



U.S. Small Business
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Small Business

COLORADO 2020

RESOURCE GUIDE



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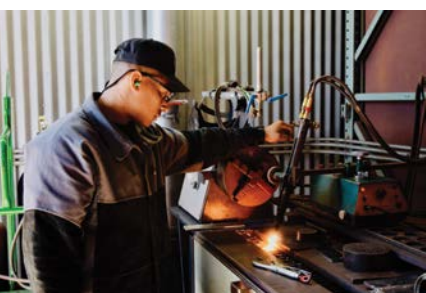


Beltran's Meat Market & Grill

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Colorado Edition 2020



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ON THE COVER Rick Schmidt and a co-worker; Jeff and Jennifer Herbert, courtesy of Superstition Meadery; Stephanie and Gabriele Vitori, courtesy of the SBA; Nikolas Williams, courtesy of Workshops for Warriors

A MESSAGE FROM THE ADMINISTRATOR



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

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

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

among entrepreneurs in disadvantaged communities, and continuing to prioritize disaster relief.

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

Sincerely,

Jovita Carranza
SBA Administrator



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info@coloradolendingssource.org

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Denver, CO 80202

(303) 844-2607

sba.gov/co

@SBA_Colorado

District Director Letter

It's an exciting time in the Centennial State: growth continues and Colorado products and services are in demand. Our state ranks near the top in the country for economic and employment growth. Colorado is the perfect place to set up your new business, grow or expand your existing one. As the nation's first stop for small business assistance, the SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. This guide points you to many local resources and partners that will help you navigate each stage of small business development, powering your small business dreams.

We often hear the small businesses are the engines that drive our nation's economy. In Colorado you can say small business is actually big business, since 99.5% of all our companies are designated as small, employing nearly half of all Coloradans. Small businesses make all of Colorado's nearly 270 towns and cities great places to live, work, and play. Colorado has such a high rate of new business formation, especially from women, veteran, and minority-owned firms, for many great reasons but namely our spirit of entrepreneurship. We have an entrepreneurial culture and a population of risk takers, as well as a climate that supports new businesses and diverse industries, especially within disadvantaged communities.

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

Sincerely,



Frances Padilla
District Director



District Director

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frances.padilla@sba.gov

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james.holloway@sba.gov

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(303) 844-6503
eric.phillips@sba.gov

Stephen Collier
(303) 844-4041
stephen.collier@sba.gov

LOCAL BUSINESS ASSISTANCE



How I Did It

**Rick
Schmidt**

Tipping Point Solutions
Colorado

Rick Schmidt has always been on a mission to make things better. Whether it was during his extensive career as a Naval Information Warfare officer or starting Tipping Point Solutions (TPS), his goal has been the same—to exercise a disciplined approach to solving organization’s greatest challenges. In the case of TPS, that focus has been on providing training solutions that address the needs of organizations backed with a quantifiable return on investment. And together with the SBA’s assistance and being named Colorado’s 2019 Small Business Person of the Year, Rick’s vision has blossomed.

In 2008, Rick retired from the U.S. Navy as a service-disabled veteran after 20 years of service. In his last position as Director of Training for the Navy’s Center for Information Dominance, his focus was developing the nation’s next generation of information warfare specialists. That’s when it dawned on him—the training industry was sorely lacking in quality content that could provide entities with truly impactful data.

So in 2011, Rick started Tipping Point Solutions. The aim of TPS was to create a training development firm specializing in the creation of highly-effective and engaging classroom, computer-based and mobile training solutions, delivering impactful results. And quickly, the need was apparent: the company’s first years saw sales growth of 42, 17, and 29 percent consecutively through 2014.

What challenge did you have?

Any business owner looks for opportunities to differentiate themselves from the competition, and Tipping Point Solutions is no different. I looked for ways to become more competitive for defense and governmental contracts, which meant seeking out opportunities to serve as a sub-contractor. I knew about the 8(a) program but never considered myself eligible as I don’t present many of the typical indicators that would qualify. Early on, through conversations with contracting officers, it would come up that I was Native American. Over time, they encouraged me to review the program and that’s when I made the decision to apply.

What was the solution?

Joining the 8(a) program for sure. I knew that being an 8(a) participant would encourage large businesses to be more inclined to work with me. There are a lot of things that make us great from a sub-contracting standpoint. When I looked at all that, it would have been foolish to not consider the program. In business, you have to play the cards you’re dealt as it’s hard to be a business owner in any industry. So it’s important to take advantage of any opportunity. As a disabled veteran and a Native American, the 8(a) program opened up opportunities for my company and my employees.

What was the benefit?

Where to start? Revenue increases, business expansion, and increasing our workforce. Since joining the 8(a) program, we’ve had more than 445 percent growth. In the past three years, from 2017 onward, we’ve gone from 12 employees to having 80. This has resulted in \$10 to \$12 million in annual revenues. Tipping Point wouldn’t be where it is today without the 8(a) business development program.



SBA Resource Partners

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

SMALL BUSINESS DEVELOPMENT CENTERS

950+

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

SCORE

300+

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

WOMEN'S BUSINESS CENTERS

100+

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

VETERANS BUSINESS OUTREACH CENTERS

20+

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

Our Local SBA Resource Partners

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

Small Business Development Centers

Boulder SBDC

1001 Arapahoe Ave.
(303) 442-1475

Central Mountain SBDC

339 E. Highway 50, suite 104, Salida
(719) 221-0374

Colorado Springs SBDC

559 E. Pikes Peak Ave., suite 101
(719) 667-3803

East Colorado SBDC

Kepner Hall #0025
800 17th St., Greeley
(970) 351-4274

Larimer SBDC

320 E. Vine Drive #303
Fort Collins
(970) 498-9295

North Metro SBDC

3645 W. 112th Ave., Westminster
(303) 460-1032

Northwest Colorado SBDC

500 Broadway
Eagle
(970) 328-3414

Grand Junction SBDC

2591 Legacy Way
(970) 243-5242

San Luis Valley SBDC

610 State Ave., Alamosa
(719) 589-3682

Southeast SBDC

1802 Colorado Ave., La Junta
(719) 384-6959

Southern Colorado SBDC

121 W. City Center Drive #150, Pueblo
(719) 549-3224

Aurora-South Metro SBDC

15151 E. Alameda Parkway, Aurora
(303) 326-8690

South Metro (Englewood) SBDC

1000 Englewood Parkway
(303) 326-8686

South Metro (Centennial) SBDC

9200 E. Mineral Ave.
(303) 326-8686

Southwestern SBDC

1000 Rim Drive, room 140, Durango
(970) 247-7009

West Central SBDC

145 S. Cascade, Montrose
(970) 765-3130

SCORE

Contact your closest SCORE office first for an appointment.

Denver Chapter

721 19th St., suite 426
(303) 844-3985

Grand Junction office

2591 Legacy Way
(970) 243-5242

Steamboat Springs/Yampa Valley office

1131 Bob Adams Drive
(970) 870-4491

Colorado Springs Chapter

559 E. Pikes Peak Ave., suite 100
(719) 636-3074

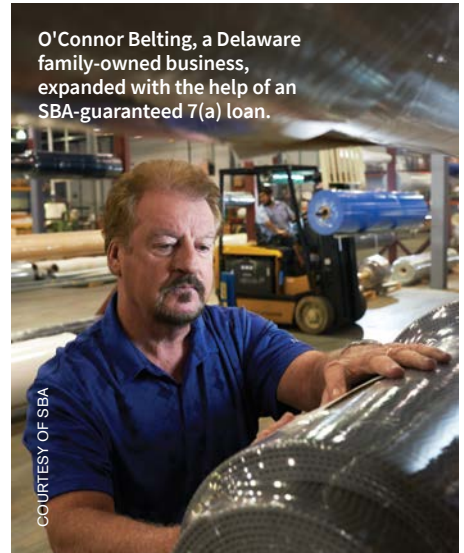
Leadville office

400 Harrison Ave., suite 100
(719) 293-2316

Monument/Tri-Lakes office

166 Second St.
(719) 481-3282

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



COURTESY OF SBA

Veterans Business Outreach Center

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

5201 Eagle Rock Ave. NE, suite 2A
Albuquerque, NM
(505) 383-2401

Women's Business Center

Mi Casa Resource Center

345 S. Grove St., Denver
(303) 573-1302



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 Colorado

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

The Startup Logistics

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

Market Research

View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

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

- » **Colorado Department of Regulatory Agencies**
(303) 894-7855 or (800) 886-7675
colorado.gov/dora

Name Registration

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

- » **Secretary of State**
1700 Broadway, suite 200, Denver
(303) 894-2200

Taxes

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

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



COURTESY OF THE SBA

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. General Manager Vince Gimeno grew his business thanks to the Small Business Innovation Research Program.

» State Tax

Colorado Department of Revenue

1375 Sherman St., Denver
(303) 205-8411

colorado.gov/pacific/revenue

Denver Treasury Division

201 W. Colfax Ave., department 1009, Denver
(720) 913-9300

» Sales tax

Colorado Department of Revenue

(303) 205-8411

Many cities and counties levy local sales tax. The Colorado Department of Revenue collects taxes for 214 of these local governments. There are also 59 home rule entities that collect their own tax.

Social Security

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

Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-

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

E-Verify is the quickest way for employers to determine the employment eligibility of new hires by verifying the Social Security number and employment eligibility information reported on Form I-9. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

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

» U.S. Department of Labor

(720) 264-3250

» Wage and Hour Division

(800) 487-9243

1999 Broadway, suite 710, Denver

For a copy of the Small Business Handbook, visit

dol.gov > Agencies > Wage & Hour Division

» Colorado Department of Labor and Employment

633 17th St., suite 201, Denver

(303) 318-8000

colorado.gov/pacific/cdle

» Workers' Compensation

colorado.gov/pacific/cdle/dwc

Employee Insurance

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

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

Environmental Regulations

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

- » **Environmental Protection Agency Small Business Division**
epa.gov/resources-small-businesses
- » **Colorado Department of Public Health and Environment**
4300 Cherry Creek Drive S., Denver
(303) 692-2000
colorado.gov/coepht
- » **Colorado Department of Agriculture**
305 Interlocken Parkway, Broomfield
(303) 869-9000
colorado.gov/agmain

Accessibility & ADA Compliance

For assistance with the Americans with Disabilities Act, call the ADA center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support

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

Intellectual Property

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

There are three types of patents:

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

A trademark or service mark includes any word, name, symbol, device, or any combination, used to identify and distinguish the goods/services of one provider from others. Trademarks and service marks can be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks, which may conflict with and supersede state trademarks. Visit uspto.gov/trademarks.

» Secretary of State's Office Trademark Division

(603) 271-3244 or (603) 271-3246

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works, such as computer software. Copyrights do not protect facts, ideas, and systems, although they may protect the way they are expressed. For general information on copyrights, contact:

» U.S. Copyright Office

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

» Colorado Secretary of State (303) 894-2200 sos.state.co.us > Businesses, Trademarks, Trade Names

Economic Development

Colorado Association of Commerce & Industry

1600 Broadway, suite 1000, Denver
(303) 831-7411

Colorado Office of Economic Development and International Trade

1600 Broadway, suite 2500
Denver
(303) 892-3840
choosecolorado.com

Chambers of Commerce

To find your local chamber of commerce for networking and events opportunities, visit cochamber.com.



Your Advocates

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

Advocacy

When you need a voice within the federal government for your interests as a small business owner, SBA advocates are here to assist. They analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits.

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

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

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

Ombudsman

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

The ombudsman's office helps you:

- » resolve regulatory disputes with federal agencies
 - » reduce unfair penalties and fines
 - » seek remedies when rules are inconsistently applied
 - » recover payment for services done by government contractors
- Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA national ombudsman. These events are posted periodically on the ombudsman website, **sba.gov/ombudsman**.

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

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

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

Entrepreneurial Resources

Regional Innovation Clusters

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

Who should join

Small businesses driving innovation in one of these tech industries:

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

How it works

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

How it benefits you

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

Get involved

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

Online Learning

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



Courses include:

- writing your business plan
- understanding your customer
- buying a business
- marketing to win customers
- legal requirements
- financing options
- disaster recovery

Native American Workshops

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

Emerging Leaders

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



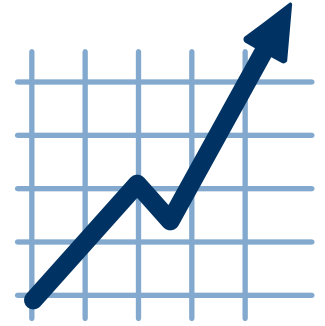
COURTESY OF A&A FIRE AND SAFETY

▲ HOW THE SBA HELPED ME SUCCEED

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

Accelerate Growth

Small business executives looking to grow their business, create jobs, and strengthen their communities will find their next challenge



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

How it benefits you

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

What you learn

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

Who's eligible

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

Get involved

To register online, visit sba.gov/emergingleaders.

10 Tips

to Help You Build and Grow a Stand-Out Small Business Brand

Build a better business with these time-tested tips.



Elliot Henry, who received SBA-backed 7(a) and 504 loans, runs Unlimited Water Processing in St. Louis, MO.

The United States loves small businesses. That's according to a survey by the Pew Foundation reported by Small Business Trends, smallbiztrends.com, which found that 71% of Americans view small business more favorably than any other institutions, including religious organizations.

Why is this? Well, small businesses are seen as a positive influence. But it's more than that.

Small businesses are in a unique position to create valuable customer experiences. Their products and services are often

niche, the target customer is very defined. Business operations are agile and unconstrained by corporate rules and processes. Small businesses are also trusted for their integrity, community engagement, and customer service. When was the last time you called a small business and got put through to an automated call center? These things come together to create a hugely competitive value proposition, the linchpin of your brand.

But what can you do to leverage these experiences and grow the appeal of your brand without breaking the bank?

1 What is Your Brand?

It's important to understand that your brand is much more than your logo, merchandising or products. It is all the experiences customers have with your business, including the visual elements of your business. It also includes what you do, how you do it, customer interactions, and your marketing. All of these elements help establish the trust and credibility of your business.

2 Stand Out

If your brand is going to be strong, you need to be able to pinpoint what makes you different from competitors. A SCORE mentor, sba.gov/score, can help you use competitive differentiators to build your business brand. Don't forget to weave your differentiators into your company's messaging and marketing.

3 Have Great Products and Services

Word of mouth is often a small business's greatest lead generator, so having great products and services that people talk about is a critical part of your brand. Even the most outgoing and charming small business owner is not going to succeed in bringing customers back unless the product or service they provide delivers and exceeds expectations. Don't lose sight of your product, keep refining it, testing new offerings, and making sure you always put product first.

4 Make Sure Your Customers Know the Face Behind the Product

One of the biggest reasons that small businesses fail is because of the persistent absence of the business owner. You only need to look at a few episodes of business makeover TV shows to witness what can go wrong when a business is left to run itself. Without an actively engaged owner, employees lose motivation and structure, which can quickly lead to sloppy service, a poor product, and customer churn. Yes, your business needs to be able to function without your constant presence, but it's important to strike a balance. Find ways to make sure your customers know you and connect with the face behind the business. Businesses thrive when the energy of the owner is present.

5 Get Your Name and Logo Right

It's important to get this right the first time because changing your name and logo later can be costly. Your logo and name should be easily recognizable and reflect the nature and tone of your business as well as appeal to your target market. I'm a dog owner, and two of my absolute favorite small businesses cater to pet owners: my local provider of dog walking services and a healthful pet food store. When I see their logos, it makes me feel good; I feel an affinity with them. That's what you need to shoot for.

6 Have a Distinct Voice

A great way to ensure your distinct brand message is delivered consistently across your business is to focus on how you and your employees interact and communicate with customers in person, on the phone, and on social media. Not sure what your "voice" should be? Look to other brands. What do they do that you'd like to emulate? How do they greet and interact with you? What is it they do that makes you feel good about doing business with them?

7 Build Community Around What you Do

A successful brand is one trusted and respected by customers. Building a strong community online and off can help you achieve this. You don't have to spend a lot of money to do this. In fact, many successful brands concentrate almost exclusively in online and offline community building. Offline participation in community activities, such as local events, fundraisers, and charities, as well as hosting your own events, such as workshops or loyal customer events, can all help you build community and extend the trust your brand has earned.

8 Be an Advocate for Your Business—Not Just a Salesman

You don't have to be the greatest salesman to succeed in business. Selling takes many forms, and being a brand advocate gels them. For example, many small business owners strive to be the number one salesman, the number one cheerleader, and the number one fan of their own business. If you are passionate about your business, be an advocate for it. Invite people in!

9 Be Reliable

Letting your customers down by failing to live up to your own promises and brand standards can be particularly harmful for small businesses that depend heavily on referrals. The foundation of brand loyalty lies in great service; a happy customer is a loyal customer. Make sure you aren't making promises that you can't keep, whether you run a pizza business and pledge to deliver within 30 minutes, or you're a painting contractor who promises to start a job on a Monday at 9 a.m. sharp. Stand by your promises.

10 Have a Value Proposition

Value, not to be mistaken with price, can help define your brand and differentiate you from the competition. This goes back to my second point about standing out. What niche do you serve? What do you do well in that niche that makes you different from everyone else? What are the emotional benefits of what you do? The answers to these questions will help define what your value is to your customers. It could be your great customer service, product quality, innovation, or a combination of these.

WRITTEN BY **Caron Beesley**, CONTRIBUTOR

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



◀ HOW THE SBA HELPED ME SUCCEED

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



Opportunities for Veterans

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

Entrepreneurship training

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

Who's eligible?

Service members transitioning out of active duty and military spouses. Boots to Business: Reboot, for veterans, National Guard or Reserve members and military spouses, teaches this entrepreneurship curriculum off base in communities. Register for either B2B program at <https://sbavets.force.com>.

For women veterans

Receive entrepreneurial training geared toward women veterans, service

members, and spouses through these SBA-funded programs:

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

For service-disabled veterans

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

- » Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York

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

Financing

Employee called to active duty?

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

Government contracting

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

VIP Start

Enter the federal market and become ready for procurement.

VIP Grow

Strategize to expand and operate within the federal marketplace.

VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

Get certified

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

Need assistance?

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



COURTESY OF AVMAC INC.

Write your Business Plan

Lay the foundation for success with a business plan.



Business plans help you run your business.

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

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

TRADITIONAL BUSINESS PLAN FORMAT

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

Executive Summary

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

Company Description

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

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

Market Analysis

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

Organization and Management

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

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

Want to see an example of a business plan?

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

TRADITIONAL BUSINESS PLAN CHECKLIST

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

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

Service or Product Line

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

Marketing and Sales

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

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

Funding Request

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

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

Financial Projections

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

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

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

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

Appendix

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

LEAN STARTUP PLAN FORMAT

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

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

Key Partnerships

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

Key Activities

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

Key Resources

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

Value Proposition

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

Customer Relationships

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

Customer Segments

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

Channels

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

Cost Structure

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

Revenue Streams

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

LEAN STARTUP PLAN CHECKLIST

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

FUNDING PROGRAMS

Financing Your Small Business

How We Did It

Crafting a Business

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

WRITTEN BY BECKY BOSSHART

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


Challenge

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

Solution

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

Benefit

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



COURTESY OF SUPERSTITION MEADERY

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

5 Tips for Success

Get guidance.

Develop a working relationship with an SBA Resource Partner (see page 10). Your adviser will help make your business ready for financing.

Define your lending needs.

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

Keep clear records.

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

Talk to multiple lenders

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

Check all options.

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

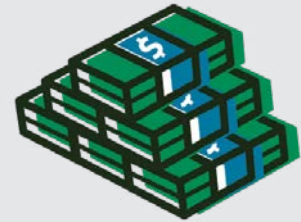
Lender Match

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



SBA guarantees

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



Advertise your company here.

Reach an unparalleled audience of small business owners
with the U.S. Small Business Administration's
Small Business Resource Guide.

contact info@newsouthmediainc.com

SBA Lenders

Our SBA lenders serve all Colorado. Contact the lender for more locations.

AKRON

Akron FCU

676 E. First St
(970) 345-2623

Citizens National Bank of Akron

101 Main Ave.
(970) 345-2226

ALAMOSA

Alamosa State Bank

2225 Main St.
(719) 589-2564

First Southwest Bancorporation Inc.

720 Main St.
(719) 597-4200

San Luis Valley Federal Bank

401 Edison Ave.
(719) 589-6653

ANTONITO

Guadalupe Parish Credit Union

217 W. Third Ave.
(719) 376-5413

ARVADA

Chase

5250 Wadsworth Bypass
(303) 422-3150

Fidelis Catholic FCU

6320 Wadsworth Blvd.
(303) 424-5037

Partner Colorado CU

6221 Sheridan Blvd.
(303) 431-3401

Sooper CU

5151 W. 60th Ave.
(303) 427-5005

ASPEN

Alpine Bank

119 Aspen Business Center, unit E
(970) 544-9400

Aspen Bancshares Inc.

534 E. Hyman Ave.
(970) 925-6700

Chase

419 E. Hyman Ave., unit 2
(970) 452-4030

AULT

Farmers Bank

119 First St.
(970) 834-2121

AURORA

Aurora FCU

610 Abilene St.
(303) 755-2572

Aurora Schools FCU

751 Chambers Road
(303) 360-0987

CEDS Finance

1450 S. Havana St., unit 620
(303) 569-8165

Chase

1101 S. Buckley Road
(303) 745-7687

14601 E. Colfax Ave., unit A
(303) 344-0292

15300 E. Iliff Ave.
(303) 745-3870

1627 S. Havana St.
(303) 368-5134

3501 S. Tower Road
(303) 766-0265

16750 E. Quincy Ave.
(303) 617-3327

Citywide Financial Inc.

13731 E. Mississippi Ave.
(303) 365-3600

FirstBank at Chambers & Mississippi

15250 E. Mississippi Ave.
(303) 755-1000

Fitzsimons FCU

2201 N. Fitzsimons Parkway
(303) 340-3343

Wells Fargo Bank

999 S. Sable Blvd.
(303) 752-8000

AVON

FirstBank of Beaver Creek

11 W. Beaver Creek Blvd.
(970) 949-0100

BASALT

Alpine Bank

137 Midland Ave.
(970) 927-3101

BOULDER

Affiliated National Bank-Boulder

3033 Iris Ave.
(303) 938-4689

First National Bank

1155 Canyon Blvd., suite 310
(303) 938-6186

Chase

1301 Canyon Road
(303) 245-6660

1310 College Ave.
(303) 474-3295

Elevations CU

2960 Diagonal Highway
(303) 443-4672

FirstBank

1650 30th St. & Arapahoe
(303) 530-1000

FlatIrons Bank

1095 Canyon Blvd., suite 100
(303) 530-4999

Premier Members CU

5505 Arapahoe Ave.
(303) 657-7000

Sunflower Bank

1738 Pearl St.
(720) 931-5969

Wells Fargo Bank

1420 Canyon Blvd.
(303) 443-2400

BRECKENRIDGE

FirstBank of Breckenridge

200 Ski Hill Road
(970) 453-1000

BRUSH

Farmers State Bank of Brush

200 Clayton St.
(970) 842-5101

Wray State Bank

300 Clay St.
(970) 332-4111

BURLINGTON

Bank of Burlington

410 14th St.
(719) 346-5376

CALHAN

Farmers State Bank of Calhan

1500 Eighth St.
(719) 347-2727

CANON CITY

Fremont Bank Corp.

532 Main St.
(719) 275-3344

Pueblo Bank & Trust Co.

1401 Main St.
(719) 269-9100

CARBONDALE

Alpine Bank

0350 Highway 133
(970) 963-3040

CASTLE ROCK

Affiliated National Bank

3851 Sol Danza Drive
(303) 394-5670

BankWest Inc.

7505 Village Square Drive,
suite 101
(303) 814-8149

CENTENNIAL**Arapahoe CU**

3999 E. Arapahoe Road
(303) 740-7063

Clean Energy FCU

6860 S. Yosemite Court
(720) 479-7900

Columbine FCU

4902 Dry Creek Road
(720) 283-2346

Metrum Community CU

6980 S. Holly Circle
(303) 770-4468

Redstone Bank

15765 E. Arapahoe Road
(720) 880-5000

CHEYENNE WELLS**Eastern Colorado Bank**

10 S. First St.
(719) 767-5652

CLIFTON**Alpine Bank**

3243 I-70 Business Loop
(970) 434-5600

COLORADO SPRINGS**5 Star Bank**

10989 New Allegiance Drive
(719) 260-8150

104 S. Cascade Ave.
(719) 475-7827

455 W. Paine St.
(719) 574-2777

Air Academy FCU

9810 N. Union Blvd.
(719) 593-8600

American Bank of Commerce

434 S. Tejon St.
(719) 667-8000

Aventa CU

2735 Dublin Blvd.
(800) 555-6665

Central Bancorp Inc.

1 S. Nevada Ave., suite 200
(719) 228-1100

Ent CU

7250 Campus Drive
(719) 574-1100

First Bank

3505 Austin Bluff Parkway
(719) 536-4100

NBH Bank

5175 N. Academy Blvd.
(719) 528-4000

Pikes Peak CU

1616 N. Circle Drive
(719) 473-5962

Pikes Peak National Bank

2401 W. Colorado Ave.
(719) 473-5310

Stockmens Bank

25 N. Cascade, suite 100
(719) 955-2800

UMB Bank

730 Citadel Drive E.
(719) 597-0170

Wells Fargo Bank

410 S. Cascade Ave.
(719) 368-8061

COMMERCE CITY**Community Choice CU**

6921 E. 72nd Ave.
(303) 287-8025

CORTEZ**First National Bank**

2258 E. Main St.
(970) 565-3781

CRAIG**St. Michael's FCU**

678 School St.
(970) 824-2668

DEL NORTE**Del Norte Bank**

705 Grand Ave.
(719) 657-3376

DELTA**Delta County FCU**

120 N. Sixth St.
(970) 872-4277

DENVER**Affiliated National Bank**

3033 E. First Ave.
(303) 394-5143

Alpine Bank

4949 S. Niagara St., suite 100
(303) 773-3086

Bank of Denver

810 E. 17th Ave.
(303) 572-3600

Bankers' Bank of the West

1099 18th St., suite 2700
(303) 291-3700

Canvas CU

7055 E. Evans Ave.
(303) 691-2345

Chase

1125 17th St.
(303) 244-3283

Citywide Banks

1800 Larimer St., suite 100
(303) 365-3800

Citywide Banks of Colorado Inc.

6500 E. Hampden Ave., suite 203
(303) 365-3770

CoBiz Bank

821 17th St.
(303) 293-2265

Colorado Bankers Association

140 E. 19th Ave., suite 400
(303) 825-1575

Colorado Enterprise Fund

1888 Sherman St., suite 530
(303) 860-0242

Colorado Lending Source

1441 18th St.
(303) 657-0010

Colorado National Bancorp

700 17th St.
(720) 214-0770

Community Economic Development Co. of Colorado

800 W. Eighth Ave.
(303) 893-8989

Credit Union of Colorado

1390 Logan St.
(303) 832-4816

Denver Community CU

1075 Acoma St.
(303) 573-1170

Denver Fire Department FCU

12 Lakeside Lane
(303) 228-5300

Denver Urban Economic Development Corp.

1905 Sherman St., suite 200
(303) 861-4100

First Western Trust Bank

1900 16th St., suite 1200
(303) 531-8100

FirstBank of Denver

8901 E. Hampden Ave.
(303) 337-5400

Fortis Financial Inc.

1550 17th St., suite 100
(720) 616-4000

Guaranty Bank & Trust Co.

1331 17th St.
(303) 298-6977

Mapleton Public Schools FCU

591 E. 80th Ave.
(303) 288-2066

Mountain West Credit Union Association

1009 Grant St.
(303) 427-1697

Native American Bank

201 Broadway
(303) 988-2727

Rocky Mountain Law Enforcement FCU

700 W. 39th Ave.
(303) 458-6660

Sunflower Bank

1573 Market St.
(303) 297-0333

Wells Fargo Bank

1050 17th St.
(303) 899-4625

Westerra CU

3700 E. Alameda Ave.
(303) 563-6625

White Crown FCU

2001 Lincoln St., suite 100
(303) 534-4448

**Young Americans
Education Foundation**

3550 E. First Ave.
(303) 321-2265

DOLORES**Dolores State Bank**

101 S. Sixth St.
(970) 882-7600

DURANGO**Bank of the San Juans**

144 E. Eighth St.
(970) 247-1818

NBH Bank

1701 Main Ave.
(970) 259-0212

Southwest Colorado FCU

15 Bodo Drive
(970) 247-5204

EAGLE**Alpine Bank**

0205 E. Chambers Ave.
(970) 328-1666

ENGLEWOOD**Firstbank**

3594 S. Logan St.
(303) 462-4020

ESTES PARK**Bank of Estes Park**

255 Park Lane
(970) 586-4485

EVERGREEN**Evergreen
National Bank**

1198 Bergen Parkway
(303) 674-2700

FLAGLER**High Plains Bank**

329 Main Ave.
(719) 765-4000

FLEMING**First National Bank
of Fleming**

201 N. Logan Ave.
(970) 265-2555

FLORENCE**Rocky Mountain Bank
& Trust**

101 E. Main St.
(719) 784-6316

FORT COLLINS**Advantage Bank**

4532 McMurry Ave., suite 100
(970) 204-0450

**Affiliated National
Bank-Fort Collins**

2108 Milestone Drive
(970) 282-2400

Bank of Colorado

1609 E. Harmony Road
(970) 206-1160

**Centennial Bank
of the West**

4650 Royal Vista Circle
(970) 266-0505

Chase

1275 E. Magnolia St.
(970) 472-6149

**First National
of Colorado Inc.**

205 W. Oak St.
(970) 494-6111

**Guaranty Bank
& Trust Co.**

1550 E. Harmony Road
(970) 267-6877

NBH Bank

1044 W. Drake Road
(970) 224-5100

**Verus Bank
of Commerce**

3700 S. College Ave., unit 102
(970) 204-1010

Wells Fargo Bank

401 S. College
(970) 490-6275

FORT MORGAN**FMS Bank**

520 Sherman St.
(970) 867-3319

Fort Morgan FCU

709 E. Railroad Ave.
(970) 867-3383

FOWLER**Fowler State Bank**

201 Main St.
(719) 263-4276

GLENWOOD SPRINGS**Alpine Bank**

2200 Grand Ave.
(970) 945-2424

50891 Highways 6 & 24
(970) 945-9700

Bank of Colorado

901 Grand Ave.
(970) 945-7422

Wells Fargo Bank

205 E. Meadow Drive
(970) 384-4470

GOLDEN**Credit Union
of the Rockies**

1010 Johnson Road
(303) 273-5200

**Guaranty Bank
& Trust Co.**

16800 W. Colfax Ave.
(303) 298-6850

On Tap CU

816 Washington Ave.
(303) 279-6414

GRANBY**Grand Mountain Bank**

337 E. Agate Ave.
(970) 887-1221

GRAND JUNCTION**American National
Bank of Grand Junction**

131 N. Sixth St.
(970) 242-5211

**Bank of Colorado-
Western Slope**

200 Grand Ave.
(970) 245-1600

Coloramo FCU

516 28 Road
(970) 243-7280

**First National
Bank-North**

2892 North Ave., unit B
(970) 243-3503

Grand Junction FCU

910 Main St.
(970) 243-1370

Grand Valley Bank

570 25 Road
(970) 241-4400

Harmony FCU

504 Court Road
(970) 242-3100

Home Loan State Bank

205 N. Fourth St.
(800) 576-6428

NBH Bank

100 Main St.
(970) 263-8800

Rio Grande FCU

760 Rood Ave.
(970) 243-7330

Timberline Bank

633 24 Road
(970) 683-5560

Wells Fargo Bank

2808 North Ave.
(970) 242-8822

359 Main St.
(970) 243-1611

Western Rockies FCU

2302 North Ave.
(970) 243-2434

GREELEY**Advantage Bank**

1801 59th Ave.
(970) 353-0047

**Bank of Choice
Holding Co.**

3780 W. 10th St.
(970) 352-6400

Cache Bank & Trust

4601 W. 20th St.
(970) 351-8600

First FarmBank

2939 65th Ave.
(970) 346-7900

Northern Colorado CU

2901 S. 27th Ave.
(970) 330-3900

Wells Fargo Bank

1025 Ninth Ave.
(970) 378-3104

GREENWOOD VILLAGE**AMG National Corp.**

6295 Greenwood Plaza Blvd.
(303) 694-2190

Bellco CU

7600 E. Orchard Road, suite
400 N.
(303) 689-7800

**Collegiate Peaks
Bancorporation**

7000 E. Bellevue Ave. #315
(303) 481-1301

**Colorado
Community Bank**

7800 E. Orchard Road
(720) 554-6650

**Colorado Federal
Savings Bank**

8400 E. Prentice Ave., suite 840
(303) 793-3555

**Community
Bankshares Inc.**

5570 DTC Parkway
(720) 529-3336

First American State Bank

8390 E. Crescent Parkway,
suite 100
(303) 694-6464

NBH Bank

7800 E. Orchard Road
(720) 554-6680

Sunflower Bank

5299 DTC Blvd.
(303) 615-5500

GUNNISON**Gunnison Bank
& Trust Co.**

232 W. Tomichi Ave.
(970) 641-0320

**Gunnison Savings
& Loan Association**

303 N. Main St.
(970) 641-2171

Haxtun Community FCU

229 S. Colorado Ave.
(970) 774-7396

HOLYOKE**Holyoke Community FCU**

101 W. Denver St.
(970) 854-3109

HOTCHKISS**First State Bank
of Colorado**

102 E. Bridge St.
(970) 872-3111

HUGO**First National Bank
of Hugo**

321 Fourth St.
(719) 743-2415

JOHNSTOWN**First National Bank
of Johnstown**

100 Johnstown Center Drive
(970) 495-9450

JULESBURG**CO-NE FCU**

113 Cedar St.
(970) 474-2617

**Points West
Community Bank**

100 E. Third St.
(970) 474-3341

LA JUNTA**Colorado Bank
& Trust Co.**

301 Colorado Ave.
(719) 384-8131

State Bank

124 Colorado Ave.
(719) 384-5901

LAKEWOOD**Citywide Bank
of Lakewood**

3290 S. Wadsworth Blvd.
(303) 365-8040

Credit Union of Denver

9305 W. Alameda Ave.
(303) 234-1700

FirstBank

10403 W. Colfax Ave.
(303) 233-6561

Foothills CU

7990 W. Alameda Ave.
(720) 962-8200

Solera National Bank

319 S. Sheridan Blvd.
(303) 209-8600

LAMAR**Community State Bank**

717 N. Main St.
(719) 336-3272

Fellowship CU

803 E. Olive St.
(719) 336-5511

Frontier Bank

200 S. Main St.
(719) 336-4351

LAS ANIMAS**First National Bank
of Las Animas**

535 Bent Ave.
(719) 456-1512

LITTLETON**Colorado CU**

8331 Continental Divide Road
(800) 828-2274

FirstBank

6701 S. Wadsworth Blvd.
(303) 763-2700

Red Rocks CU

8195 Southpark Lane
(303) 471-7625

Wells Fargo Bank

5050 S. Federal Blvd.
(303) 347-3018

LONGMONT**FirstBank of Longmont**

1707 N. Main St.
(303) 772-5500

Premier Members CU

2142 Main St.
(303) 657-7000

Sunflower Bank

25 E. Ken Pratt Blvd.
(303) 651-2542

LOVELAND**Advantage Bank**

1475 N. Denver Ave.
(970) 613-1982

Affiliated National Bank

1450 N. Boyd Lake
(970) 495-9450

**Guaranty Bank
& Trust Co.**

2695 W. Eisenhower Blvd.
(970) 454-5455

MCCLAVE**McClave State Bank**

101 E. First St.
(719) 829-4577

MONTE VISTA**Rio Grande Savings
& Loan Association**

901 First Ave.
(719) 852-5933

MONTROSE**Nuvista FCU**

2711 Commercial Way
(970) 249-8813

**Region 10 LEAP for
Economic Development**

145 S. Cascade Ave.
(970) 249-2436

San Juan Mountains CU

1102 S. Cascade Ave.
(970) 249-5319

MONUMENT**Integrity Bank & Trust**

1275 Village Ridge Point
(719) 484-0077

NORTHGLENN**Horizons North CU**

11455 Pearl St.
(303) 451-1146

OLATHE**Olathe FCU**

308 Main St., suite 201
(970) 323-5773

OURAY**Citizens State Bank of Ouray**

600 Main St.
(970) 325-4478

PAGOSA SPRINGS**Wells Fargo Bank**

50 Harman Park Drive
(970) 731-6338

PALISADE**Colorado National Bank**

600 W. Eighth St.
(970) 464-5701

PAONIA**First Colorado National Bank**

133 Grand Ave.
(970) 527-4141

PARKER**Champion Bank**

16790 Centre Court
(303) 840-8484

Community Bank of Parker

18601 E. Main St.
(303) 841-5800

Westerra CU

10169 Parker Road
(303) 563-6630

PUEBLO**Minnequa Works CU**

701 W. Eighth St.
(719) 544-6928

Power CU

1615 E. Evans Ave.
(719) 564-0710

Pueblo Bank & Trust Co.

301 W. Fifth St.
(719) 545-1834

Pueblo Horizons FCU

1825 Hood Ave.
(719) 542-5773

Sunflower Bank

510 W. 29th St.
(719) 565-4274

Sunwest Educational CU

4141 Sovereign Circle
(719) 561-0804

SALIDA**High Country Bank**

7360 W. Highway 50
(719) 539-2516

Mountain River CU

205 E. Third St.
(719) 539-2968

SPRINGFIELD**Peoples CU**

125 Main St.
(719) 523-6250

STEAMBOAT SPRINGS**Yampa Valley Bank**

600 S. Lincoln Ave., suite 100
(970) 879-2993

THORNTON**FirstBank**

3990 E. 104th Ave.
(303) 452-3000

North Valley Bank

9001 N. Washington St.
(303) 452-5500

TRINIDAD**First National Bank**

100 E. Main St.
(719) 846-9881

USAF Academy

Air Academy FCU
(720) 208-7438

VAIL**FirstBank of West Vail**

2271 N. Frontage Road W.
(970) 476-8000

WALDEN**Mountain Valley Bank**

461 Main St.
(970) 723-8221

WESTMINSTER**Mountain View Bank of Commerce**

12001 N. Pecos St.
(303) 243-5400

Premier Members CU

8440 Federal Blvd.
(303) 657-7000

Westminster FCU

9053 Harlan St., suite 10
(303) 427-6466

WHEAT RIDGE**B.C.S. Community CU**

4203 Wadsworth Blvd.
(303) 425-6627

WILEY**Legacy Bank**

220 Main St.
(719) 829-4811

WINDSOR**Points West Community Bank**

1291 Main St.
(970) 686-0878

WOODLAND PARK**Park State Bank & Trust**

710 W. Highway 24
(719) 687-9234

WRAY**First Pioneer Bank Corp.**

145 W. Fourth St.
(970) 332-4824

Wray State Bank

300 Clay St.
(970) 332-4111

YUMA**Yuma County FCU**

419 W. Eighth St.
(970) 848-3823

Participating Certified Development Companies

Colorado Lending Source

1441 18th St., suite 100,
Denver
(303) 657-0010
coloradolendingsource.org

Community Economic Development Co. of Colorado, dba Small Business Finance Corp.

800 W. Eighth Ave., suite 103,
Denver
(303) 893-8989
cedco.org

Pikes Peak Regional Development Corp.

322 S. Cascade Ave.
Colorado Springs
(719) 471-2044
pprdc.com

Preferred Lending Partners

1580 Logan St., Denver
(303) 861-4100
preferredlendingpartners.com

Participating Microlenders

Colorado Enterprise Fund

(303) 860-0242
coloradoenterprisefund.org

Community Enterprise Development Services

(303) 569-8165
cedsdenvr.wordpress.com

Mi Casa Resource Center

(303) 573-1302
micasaresourcecenter.org

Region 10 LEAP

(970) 249-2436
region10.net

Region 9 Economic Development District of SW Colorado

(970) 247-9621
scan.org

Community Advantage Lenders

Colorado Enterprise Fund

(303) 860-0242
coloradoenterprisefund.org

Colorado Lending Source

(303) 657-0010
coloradolendingsource.org

DreamSpring

(720) 357-5372
dreamspring.org



Financing 101

1 What do you need funding for?

- Start or purchase a business
- Purchase, renovate or expand facilities
- Purchase inventory, equipment or machinery
- Revolving credit/working capital for day-to-day expenses
- Export a product or service



I need investors.

Look into SBICs.



I need to research and develop a business idea for commercialization.

Research the SBIR or STTR programs.

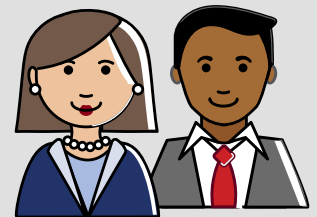


I'm bidding on a contract that requires me to be bonded.

Ask for information on SBA surety bonds.

2 Do you need help with your business plan or loan package?

If so, SBA Resource Partners can help. Find a list at your local SBA district office.



3 Now that you have your business plan and loan package ready, contact an SBA Lender to see if you qualify. There are two options...

A.

Check out Lender Match (sba.gov/lendermatch) to find an SBA Lenders who may specialize in your industry or type of project.

B.

Visit your local SBA district office for a list of local SBA Lenders.

Be prepared to discuss:

- size and purpose of your loan
- how long your business has operated
- your credit history
- collateral
- financial projections
- technical assistance/mentoring needs



Need Financing?

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

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

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

MAX LOAN AMOUNT: \$5 million

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

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

GUARANTEE: 50 to 90%

CAPLines

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

SBA Express Loan

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

MAX LOAN AMOUNT: \$350,000

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

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

GUARANTEE: 50%

Community Advantage

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

INTEREST RATE: prime + 6%

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

GUARANTEE: 75 to 90%



Microloans

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

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

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan

For those who do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for a small business. It provides competitive fixed-rate mortgage financing through a lender and a certified development company.

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

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

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

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

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

Go Global with International Trade

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



Expand your Market

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

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

Financing for International Growth

Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance

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

Max loan amount: \$5 million

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

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

Guarantee: up to 90%

Expert Advice on Exporting

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

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

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5%

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

Guarantee: up to 90%

Approval time: 36 hours or less

Help with Trade Barriers

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



COURTESY OF THE SBA

▲ HOW THE SBA HELPED US SUCCEED

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

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

Help with Trade Barriers

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

R&D Opportunities for High Growth Startups

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



COURTESY OF THE SBA

Do you work in one of these areas?

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

America's Seed Fund

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

How it works

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

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

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

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

▲ HOW THE SBA HELPED US SUCCEED

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

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

How your startup benefits

The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase three contracts. Some agencies provide additional resources beyond funding.

Participating agencies:

- » Department of Agriculture
- » Department of Commerce
 - › National Institute of Standards and Technology
 - › National Oceanic and Atmospheric Administration
- » Department of Defense
- » Department of Education
- » Department of Energy
- » Department of Health and Human Services
 - › Centers for Disease Control
 - › Food and Drug Administration
 - › National Institutes of Health
- » Department of Homeland Security
- » Department of Transportation
- » Environmental Protection Agency
- » NASA
- » National Science Foundation

Visit **sbir.gov** to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec. Use the local resources locator tool to identify state and regional programs and resources available to assist with grant writing, commercialization, and business counseling in your community.

SBIR Road Tour

Visit **sbirroadtour.com** and follow us @SBIRgov to learn about this annual national program and related events connecting tech entrepreneurs to the country's largest source of early stage funding, providing over 5,000 new awards annually.

Investment Capital

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



How an SBIC works

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

To be eligible

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

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

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



How I Did It

Smiling After the Storm

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

WRITTEN BY JESS WALKER

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

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

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



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

Challenge

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

Solution

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

Once safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded. For information visit [sba.gov/disaster](https://www.sba.gov/disaster).

What to do after a Disaster Declaration

After a disaster is declared by the President



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

Express Bridge Loan Pilot Program

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

Loan Amount: \$25,000

Terms: up to seven years

Guarantee: 50%

After a disaster is declared by the SBA

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



Information you need to get started:

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



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

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

Benefit

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



Get Ready

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

Don't Wait

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

Keep in mind

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



Getting Back to Business:

Six essential preparedness steps for creating a continuity plan

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



Establish a communications plan

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



Protect your documents

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



Review insurance coverage

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



Establish a solid supply chain

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



Plan for an alternative location

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



Practice your plan with your staff

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

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

Surety Bonds

SBA-backed surety bonds help small businesses succeed.

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

How you benefit

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

How surety bonds work

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

Is the program right for you?

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

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



▲ HOW THE SBA HELPED ME SUCCEED

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

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

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

Need a surety bond guarantee fast?

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

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



Ready to start?

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

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

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

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

Office of Surety Guarantees
(202) 205-6540

CONTRACTING

Doing Business with the Government



COURTESY OF THE SEA

How I Did It

Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE



5 Tips for Success

Find a mentor.

I had a great mentor in my company, and I reached for opportunity when it was in front of me.

Always move forward.

The SBA has educational resources to improve your business knowledge. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

Compete smart.

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

Know your industry.

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

Build a team.

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

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

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

Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn's career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned "everything it takes to run a machine shop. I naturally just picked it up and wanted it."

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. "When I did something wrong, he told

me, and I didn't do that again," Rahn said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral.

"He did not want to sell to a corporation that would bring in their own people or end up foreclosing," Rahn says. "Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too."

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships



How to do business with the government

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

Government Contracting

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

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

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

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

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

3 Confirm your answer to all of the following:

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

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

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

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

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

4 Are you credit worthy?

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

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

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

8 Do you know where to find contracting opportunities?

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

9 Make sure you have:

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

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

SBA Certification Programs

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



COURTESY OF THE SUNDANCE CONSULTING

◀ HOW THE SBA HELPED ME SUCCEED

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

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

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

8(a) Business Development Program

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

education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska native corporations, Indian tribes, Native Hawaiian organizations, and community development corporations are also eligible for 8(a) business development assistance. To be eligible for the 8(a) program, your small business must:

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

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

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

The benefits of the 8(a) program:

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

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

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

All Small Mentor-Protege Program

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

To qualify for this program:

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

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

HUBZone

Businesses located in historically underused business zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

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



Service-Disabled Veterans

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

Woman-Owned Small Business Certification

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

1. Make sure you're eligible

- » The business must be owned and controlled by one or more women who are U.S. citizens.
- » A woman must hold the highest officer position.
- » Women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, the business owner and/or manager must also meet certain income and asset requirements. Find out more at sba.gov/wosb.

2. Register

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

3. Certify

- » Submit your documents to certify.sba.gov. The SBA will offer free certification starting in late summer 2020. Or obtain certification from one of the SBA's approved third-party certifiers (which costs a fee):
 - El Paso Hispanic Chamber of Commerce
 - National Women Business Owners Corp.
 - U.S. Women's Chamber of Commerce
 - Women's Business Enterprise National Council

4. Update your status

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

5. Search the database

- » Search beta.sam.gov for your new business opportunity. You must receive your certification prior to submitting an offer on a contract set aside for a woman-owned small business.

Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don't have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov) and see if you're eligible for any small business certifications and/or programs. Visit sba.gov/localassistance to find one-on-one counseling that is free or low cost. (see page 10).

Contracting

Colorado PTAC Headquarters

559 E. Pike Peak Ave., suite 101,
Colorado Springs
(719) 667-3845
coloradoptac.org

Contracting Assistance

Adams County Economic Development Center

12200 Pecos St., suite 100, Westminster
(303) 453-8510
adamscountyed.com

Jefferson Economic Council Building

1667 Cole Blvd., suite 400, Golden
(303) 202-2965
jeffcoedc.org

Aurora Chamber of Commerce

14305 E. Alameda Ave., suite 300,
Aurora
(303) 344-1500
aurorachamber.org

Larimer County Economic and Workforce Development Office

200 W. Oak St. Fort Collins
(970) 498-7000
larimer.org/ewd

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



Small
businesses
power our
economy.

The SBA
powers
small
businesses.

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

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



U.S. Small Business
Administration



GEICO for your business, too.

Running a business takes a lot of hard work. We're here to make it easier by helping you save time and money. **Get a quote today.**



Commercial Auto



General Liability



Business Owner's Policy



Professional Liability



Workers' Compensation

GEICO
for your business

geico.com/business | 1-866-509-9444 | Local Office

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