federal-contracting-program>

## Women owned Small Business:

- Be at least 51% **owned and controlled** by women who are **U.S. citizens**
- Have **women manage day-to-day operations and also make long-term decisions**

# HUBZone Certification

# HUBZone Certification

Is the address of the location where the majority of the firm's employees work located in a HUBZone?

- The **Historically Underutilized Business Zone (HUBZone)** program provides federal contracting assistance for qualified small business firms located in HUBZones in an effort to increase employment opportunities, investment, and economic development in such areas.

1. If your principal office is located in a HUBZone.

A firm's **principal office** is the location where the greatest number of the firm's employees perform their work. Job site locations for service or construction companies may be excluded as locations to be considered as the principal office. See [13 CFR 126.103](#) for more details.

2. Do 35% or more of the firm's employees reside in a HUBZone?

A firm which has at least **35%** of its employees residing in a HUBZone may qualify for the HUBZone program.

**New HUBZone map:** <https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program#id-hubzone-map>

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program#id-hubzone-map>

# SBA HUBZone Map

Governors About HUBZone Program SBA Accessit

Enter address

2020 Census Boundaries

- County
- Tract

Qualified HUBZones

- Census Tract
- Newly Qualified
- County
- Newly Qualified
- Indian Land

Expiring HUBZones

- Redesignated
- Disaster Area
- Governor-Designated Covered Area

- **HUBZone** - Small businesses located in areas identified as historically underutilized business zones, and with 35% of employees coming from HUBZones, eligible to receive competitive and "**sole source**" awards.
- The government limits competition for certain contracts to businesses in historically underutilized business zones. It also gives preferential consideration to those businesses in full and open competition.
- Joining the HUBZone program makes your business eligible to compete for the program's [set-aside contracts](#). HUBZone-certified businesses **also get a 10% price evaluation preference in full and open contract competitions**.
- HUBZone-certified businesses can still compete for contract awards under other socio-economic programs they qualify for.

# **VOSB and SDVOSB Certification**

# ***Veteran Small Business Certification Program***

- Certified **Veteran-Owned Small Businesses** (VOSBs) will have the opportunity to pursue Sole-Source and Set-Aside contracts at the Department of Veterans Affairs (**VA**) under the VA's Vets First program
- The VA sets aside at least 7% of its contracts each year specifically for certified VOSBs and SCVOSBs.
- Certified **Service-Disabled Veteran-Owned Small Businesses** (SDVOSBs) will have the opportunity to **compete for federal Sole-Source and Set-Aside Contracts across the federal government**. At least 5% of all federal contracting dollars each year are set aside for certified SDVOSBs.

# Federal Contracting Assistance

<https://www.sba.gov/local-assistance/federal-contracting-assistance#id-procurement-center-representatives>

- **APEX Accelerators**
  - <https://www.sba.gov/local-assistance/federal-contracting-assistance#id-apex-accelerators>
  -
- Small Business Specialists
  - [www.acq.osd.mil/sadbu/doing\\_business/index.htm](http://www.acq.osd.mil/sadbu/doing_business/index.htm)
- Procurement Center Representatives (PCRs)
  - [www.sba.gov/gc/contacts.html](http://www.sba.gov/gc/contacts.html)
- Commercial Marketing Representatives (CMRs) [www.sba.gov/gc/contacts.html](http://www.sba.gov/gc/contacts.html)
- **Manhattan**
  - NYC SBS Apex Accelerators
  - Rogina Coar-Smith, Executive Director
  - 212-513-6380
  - [Rcoar-smith@sbs.nyc.gov](mailto:Rcoar-smith@sbs.nyc.gov)
- **Queens**
  - LAGCC/CUNY Apex Accelerator
  - Nelson Ortiz, Director
  - 718-482-5306
  - [apex@lagcc.cuny.edu](mailto:apex@lagcc.cuny.edu)

# <https://www.sba.gov> - Funding Program

Business Guide ▾

**Funding Programs** ▲

Federal Contracting ▾

Learning Platform ▾

Local Assistance ▾

About SBA ▾

## Find funding programs

### Loans

Make a payment to SBA

7(a) loans

504 loans

Microloans

Lender Match

COVID-19 relief options

### Investment capital

### Disaster assistance

Physical damage loans

Mitigation assistance

Economic Injury Disaster Loans

Military reservist loan

Hawaii wildfires

Hurricane Idalia

### Surety bonds

### Grants

State Trade Expansion Program (STEP)

Grants for community organizations

# Financing Options Available



## Loans

Start or expand your business with loans guaranteed by the Small Business Administration.



## Investment capital

Find an investor for your business. Investors make both debt and equity investments.



## Disaster assistance

Get help after a disaster with low-interest disaster loans from the Small Business Administration.



## Surety bonds

Protect your work and your client with an SBA-guaranteed surety bond.



## Grants

Look for government grants that help businesses do scientific research and development.

# Lender Match

## Benefits of SBA Lender Match

- Competitive Terms: SBA matches lenders generally have competitive rates and fees.
- Counseling and education: Some loans come with continued support to help you start and run your business.
- Unique benefits: Lower down payments, flexible overhead requirements, and no collateral needed for some loans.

We would like to ask a few preliminary questions to find the right lender for you.

What is the **name** of your business? \*

Address Line 1 \*

Address Line 2

City \*

State \*

Zip \*

County \*

[Continue](#)

# Lender Match Questions

- What is the **name** of your business?
- **Address**
- What is the **industry** of your business?
- **How long** has your business been providing productions and/or services in this industry?
- **How much** funding do you need? How will these funds be used?
  
- Please select all that apply to you
  - I have a written **business plan**
  - I have **financial projections**
  - I am **generating revenue**
  
- What is your **estimated annual revenue**?

# Statement of Purpose

1. **Who** is asking for money?
2. What is the **business structure**?
3. **How much** money is needed?
4. What is the money needed **for**?
5. How will the funds **benefit** the business?
6. How will the funds **be repaid**?

# Statement of Cash Sources and Uses (Funding Request)

## Cash Sources

Owner Investment \_\_\_\_\_

Loan \_\_\_\_\_

**Total\*** \_\_\_\_\_

## Cash Uses

Security Deposit \_\_\_\_\_

Licenses/Permits \_\_\_\_\_

Decorating Remodeling \_\_\_\_\_

Advertising for Opening \_\_\_\_\_

Fixtures, Equipment \_\_\_\_\_

Sign(s) \_\_\_\_\_

Installing Fixtures, Equip \_\_\_\_\_

Misc. Expenses \_\_\_\_\_

Services, Supplies \_\_\_\_\_

Working Capital \_\_\_\_\_

Beginning Inventory Cos \_\_\_\_\_

Legal/Professional Fees \_\_\_\_\_

**Total\*** \_\_\_\_\_

These two Totals must be equal. You can't spend more than you have available.



U.S. Small Business  
Administration

# Loans



# SBA Guaranty Loan

Borrow \$500 to \$5.5 million to fund your business

- Not everyone needs an SBA Guarantee
- SBA Guaranteed Loan Program provides an alternative
- **SBA offers loan guarantees to lenders**
  - Partial refund for failed loan
  - Lender obtains guarantee

## Lenders handle all loan transactions

- Application
- Approval
- Disbursement
- Servicing
- Collection

# Deciphering SBA Loan Qualification Factors

- The SBA evaluates seven Qualification Factors:
  - Character of the applicant, including integrity and business experience.
  - Collateral value offered as loan security
  - Capacity of the applicant to repay, considering resources and management experience
  - Management team's ability to run the business successfully
  - Business's financial history and repayment ability
  - Market conditions impacting business's repayment potential
  - Viability of the business plan and revenue generation potential
1. **Check Eligibility:** Understand loan requirements and qualifications before proceeding.
  2. **Find the Right Lender:** Locate SBA-approved lenders, with local banks and credit unions being recommended starting points
  3. **Gather Documents:** Organize essential financial documents before initiating the applications process.
  4. **Submit Application:** Provide all necessary information to the lender for assessment and approval
  5. **Wait for Approval:** Exercise patience as the SBA loan approval process may span several months.

## Essential SBA Loan Requirements

- **Credit History:** A strong credit history enhances approval chances. Additionally, SBA often requires applicants have no recent bankruptcies, foreclosures, or tax liens, as these can be indicative of financial irresponsibility.
- **Business Plan:** a robust business plan should encompass key aspects. Your business plan should include an executive summary, business description, market analysis, financial projections, and management team. It's important also outlines your competitive advantage and marketing strategies, demonstrating how your business will success in its market.
- **Financial Statements:** Balance sheets, Income statement and Cash Flow statements are mandatory. These documents should not only reflect your business's current financial health but also its financial history and projected future performance. You will also need to provide a personal financial statement for most loans offered by the SBA. Lenders use this to assess your personal responsibility and to gauge your commitment to the business's success.
- **Personal Guarantee:** Personal liability for repayment is required. Putting up collateral like your home or another asset can reduce the risk to the lender. This requirement emphasizes the importance of being fully committed to your business venue and confidence in its success.
- **Experience:** Demonstrated management experience and resources are crucial. Having a track record of success in the industry or in managing a business can significantly bolster your application.

# Types of SBA Loan Programs

- **7(a) Loan Program**

Includes SBA Express & Export Express

- **504 Loan Program**

Fixed Assets

*Quick Reference Loan Chart To Be Sent At Conclusion of Webinar*

# 1. SBA 7(a) Loan Program

## Use of Proceeds

- Acquiring, refinancing, or improving real estate and buildings
- Short- and long-term working capital
- Refinancing current business debt
- Purchasing and installation of machinery and equipment
- Purchasing furniture, fixtures, and supplies
- Changes of ownership (complete or partial)
- Multiple purpose loans, including any of the above

The maximum loan amount for a 7(a) loan is **\$5 million**. Key eligibility factors are based on **what the business does** to receive its income, its **credit history**, and **where the business operates**. Your lender will help you figure out which type of loan is best suited for your needs.

# Eligibility

- Be an operating business.
- Operate for profit.
- Be located in the U.S.
- Be small under SBA [Size Requirements](#)
- Not be a [type of ineligible business](#)
- Not be able to obtain the desired credit on reasonable terms from non-Federal, non-State, and non-local government sources.
- Be creditworthy and demonstrate a **reasonable ability to repay the loan.**

## Ineligible Businesses (1-2)

<https://www.ecfr.gov/current/title-13/chapter-I/part-120/subpart-A/subject-group-ECFR6d9c2c4fd6e44c1/section-120.110>

- (a) Non-profit businesses (for-profit subsidiaries are eligible);
- (b) **Financial businesses** primarily engaged in the business of lending, such as banks, finance companies, and factors (pawn shops, although engaged in lending, may qualify in some circumstances);
- (c) Passive businesses owned by developers and landlords that do not actively use or occupy the assets acquired or improved with the loan proceeds (except Eligible Passive Companies under [§ 120.111](#));
- (d) **Life insurance** companies;
- (e) Businesses located in a foreign country (businesses in the U.S. owned by aliens may qualify);
- (f) Pyramid sale distribution plans;
- (g) Businesses deriving **more than one-third of gross annual revenue from legal gambling activities**;
- (h) Businesses engaged in any activity that is illegal under Federal, State, or local law;
- (i) **Private clubs** and businesses which **limit the number of memberships for reasons other than capacity**;

- (j) Government-owned entities (except for businesses owned or controlled by a Native American tribe);
- (m) Loan packagers earning more than one third of their gross annual revenue from packaging SBA loans;
- (n) Businesses with an Associate who is incarcerated, on probation, on parole, or is under indictment for a felony or any crime involving or relating to financial misconduct or a false statement;
- (o) Businesses in which the Lender or CDC, or any of its Associates owns an equity interest;
- (p) Businesses which:
  - (1) Present live performances of a prurient sexual nature; or
  - (2) Derive directly or indirectly more than *de minimis* gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature;
- (q) Unless waived by SBA for good cause, businesses that have previously defaulted on a Federal loan or Federally assisted financing, resulting in the Federal government or any of its agencies or Departments sustaining a loss in any of its programs, and businesses owned or controlled by an applicant or any of its Associates which previously owned, operated, or controlled a business which defaulted on a Federal loan (or guaranteed a loan which was defaulted) and caused the Federal government or any of its agencies or Departments to sustain a loss in any of its programs. For purposes of this section, a compromise agreement shall also be considered a loss;
- (r) Businesses primarily engaged in political or lobbying activities; and
- (s) Speculative businesses (such as oil wildcatting).

# The Standard SBA 7(a) Loan Program

## Advantage Loan Program Details

- SBA's Primary Business Loan Program
- Broad eligibility requirements
- Wide range financing options
- **Maximum loan amount increased to \$5 million**
- 85% guarantee on loans up to \$150,000
- 75% on loans > \$150,000

## Advantage Loan Program Maturities & Interest Rates

- 5-10 years for working capital, machinery, equipment
- Up to 25 years for real estate, construction
- **Prime + 3% for loans of 7 years or less**
- **Prime + 6.5% for loans over 7 years**
- Rates can be higher for smaller loans

## Advantage Program Guarantee Fees

- Fee charged on guaranteed portion only.
- **Maturity:**
- **1 year or less**
- **\$1,000,000 or less= 0%**
- **>\$1,000,000=0.25%**
- **Over 1 year:**
- **\$1,000,000 or less= 0%**
- \$1M to \$2M=1.45% for up to \$1M plus 1.70% of over \$1M
- \$2M-\$5M= 3.5% of \$1M +3.75% of the guaranteed portion over \$1 million

## 7(a) Working Capital Pilot Program launched on 8/1/2024

- The WCP is a new pilot loan program developed part of the 7(a) Loan Program.
- As the first new 7(a) program since 2012, WCP has been designed to serve as the SBA's premier working capital program, engineered to meet the needs of modern small businesses.
- Offering an annual fee structure modeled after the Export Working Capital Program (EWCP), the SBA guaranty fee is assessed in annual increments which allows lenders the ability to tailor the loan to the specific need of their clients.
- The WCP will provide 75% **guaranteed lines of credit up to \$5 million that can support both domestic and international transactions.**
- Lenders will be able to use the WCP to issue revolving lines of credit with the flexibility to structure both asset-based and transaction-based facilities
- WCP will be fully supported by the SBA's team of Export Finance Managers

## 7(a) Small Loan

**Exclude: Standard 7(a), Express, Export Express, CAPLines, Export Working Capital Program, and Pilot Program loans**

- Maximum loan amount: **\$350,000**
- Interest: Lenders and borrowers **can negotiate the interest rate**, but it may not exceed the SBA maximum
- SBA turnaround time: 2-10 business days
- Collateral: Lenders are **not required to take collateral for loans up to \$50,000**. For loans \$50,001-\$500,000, the lender must follow the written collateral policies and procedures that it has established and implemented for its similarly-sized, non-SBA-guaranteed commercial loans, however, a loan is not to be declined solely on the basis of inadequate collateral.
- Credit decision: By the SBA or qualified lenders may be granted delegated authority to process, close, service, and liquidate the loan without SBA review.

# SBA Express Loan & Export Express Loan

**SBA's most popular loan program. Can be used for term loans or lines of credit**

## **Selected lenders**

- **Lender paperwork only**
  - No SBA forms
  - SBA loan approval within **48 hours**
- **Loan Amount and Guarantee**
  - Loans up to **\$500,000**
  - 50% Guarantee to the lenders
- **Interest rate**
  - Prime + 4.5% to 6.5%

# CAPLine Loan Programs

## Short-Term Working Capital Programs - Four Subprograms

- Working Capital Line (business must generate accounts receivable)
- Contract Line
- Seasonal Line of Credit
- Builder Line (Spec building)

Ten Year Maximum Maturity except Builder line has 5-year maximum

Maximum loan amount is \$5 million since this is a subset of the Standard 7(a) loan program.

Interest rate maximums are the same as 7(a).

## 2. 504 Program

### 1. Purchasing or construction of:

- Exiting building or land
- New facilities
- Long-term machinery and equipment

### 2. Improvement or modernization of:

- Land, streets, utilities, parking lots and landscaping
- Existing facilities

### Cannot be used for:

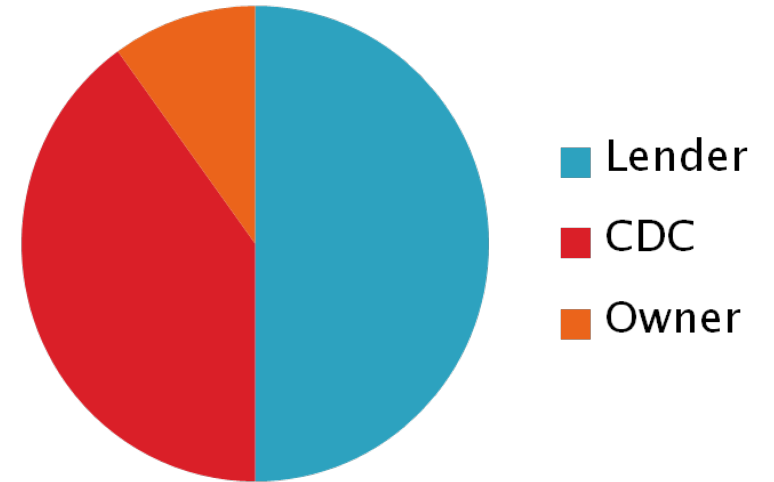
- Working capital or inventory
- Consolidating, repaying or refinancing debt
- Speculation or investment in rental real estate

### Repayment Terms:

10-year, 20-year and 25-year

- **Accessed through Certified Development Company (CDC)**

- <https://www.sba.gov/local-assistance/find?type=Certified%20Development%20Company&pageNumber=1>



## 3. Microloan Program for Start-ups

- **Accessed through SBA Microloan Intermediaries**
  - Intermediaries borrow dollars from SBA and lend directly to borrowers
  - Use of Proceeds
    - Working Capital
    - Machinery and Equipment/Inventory
    - Leasehold Improvements
    - Can NOT be used for down payment of or to purchase real estate
- **Loan Amount :** \$500 to \$50,000
- **Interest rates:** Generally, between 8 and 13%
- **Repayment Terms:** Maximum to 6 years

Please contact SBA local District Office to get the Microloan Lender list

# Metro New York District Office Lenders

## Participating Microloan Lenders: (Loans up to \$50k)

- Accompany Capital: (was Business Center for New Americans)

Phone #: 212.898.4122 Web Address: [www.accompanycapital.org](http://www.accompanycapital.org)

- Ascendus: (was Accion East)

Phone #: 646.833.4506 Web Address: [www.ascendus.org](http://www.ascendus.org)

- BOC Capital Corp.

Phone #: 718.625.1296 Web Address: [www.boccapital.org](http://www.boccapital.org)

- Accompany Capital: (was Business Center for New Americans)

Phone #: 212.898.4122 Web Address: [www.accompanycapital.org](http://www.accompanycapital.org)

- Community Capital New York

Phone #: 914.747.8020 Web Address: [www.communitycapitalny.org](http://www.communitycapitalny.org)

- Renaissance Economic Development Corp.

Phone #: 212.964.6022 Web Address: [www.renaissance-ny.org](http://www.renaissance-ny.org)

## 4. Small Business Investment Company (SBIC)

<https://www.sba.gov/partners/sbics>

- The Small Business Investment Company (SBIC) Program provides venture capital to small businesses. The SBIC matches \$2 for \$1 with Private investors
  - Although SBICs are licensed and regulated by SBA, they are private, profit-seeking investment companies.
- Venture capital investments are generally made as cash exchange for shares and an active role in the invested company
  1. Research an SBIC
  2. Prepare your business plan
  3. Contact an SBIC

### **SBIC Directory:**

<https://www.sba.gov/funding-programs/investment-capital/sbic-directory>

# **SBA Disaster Assistance**

# Disaster Assistance

- **Disaster Loans for Federal Declared Disaster Areas**
  - Businesses
  - Homeowners
  - Renters
  - Non-Profit organizations
- **Loan Amount Limits**
  - Home Loans - Max \$200K
  - Personal Property Loans - Max \$40K
  - Business Loans- Max \$2 Million
  - Economic Injury Disaster Loans - Max \$2 Million
- **SBA's Disaster Assistance Customer Service Center**
  - (800) 659-2955, [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

# 5. Surety Bonds

- **Purpose**
  - Provide Greater Access to Government Contracts
  - Provide Incentive to Surety Companies
- **Types of Bond Guarantees**
  - Bid
  - Payment
  - Performance
  - Ancillary
- **Guarantees**
  - SBA can offer 70% -90% on Surety Bonds
- **Eligibility**
  - Must be Small Business
  - Contract Must Require Bonds
  - Contract cannot Exceed \$5Million (\$10 Million for Federal Contracts)
- **Guarantee Fees**
  - \$7.26 for Every \$1,000 of Contract

## Surety bonds

*The Small Business Administration (SBA) guarantees bid, performance, and payment surety bonds issued by certain surety companies.*

**FIND AUTHORIZED AGENTS**

## 6. International Trade Loans

### Export Express

- Helps small businesses develop or expand their export markets.
- **Maximum loan amount:** increases from \$250,000 to **\$500,000**
- **Maturity:** 5 to 10 years for working capital, 10 to 15 years for machinery and equipment and up to 25 years for real estate
- **Maximum Interest Rate:** Prime + 2.25% for loans of 7 years or less, Prime + 2.75% for loans over 7 years

### Export Working Capital Program

- Loans are targeted to small businesses that are able to generate export sales and need additional working capital to support these sales.
- **Maximum loan amount:** increases from \$2 million to **\$5 million**
- **Maturity:** EWCP loans are typically issued for one year
- **Maximum Interest Rate:** Same as Export Express

### International Trade Program

- Offers term loans to businesses that plan to start or continue exporting or that have been adversely affected by competition from imports.
- **Maximum loan amount:** increases from \$2 million to **\$5 million**
- **Maturity:** Maturity: 5 to 10 years for working capital, 10 to 15 years for machinery and equipment and up to 25 years for real estate
- **Maximum Interest Rate:** Same as Export Express

# Network of Export Finance Specialists at U.S. Export Assistance Centers

## **ATLANTA**

serving Georgia, Alabama, Kentucky,  
West/Central Tennessee  
[David.Leonard@sba.gov](mailto:David.Leonard@sba.gov) 404-730-2706

## **ARLINGTON, VA**

serving VA, MD, DC, WV  
[William.Houck@sba.gov](mailto:William.Houck@sba.gov) 202-557.4063

## **BOSTON**

temporarily vacant; ME, VT, NH, CT, RI – contact Tampa;  
MA – contact Atlanta

## **CALIFORNIA**

### **IRVINE**

serving Southern CA, NV  
[Martin.Selander@sba.gov](mailto:Martin.Selander@sba.gov) 949-660-8935

### **LOS ANGELE**

serving Southern CA, AZ  
[Pellson.Lau@sba.gov](mailto:Pellson.Lau@sba.gov) 213-894-8267

### **SAN FRANCISCO**

serving Northern CA  
[Jeff.Deiss@sba.gov](mailto:Jeff.Deiss@sba.gov) 415-902-6027

## **CHARLOTTE**

serving NC, SC, Eastern TN  
[Dan.Holt@sba.gov](mailto:Dan.Holt@sba.gov) 704-333-4886 x226

## **CHICAGO**

serving IL, WI  
temporarily vacant; WI – contact Minneapolis;  
IL – contact Cleveland

## **CLEVELAND**

serving OH, Western NY, Western PA,  
[Patrick.Hayes@sba.gov](mailto:Patrick.Hayes@sba.gov) 216-522-4731

## **DENVER**

serving CO, NM, UT, WY  
[Bryson.Patterson@sba.gov](mailto:Bryson.Patterson@sba.gov) 303-844-6622

## **DETROIT**

serving MI, IN  
[Romualdo.Ancog@sba.gov](mailto:Romualdo.Ancog@sba.gov) 313-226-3038

## **FLORIDA**

### **MIAMI**

serving South FL, Puerto Rico, Virgin Islands  
[Mary.Hernandez@sba.gov](mailto:Mary.Hernandez@sba.gov) 305-526-7425 x21

### **TAMPA**

serving Central & North FL  
[Sandro.Murtas@sba.gov](mailto:Sandro.Murtas@sba.gov) 727-464-7177

## **HOUSTON**

serving TX, OK  
[Alale.Allal@sba.gov](mailto:Alale.Allal@sba.gov) 202-412-4657

## **MINNEAPOLIS**

serving MN, ND, SD  
[Carlos.Sosa@sba.gov](mailto:Carlos.Sosa@sba.gov) 612-348-1642

## **NEW ORLEANS**

serving LA, AR, MS  
[Reginald.Harley@sba.gov](mailto:Reginald.Harley@sba.gov) 504-589-6730

## **NEW YORK CITY**

Serving NY & NJ  
[abby.Martinez@sba.gov](mailto:abby.Martinez@sba.gov)  
216-287-2736

## **PHILADELPHIA**

serving Eastern PA, DE  
[Theophilus.Samuels-Hunte@sba.gov](mailto:Theophilus.Samuels-Hunte@sba.gov)  
215-597-6105

## **PORTLAND**

serving OR, Southern ID, MT; HI & Guam  
[James.Newton@sba.gov](mailto:James.Newton@sba.gov) 503-326-5498

## **SEATTLE**

serving WA, AK, Northern ID [Leland.Gibbs@sba.gov](mailto:Leland.Gibbs@sba.gov) 206-553-0051  
ex.228

## **ST. LOUIS**

serving MS, IA, KS, NE  
[Larry.Cresswell@sba.gov](mailto:Larry.Cresswell@sba.gov) 314-540-7587



# State Trade Expansion Program (STEP)

**What:** Awards to eligible state/territory to assist U.S. small business exporters seeking new export business. **Small business receives the grant as a reimbursement of eligible expenses.**

**Why: STEP financial support helps new or expanding exporting small businesses:**

- Learn how to export
- Participate in foreign trade missions, foreign market sales trips, and trade show exhibitions
- Obtain services to support foreign market entry
- Develop business websites to attract foreign buyers
- Design international marketing media

**Directory of STEP Awardees:**

<https://www.sba.gov/funding-programs/grants/state-trade-expansion-program-step/directory-step-awardees>

# New York State

## State Trade Expansion Program (STEP)

- Funded by grant from the U.S. Small Business Administration (SBA)
- Through STEP program, NYS companies may apply for **up to \$10,000** in grants, per program year, to help them export
- Grant is awarded in the form of a reimbursement and is based on **50%** of the total eligible costs
- **Eligible companies:** *Businesses that operate in NYS to manufacture, assemble and/or distribute a product or provide an exportable service that contains at least 51% U.S. content ; In business at least one year; Qualify as an “eligible small business concern” and meet SBA size standards*

**Grants for R&D**  
**America's Seed Fund**

**[www.SBIR.gov](http://www.SBIR.gov)**

**Small Business Innovation Research Program (SBIR)**

**&**

**Small Business Technology Transfer Program (STTR)**

## Small Business Innovation Research (SBIR)

- 3.2% of the extramural research budget for agencies with a budget greater than \$100 M per year
- \$3.2 billion minimum spend each year

## Small Business Technology Transfer (STTR)

- 0.45% of the extramural research budget for agencies with a budget greater than \$1B per year
- \$450 million minimum spend each year

**Over 4,000 new awards every year**

# SBA's Role in the SBIR/STTR Programs

- Provide **oversight/guidance** on SBIR/STTR programs
  - **Survey and monitor agencies** and report to Congress annually
  - Develop and provide policy and program guidance
  - Responsible for all **data** to include gathering, analysis and reporting, and manage SBIR.gov data platform
- Lead Federal-wide outreach, training, and **building of the support ecosystem**
  - Increase participation in SBIR/STTR, done through extensive outreach and training to both private/public support network and tech entrepreneur
  - Manage **FAST (Federal And State Technology) Partnerships Program** and **Growth Accelerator Fund Competition**
  - Build a strong network to include SBA Field Offices, R&D agencies, state economic development offices, universities, and resource partners

# Small Business Innovation Research

## SBIR- 11 Participating Agencies

1. Department of Agriculture
2. Department of Commerce
3. Department of Defense
4. Department of Education
5. Department of Energy
6. Department of Health and Human Services
7. Department of Homeland Security
8. Department of Transportation
9. Environmental Protection Agency
10. National Aeronautics and Space Administration
11. National Science Foundation

### **SBIR Qualifications:**

- American-owned and independently operated
- For-profit
- Principal researcher employed by business
- Company size limited to 500 employees

# STTR- 5 Participating Agencies

1. Department of Defense
2. Department of Energy
3. Department of Health and Human Services
4. National Aeronautics and Space Administration
5. National Science Foundation

- **The nonprofit research institution eligibility criteria: (No size limit)**
- Located in the US
- Meet one of three definitions
  - Nonprofit college or university
  - Domestic nonprofit research organization
  - Federally funded R&D center (FFRDC)



U.S. Small Business  
Administration

**Collaborate with SBA to help the community you serve**

**Please send me a request to be listed on the mailing list for the monthly event invitation**

**THANK YOU**

**[man-li.lin@sba.gov](mailto:man-li.lin@sba.gov)**