



U.S. Small Business
Administration



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SBA Programs & Services

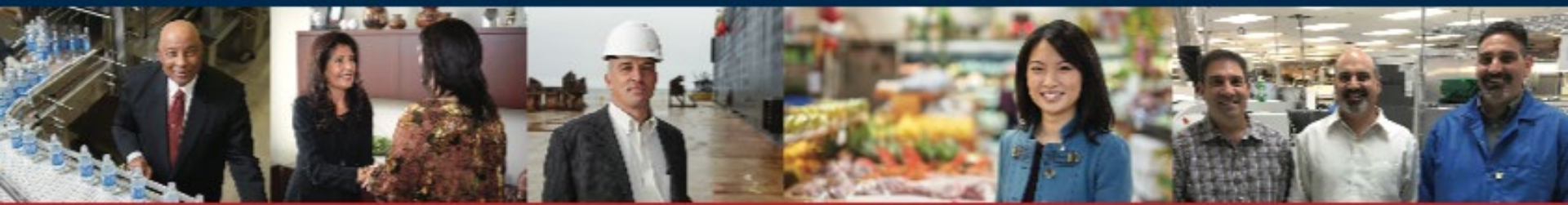
To help you along your business journey

Presented by Nirav “Nick” Rajpara, Economic Development Specialist

SBA Washington Metropolitan Area District Office (WMADO)

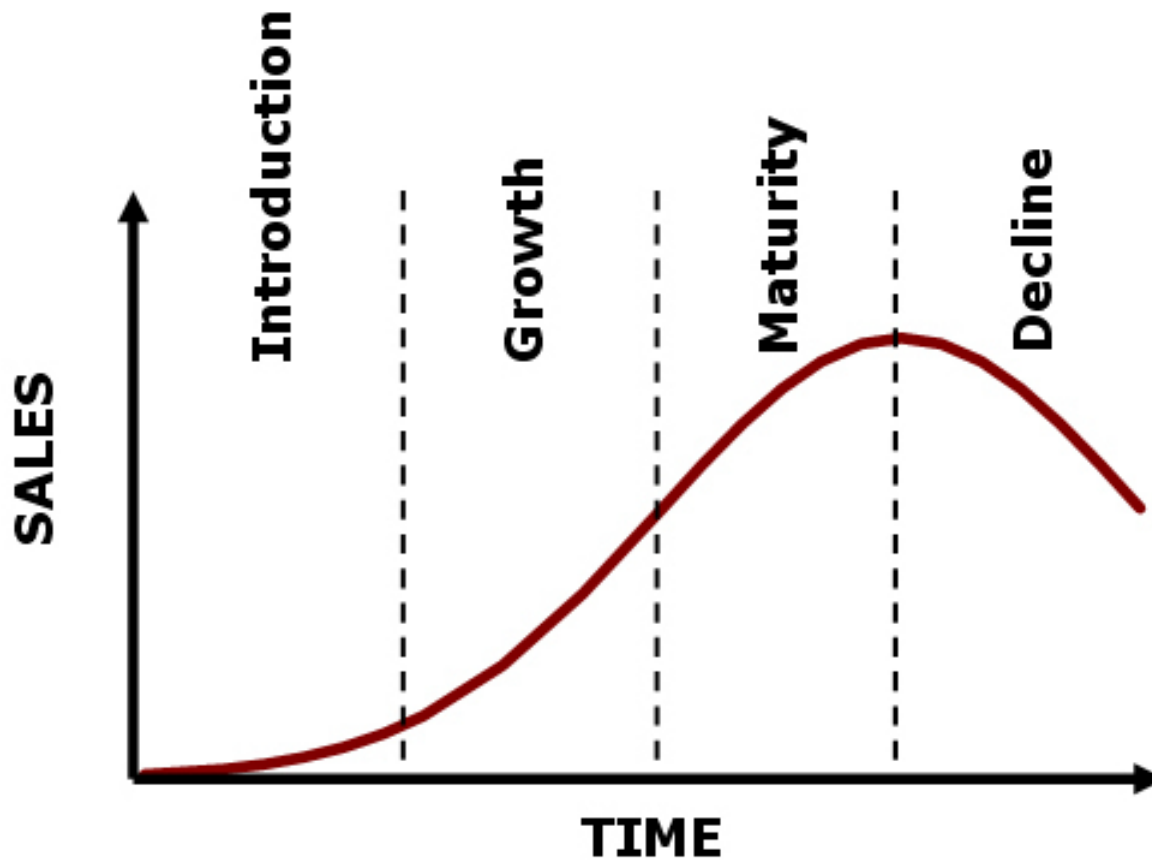
Version 10.03.23

**The SBA works to ignite change and spark action
so small businesses can confidently**



START • GROW • EXPAND • RECOVER

Business Life Cycle



How SBA Helps Small Businesses Succeed

The 3 Cs & 1 D Framework

- **Capital Access:** Debt/Equity/Grant Financing & Bonding Guarantees
- **Contracting (Procurement) Opportunities:** with Federal Agencies
- **Counseling and Training:** NO (or Low) Cost
- **Disaster Recovery Assistance:** Programs & Resources

SBA Help for Small Businesses

Additional Resources

- **Capital Access:**

sba.gov/funding-programs

SBA.gov/lendermatch

- **Contracting (Procurement) Opportunities:**

sba.gov/federal-contracting

- **Counseling and Training:**

sba.gov/sba-learning-platform

sba.gov/business-guide

sba.gov/local-assistance



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Capital Access

Debt/Equity/Grant Financing & Bonding Guarantees

Options to get your business funded

Capital Access:

<https://www.sba.gov/funding-programs>



Loans

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



Investment capital

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



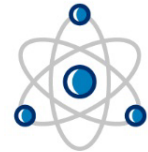
Disaster assistance

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



Surety bonds

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



Grants

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

Loans

DEBT FINANCING

Lender Match

1.

**Describe
Your Needs**



2.

**Interested Lenders
Reply Within 2 Days**



3.

**Talk to
Lenders**



4.

**Apply for a
Loan**

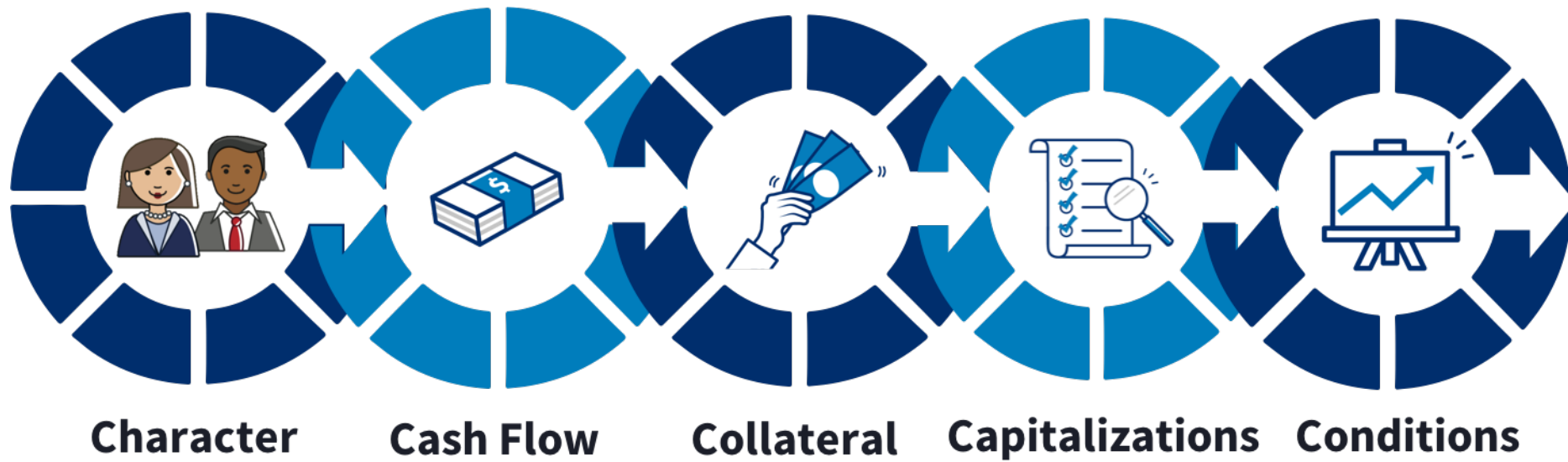


Find an SBA-approved lender that's right for you by visiting

[SBA.gov/lendermatch](https://www.sba.gov/lendermatch)

Determine Your Creditworthiness

Your local SBA District Office or SBA Resource Partners can work with you to determine your creditworthiness using the **5 Cs Model**:



Investment Capital

EQUITY FINANCING

Small Business Investment Co. (SBIC)

What do they do?



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

Investment capital

Find an investor for your business through a Small Business Investment Company (SBIC) licensed by SBA.

FIND INVESTORS



Grants

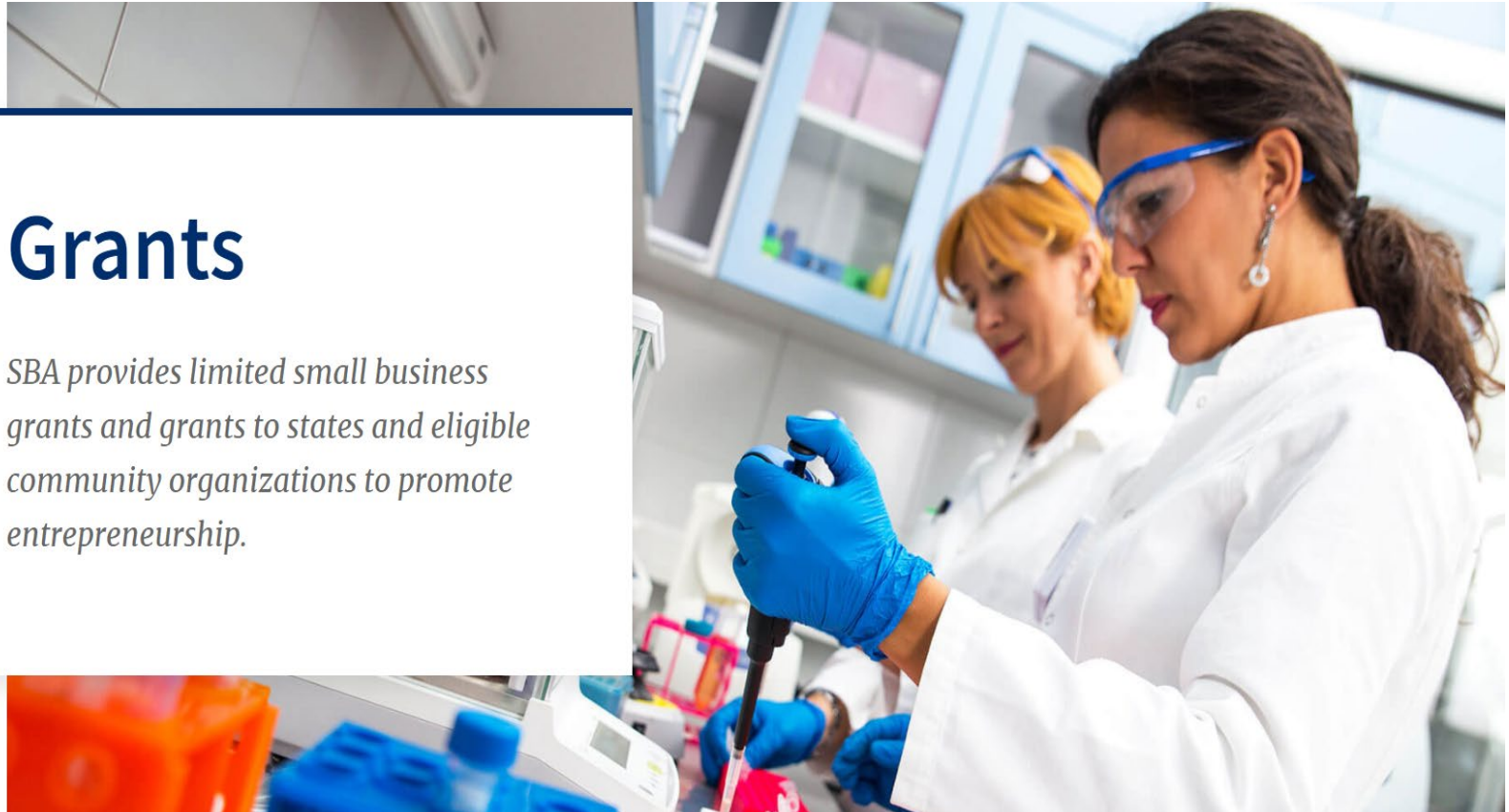
FUNDING IN EXCHANGE FOR PERFORMANCE

<https://www.sba.gov/funding-programs/grants>

Loved but Limited

Grants

SBA provides limited small business grants and grants to states and eligible community organizations to promote entrepreneurship.



Fund Innovations with the SBIR-STTR Program

If you are a technology-focused small business looking to fund research and development or prototyping operations, you may qualify for **federal grants** from 11 federal agencies participating in the SBIR-STTR program.

Key areas for funding include:

- Artificial intelligence
- Nanomaterials
- Clean energy
- Water filtration
- Education technology
- Wearable technology



Learn more and determine if SBIR-STTR is right for you at

[SBIR.gov](https://www.sbir.gov)

Surety Bonds

SPECIALIZED INSURANCE

<https://www.sba.gov/funding-programs/surety-bonds>

Surety bonds

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

FIND AUTHORIZED AGENTS



How the SBA Surety Bond Program works

The SBA guarantees surety bonds

How the SBA Surety Bond Program works

1



Surety bonds are requested

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

2



Surety partners with business

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

3



The SBA guarantees

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

4



Small businesses benefit

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



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Contracting (Procurement) Opportunities

With Federal Agencies

Thru Small Business Set Asides

Contracting (Procurement) Opportunities: with Federal Agencies

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



Contracting guide

Learn how to find and win contracts with the federal government.



Contracting assistance programs

Gain a competitive edge with help from the SBA's business development programs.



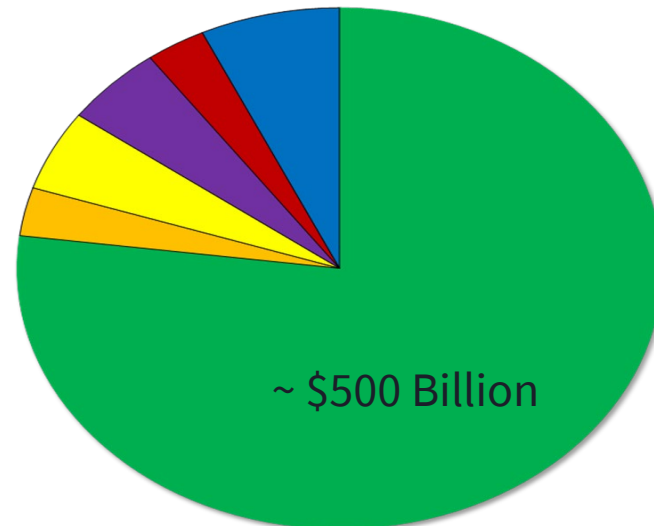
Counseling and help

Find counseling and training resources to help you understand the federal contracting process.

Contracting (Procurement) Opportunities: with Federal Agencies

[certify.SBA.gov](https://certify.sba.gov)

- Federal **Small Business Contracting Goals: 23% Across Various Agencies**
- Small Business Certifications for Federal Set Asides –
 - **Small Disadvantaged Business (includes firms in 8a program) – 5%**
 - **Woman-Owned Small Business (WOSB) – 5%**
 - **Service-Disabled Veteran-Owned Small Business (SDVOSB) – 3%**
 - **HUBZone – 3%**





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Counseling & Training

At NO (or Low) Cost

Educational and Support Services

Online Learning

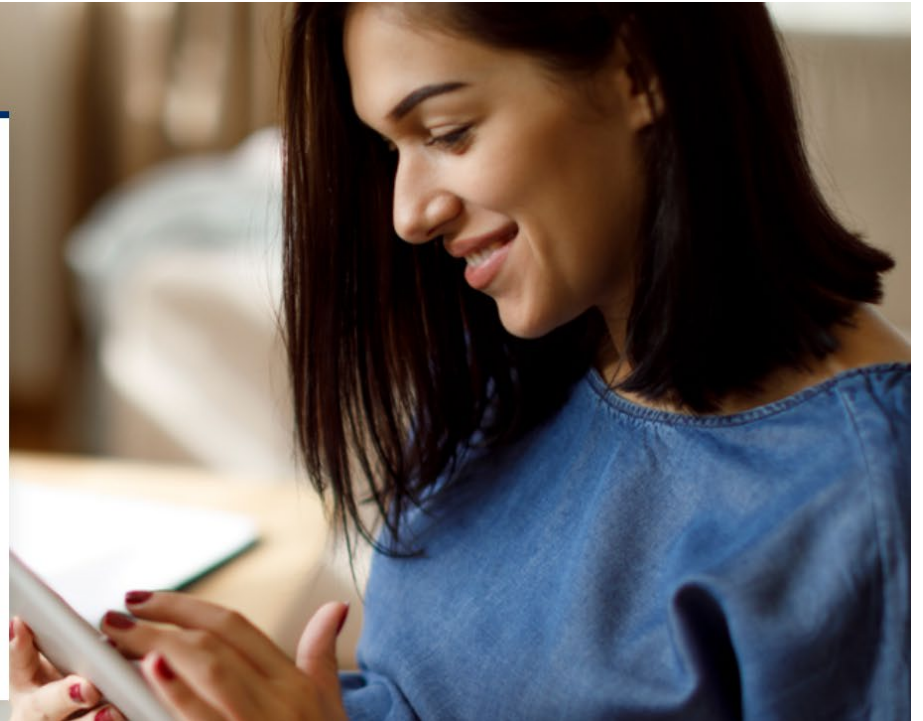
Programs

Learning Platform

<https://www.sba.gov/sba-learning-platform>

SBA Learning Platform

SBA's online learning programs are designed to empower and educate small business owners every step of the way.



Learning Center

<https://learn.sba.gov/dashboard?topic=Launch+your+business>

Courses



Plan

Research, plan, and document your ideas.

0 out of 70 objectives completed!



Launch

Turn your business plan into a reality.

3 out of 49 objectives completed!



Manage

Master day-to-day operations to run your business.

0 out of 50 objectives completed!



Market

Understand your competition and strategies to win customers.

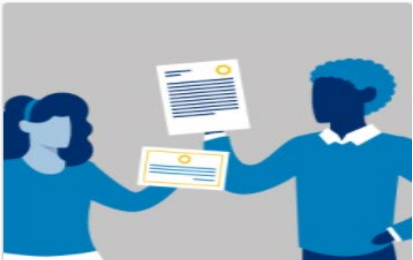
0 out of 52 objectives completed!



Grow

Expand by finding new funding, customers, and locations.

0 out of 25 objectives completed!



SBA Mentor-Protégé Program Tutorial

0 out of 37 objectives completed!

SBA Business-Guide

<https://www.sba.gov/business-guide>



Plan your business

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



Launch your business

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



Manage your business

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



Grow your business

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

Human Counseling

Resource Partners

Counseling and Training: NO (or Low) Cost

SBA Resource Partners



SBA Extended Partners

Collaborate with SBA Field Offices, but not usually funded by SBA



Counseling and Training: NO (or Low) Cost

www.sba.gov/local-assistance



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

Get Local Assistance

The SBA works with a number of local partners to counsel, mentor, and train small businesses.

[SEARCH NEARBY](#)



Feedback

Local Assistance Finder

Enables you to find and connect with SBA Resource and Community Partners

The screenshot displays the 'Local Assistance Finder' interface. At the top left, there is a search input field containing '20001' and a blue 'SEARCH' button. Below the search bar, a dropdown menu is open, showing a list of assistance categories: 'All', 'Certified Development Company', 'Community Navigator', 'Procurement Technical Assistance Center', 'SCORE Business Mentoring', 'Small Business Development Center', 'U.S. Export Assistance Center', and 'Veteran's Business Outreach Center'. To the left of the map, three search results are listed, each with a red location pin icon, a distance of 8.9 miles, and a 'Website' link. The first result is 'Washington Metropol District' at 409 3rd Street SW, Floor 2, with phone number 202-205-8800. The second result is 'Maryland SBDC - Cent Negocios' at 10400 Connecticut Ave, Suite 305, with phone number 301-802-1963. The third result is 'Maryland SBDC - Montgomery County' at 10400 Connecticut Ave, Suite 305, with phone number 301-792-3435. The map on the right shows the Washington, DC area, including parts of Virginia and Maryland, with several red location pins indicating the locations of the search results.



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Disaster Recovery Assistance

Programs and Resources

For Established Small Businesses

Disaster Assistance

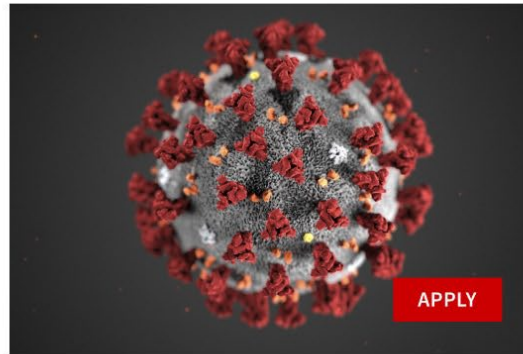
<https://www.sba.gov/funding-programs/disaster-assistance>

Get help after disasters



Prepare for Emergencies

[Learn how to prepare for emergencies](#)



Coronavirus (COVID-19)

[Apply for COVID-19 assistance](#)



All other disaster assistance

[Apply for all other disaster assistance](#)

Disaster Recovery Assistance:

Low-Interest Loans from SBA

SBA provides low-interest, long-term loans directly to help small businesses, homeowners, and renters in Disaster-Declared Areas.

Loans may cover:



**Real
Estate**



**Personal
Property**



**Economic
Injury**



**Machinery &
Equipment**



Inventory



**Active Duty
Military**

Recovery Hub

<https://www.sba.gov/funding-programs/disaster-assistance/recovery-hub>



Recovery essentials

Find funding options and counseling to help overcome the economic disruption created by pandemics and other disasters >

[Learn More](#)



Business resiliency

Get training to adapt to market changes, develop new business models such as e-commerce, improve cybersecurity and mitigate supply chain disruptions >

[Learn More](#)



Underserved communities

Explore programs and resources and designed to help you grow your minority-owned small business and create jobs in your community >

[Learn More](#)



Faith-based communities

Connect with your community members safely to address their health, food, and economic needs and foster resilience >

[Learn More](#)



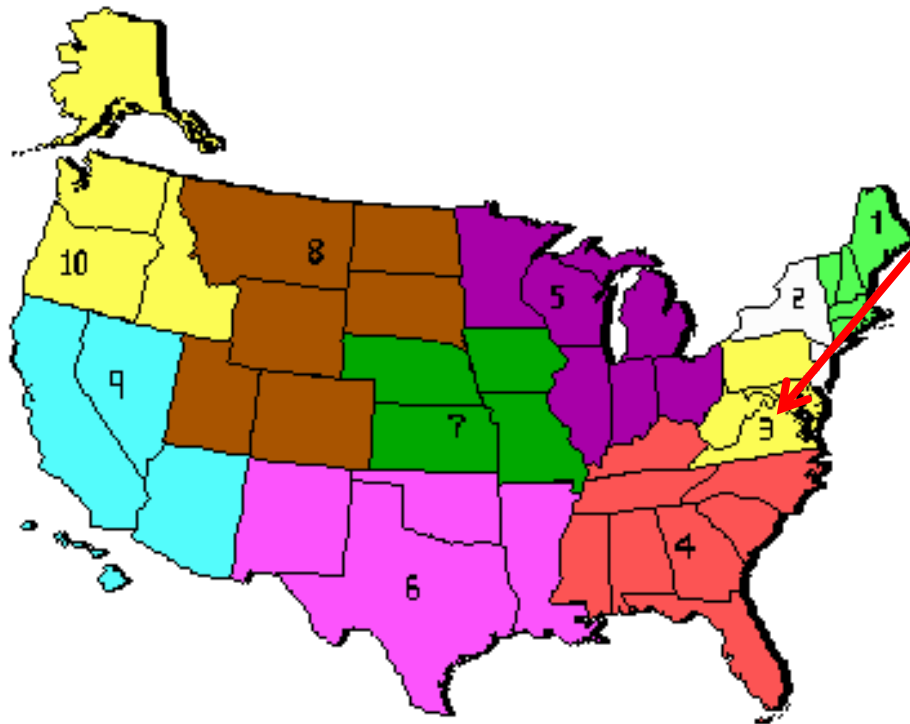
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Scope of Our (Field) Office

Washington Metro Area District Office (WMADO)

For Small Businesses in the Greater Washington, D.C. region

U.S. Small Business Administration (SBA) Services Offered Nationwide

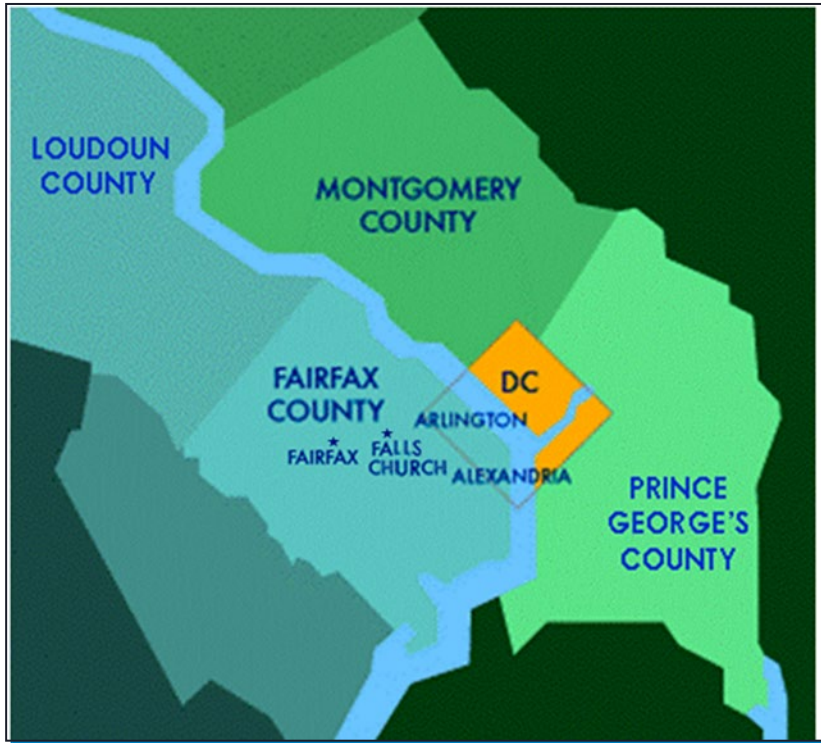


Washington Metropolitan Area District Office (WMADO)

Located in Region 3

- Small Business Act of 1953
- To help small businesses *start, grow, expand and recover*
- 10 Regions
- 68 District Offices
- Services in all 50 states, plus Puerto Rico, U.S. Virgin Islands and Guam

Washington Metropolitan Area District Office (WMADO)



- **District of Columbia**
- **Montgomery County, MD**
- **Prince George's County, MD**
- **Fairfax County, VA**
- **Loudoun County, VA**
- **Arlington County, VA**
- **Cities of Alexandria, Fairfax, and Falls Church, VA**



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Feedback & Questions?



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