



U.S. Small Business
Administration

Small Business Programs

James Strube
Business Opportunity Specialist

Small Business Programs

SBA Mission

- Start
- Grow
- Expand
- Recover

Starting, Growing, & Expanding Business

Resource Partners

- Extensive network of resource partners
Counseling services & classes free or low cost
 - SCORE with locations throughout WI
 - SBDC's (12 with locations at UW extensions)
 - Women's Business Centers with various locations
- To locate offices near you: www.sba.gov and click on "get local assistance"

Starting, Growing, & Expanding Business

Capital Resources

- Banks and Credit Unions Dealing with SBA Programs
- Community Advantage Lenders
- Certified Development Centers
- Microloan Intermediaries

Starting, Growing, & Expanding Business

Capital Resources

- 7(a) Loan Program
- 504 Loan Program
- CAPLines
- International Trade/Export Financing
- Non-7(a) Microloans

Starting, Growing, & Expanding Business

Capital Resources

➤ 7(a) Loan Program

SBA's Primary Program

No Minimum Loan Amount

Maximum \$5 Million Loan Amount

Maximum \$3.75 Million Loan
Guaranty

Use of Proceeds

Owner Occupied RE, FFE, WC, Business Acq.,
Refinance, Etc.

Starting, Growing, & Expanding Business

Capital Resources

➤ CAPLines

7(a) Programs Designed to Meet Short-Term & Cyclical Working Capital Needs

Use of Proceeds

Builders Working Capital, Contract, Seasonal, and

Starting, Growing, & Expanding Business

Capital Resources

➤ International Trade/Export Financing

Designed to Develop or Expand Export
Activities

Use of Proceeds

Capital, International Trade Loan, Export Working
and Export Express

Starting, Growing, & Expanding Business

Capital Resources

➤ Non-7(a) Microloans

Maximum \$50,000 Short Term Loans

NO GUARANTY

Use of Proceeds

Machinery, FFE, WC, Leasehold
Improvements, etc.

Business Recovery

Disaster Assistance

The SBA provides low-interest disaster loans to help small businesses and homeowners recover from declared disasters.

Small Business Programs

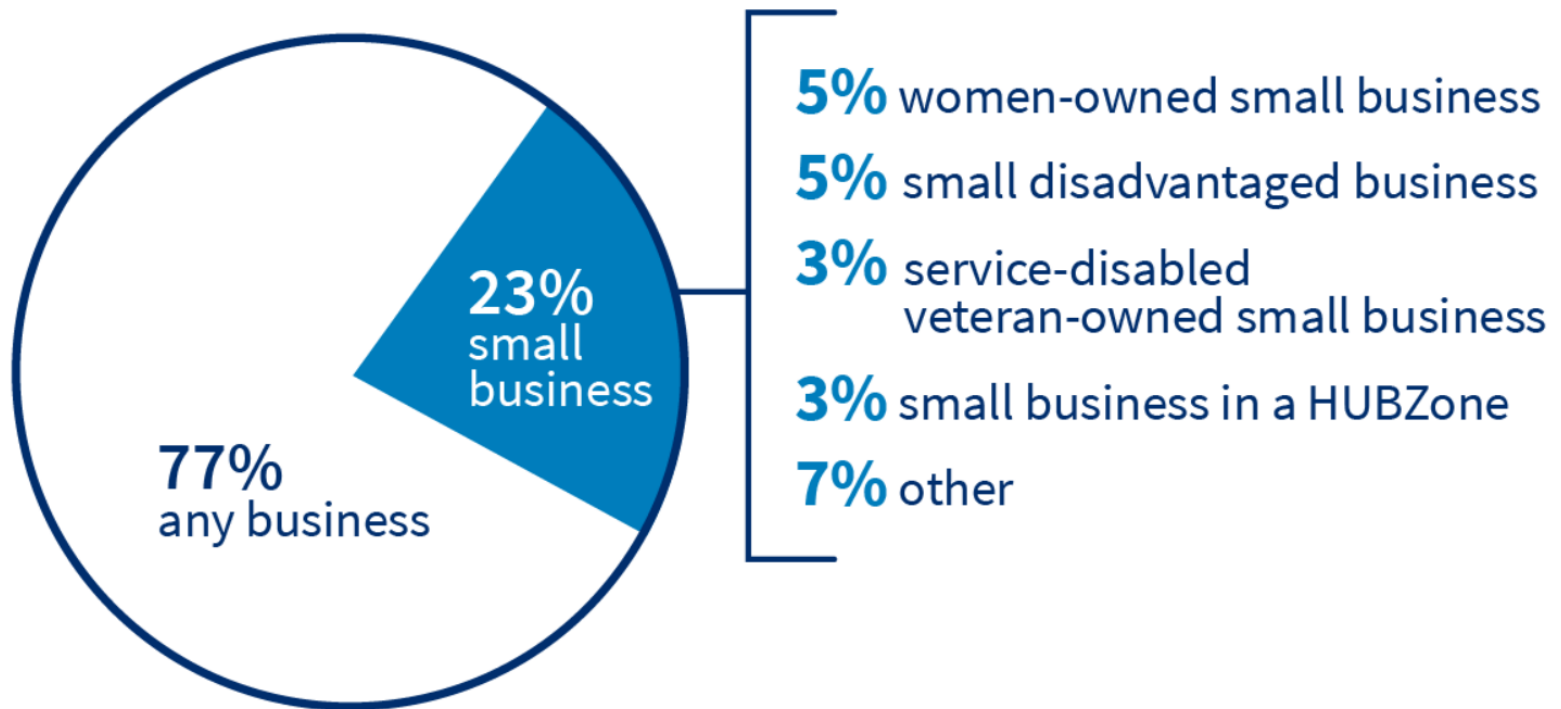
Contracting Assistance Program

Benefits

- Win a fair share of federal contracts
- Qualify for exclusive set-aside and sole-source contracts
- Partner with established contractors to win contracts
- Get business mentoring and education to learn how federal contracting works

Small Business Programs

Contracting Assistance Program Benefits



Contracting

What are the Government-wide Small Business Contracting Goals and Achievement?

Category	Goal	2015	2016	2017
Small Business	23%	25.75%	24.34%	23.8%
SDB (8(a))	5%	10.06%	9.52%	9.1%
HUBZone	3%	1.81%	1.67%	1.7%
WOSB	5%	5.05%	4.79%	4.7%
SDVOSB	3%	3.93%	3.98%	4.1%

Contracting

Government-wide Small Business Contracting

Goals are a floor—not a ceiling!

In 2017:

\$105.7 Billion to Small Business

Small Business Set-Asides

- A Set-Aside for small businesses reserves an acquisition exclusively for small business competition.
- This Includes requirements competed among HUBZone, 8(a), SDVOSB, and EDWOSB/WOSB

Small Business Programs

- Small Business
- Women Owned Small Business
- Service Disabled Veteran Owned Small Business
- HUBZone Program
- 8(a) Business Development Program
- All Small Mentor-Protégé Program

Women Owned Small Business (WOSB)

- The government limits competition for certain contracts to businesses that participate in the women's contracting program
- These contracts are for industries where women-owned small businesses (WOSB) are underrepresented
- Some contracts are restricted further to economically disadvantaged women-owned small businesses (EDWOSB)

Women Owned Small Business

- The SBA maintains [a list of those eligible industries](#) and their corresponding NAICS codes
- Self or Third Party Certified
- Both methods will require you to use the [certify.SBA.gov](https://certify.sba.gov) website

Women Owned Small Business

Eligibility

➤ **WOSB**

- 51% owned & controlled by one or more women who are US citizens
- The firm must be “small” in its primary industry in accordance with SBA’s size standards for that industry
- Primarily managed by one or more women

➤ **EDWOSB**

- Satisfy all conditions of WOSB
- Personal net worth of less than \$750,000
- Adjusted annual income of \$350,000 or less
- Market value of all assets does not exceed \$6 million

Service-Disabled Veteran- Owned Small Business (SDVOSB)

- The government limits competition for certain contracts to businesses that participate in the SDVOSB program
- You can self-represent your business to the federal government as being owned by a service-disabled veteran.

Service-Disabled Veteran- Owned Small Business (SDVOSB)

- The Department of Veterans Affairs awards a large amount of contracts to veterans
- Their program is not the same as the SBA's program. To get access to set-aside Veterans Affairs contracts, your business must be verified through the [Vets First Verification Program](#)

Service Disabled Veteran Owned Small Business

Eligibility

- The Service Disabled Veteran (SDV) must have a service-connected disability that has been determined by the Department of Veterans Affairs or Department of Defense
- The SDVOSBC must be small under the North American Industry Classification System (NAICS) code assigned to the procurement
- The SDV must unconditionally own 51% of the SDVOSBC
- The SDV must control the management and daily operations of the SDVOSBC
- The SDV must hold the highest officer position in the SDVOSBC

HUBZone Program

- 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.

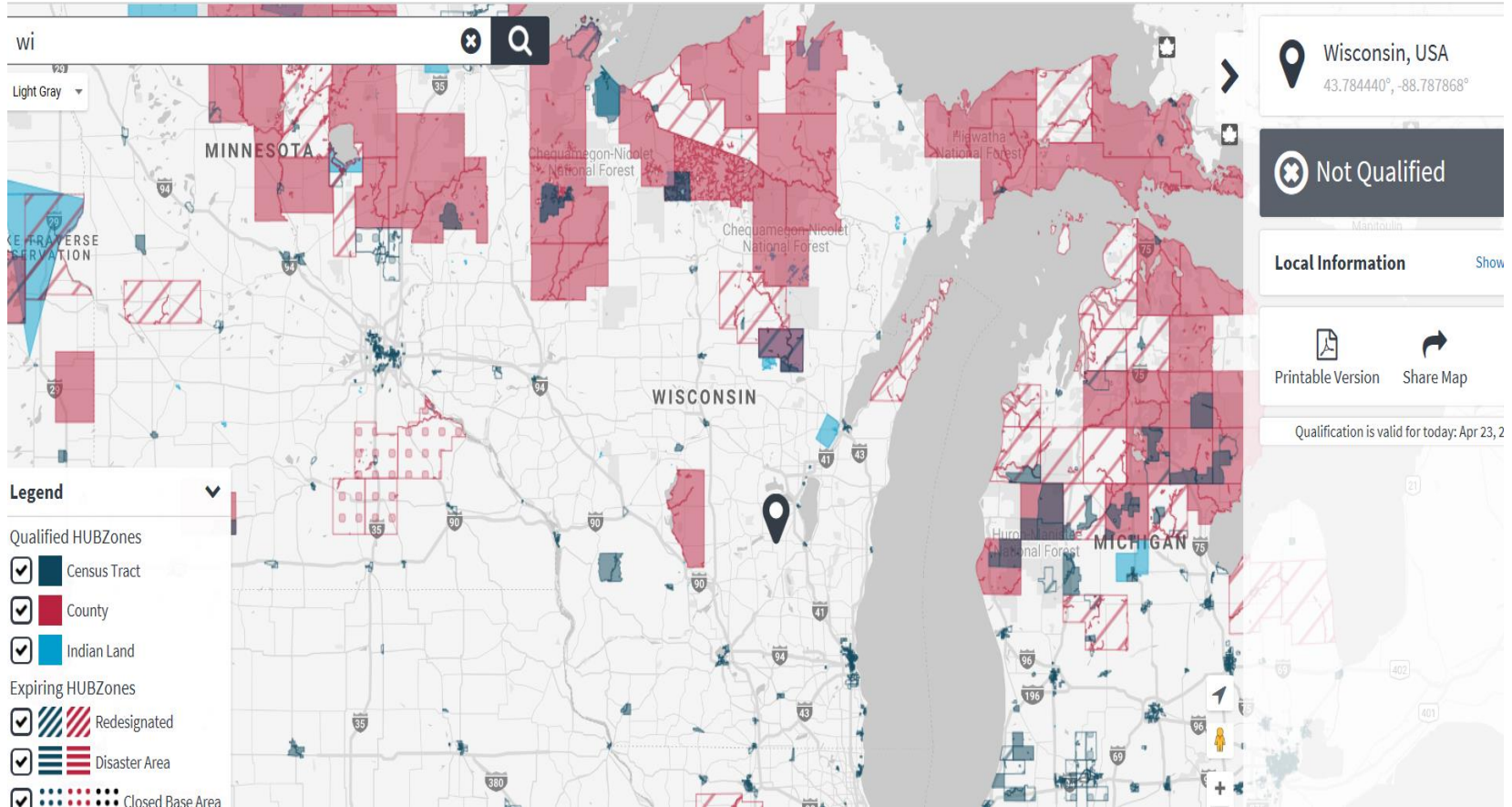
HUBZone Program

Pertinent Program Qualifications

- Have its principal office located in a HUBZone
- Have at least 35 percent of its employees live in a HUBZone
- Certified by the SBA

HUBZone Program

HUBZone Map



8(a) Business Development Program

- To help provide a level playing field for small businesses owned by socially and economically disadvantaged people or entities
- The government limits competition for certain contracts to businesses that participate in the 8(a) Business Development program

8(a) Business Development Program

- Get a Business Opportunity Specialist to help navigate federal contracting
- Form joint ventures with established businesses through a mentor-protégé program

8(a) Business Development Program

- Receive management and technical assistance, including business training, counseling, marketing assistance, and high-level executive development
- Certified by the SBA

8(a) Business Development Program

Eligibility

- The business must be majority-owned (51 percent or more) by an individual(s)
- The individual(s) must be an American citizen, by birth or naturalization
- Unconditionally owned and controlled (at least 51%) by one or more socially AND economically disadvantaged individuals who are US citizens
- The business must be a small business
- The business must demonstrate potential for success
- The principals must show good character
- *Separate eligibility requirements exist for a business that is owned by American Indians, Native Alaskans, Native Hawaiians or Certified Development Companies

8(a) Mentor-Protégé Program

The purpose of the Mentor/Protégé program is to enhance the capabilities of 8(a) BD participants and to improve their ability to successfully compete for federal government contracts

8(a) Mentor-Protégé Program

- Guidance on internal business management systems, accounting, marketing, manufacturing, and strategic planning
- Financial assistance in the form of equity investments, loans, and bonding
- Assistance navigating federal contract bidding, acquisition, and performance process
- Business development, including strategy and identifying contracting and partnership opportunities

Joint Venture

Definition:

An agreement between an eligible 8(a) participant and one or more other business concerns to establish a new legal entity solely for the purpose of performing a specific 8(a) contract. The contract is then awarded to the Joint Venture entity rather than to one or more of the participants.

Joint Venture

When is a JV Permitted?

- 8(a) firm lacks capacity to perform the contract independently
- Joint Venture agreement is fair and equitable
- Joint Venture will be of substantial benefit to the 8(a) firm
- 8(a) firm brings something of value to the Joint Venture other than the 8(a) certification

Joint Venture

Size Requirements

- Small business set-asides and 8(a) procurements require the firm to maintain size standards for the NAICS code used for that procurement
- Joint Ventures must meet applicable size standards of the solicitation
- A large business cannot be a JV participant on a Small Business or 8(a) procurement unless approved under the 8(a) Mentor/Protégé Program

All Small Mentor-Protégé Program

The All Small Mentor-Protégé Program is designed to enhance the capabilities of protégé firms by providing business development assistance and improving the protégé firms' ability to successfully compete for federal contracts.

Certify.SBA.Gov

The screenshot shows a web browser window with the URL <https://certify.sba.gov>. The browser's address bar shows the site is secure. The page header includes the logo "certify.SBA.gov" and a "Login" link. A navigation menu contains "Home", "Prepare", "Am I eligible?", and "Help". The main content area features a large image of a diverse group of smiling business professionals. Overlaid on this image is a white text box with the heading "Welcome to certify.SBA.gov" and the text: "The U.S. Small Business Administration (SBA) is working to modernize the application process for federal contracting programs. Manage your application and eligibility documentation for the WOSB and All Small Mentor-Protégé programs online from our easy-to-use dashboard. **Get started today!**". To the right of this text box is a login panel with a blue "Login" button, an "Or" separator, and an orange "Get started" button. Below the "Get started" button is a link for "Federal government employees: Login or create an account". At the bottom of the page, there are three columns: "New Features" (with sub-heading "Experience a unified SBA contracting program"), "Am I Eligible?" (with sub-heading "Answer a few questions to discover if your company"), and "Upcoming Activities" (with sub-heading "New as of March 22, 2018, firms should submit their").

Resources and Tools

Federal Acquisition Regulations

<https://www.acquisition.gov/far>

Acquisition Central

<https://www.acquisition.gov/>

FAR Part 19 – Small Business Programs

<http://www.acquisition.gov/far>

Code of Federal Regulations (13CFR)

<http://www.gpoaccess.gov/cfr/index.html>

Federal Business Opportunities

<http://www.fbo.gov>

SBA-Government Contracting

<https://www.sba.gov/federal-contracting/contracting-guide>

SBA – Wisconsin District Office

For more information on SBA's programs and services

Please contact:

James Strube, Business Opportunity Specialist

Telephone: 202-431-6913

Email: James.Strube@sba.gov

Or visit our office web site at
www.sba.gov/wi

SBA - Wisconsin Offices

Wisconsin District Office

310 West Wisconsin Ave.

Suite 580W

Milwaukee, WI

Phone: 414-297-3941

Wisconsin District Office

740 Regent Street

Suite 100

Madison, WI

Phone: 608-441-5261

www.sba.gov/wi
@SBA_Wisconsin