



U.S. Small Business
Administration

SBA Programs & Resources

Terri Denison, District Director

Georgia District Office

April 12, 2024

The SBA provides programs and resources to help small business throughout their life cycle



START • GROW • EXPAND • RECOVER

How SBA Helps Small Businesses Succeed

Counseling &
Education

Capital Access

Government
Contracting

Disaster
Recovery &
Resilience

Counseling & Education

The SBA Resource Partner Network

Access the right tools at the right time—wherever you are.



Approved and
funded by the SBA



1,400+ partner
offices nationwide



Find local resource
partners near you at
[SBA.gov/local-assistance](https://www.sba.gov/local-assistance)



Which Resource Partners Are Right for You?

If you are an aspiring entrepreneur or small business owner looking for:

- **Mentorship and advice** from volunteer real-world business executives—in-person or virtually
 - **Free online workshops and webinars**
-



SCORE Business Mentors

score.org

Which Resource Partners Are Right for You?

If you're an aspiring entrepreneur or small business owner looking for:

- **Free business consulting** to get started or grow
 - **Low-cost training** on crucial topics
 - **Access to business intelligence & data**
-



Small Business
Development
Centers

University of Georgia SBDC Network

georgiasbdc.org

Which Resource Partners Are Right for You?

If you are an aspiring or current woman small business owner looking for:

- **Comprehensive training and counseling** on a variety of topics in several languages
- **Business advice** to level the playing field against unique challenges or obstacles

Women's Business Centers



Access to Capital
for Entrepreneurs
aceloans.org



greaterwealthworks.org/wbc

Which Resource Partners Are Right for You?

If you are a veteran of the US military or a military spouse in need of:

- **Counseling or transition assistance**
- **Training and advice** to start or grow your business, or purchase a new business
- **Resource referrals**



Veteran's Business Outreach Centers

Georgia Veterans Education
Career Transition Resource
Center (GAVECTR)

1001 S. Armed Forces Blvd

Warner Robins, GA 31088

(478) 218-3900

gavectr.org/vboc

Which Resource Partners Are Right For You?

If you are looking to go global with international trade, tap a USEAC to:

- **Explore** the process of exporting
 - **Get help** with export financing and transactions
-



US Export Assistance Centers

Atlanta:

(404) 242-6373

Savannah:

(912) 652-4204

SBADigital Learning Platform



SBA.gov > Learning Platform

T.H.R.I.V.E-Emerging Leaders Reimagined

-
- Intensive executive-level training program to help accelerate the growth of high potential small businesses
 - Eligibility Criteria
 - CEO or Owner of for-profit entity
 - Annual revenue of \$250,000 or more
 - In operation at least 3 years
 - At least 1 employee other than owner(s)
-



Application Deadline:
April 28, 2024

For more information and to
submit application, go to:

sbathrive.com

Capital Access

Need Funding for Your Business? The SBA Can Help:

1. SBA-Backed Loans
2. Private Investors
3. R&D Awarded Funds



SBA-Backed Loans

These are 3 main SBA-affiliated sources of small business loans



Microloans



504 Loan Program



7(a) Loan Program

[SBA.gov](https://www.sba.gov) > Funding Programs

SBA Microloans

SBA's Microloan Program relies on community-based nonprofit organizations to provide small loans to people who want to start or grow their small businesses

- Maximum loan size is \$50,000 – average loan size = \$13,884
- Loan funds can be used for working capital, inventory, supplies, equipment, and furniture.
- Microlenders may refinance borrower debt when refinancing will improve the debt position/cash flow.
- Loan requirements vary from lender to lender
- Microlenders also provide help to borrowers with business basics and any challenges that come up after the loan is made

Takeaway

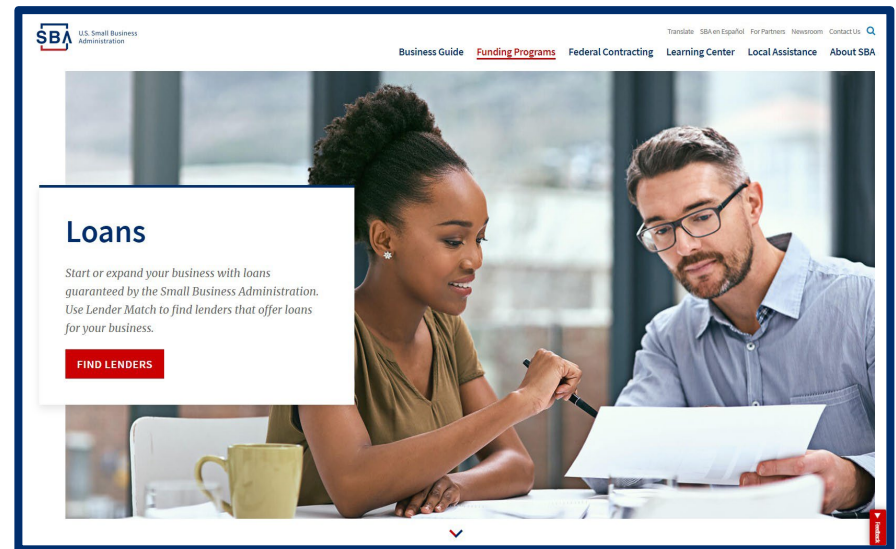
Non-SBA microloan programs also may be available in your community.

SBA 504 LOANS



To finance fixed assets such as real estate, buildings, and heavy equipment

- The maximum leveraged financing can be up to \$13 million
- A portion of the financing (up to \$5 million) provided by an SBA-approved Certified Development Company will have a fixed interest rate for the life of the loan
- Can be used with other financing such as SBA 7(a) loans



SBA 504 Loans

Typical 504 Loan Deal

Commercial Lender

- Senior loan
- 50% of project
- Variable or fixed rate

Certified Development Company

- Junior Loan
- 40 % of project
- Fixed rate-based on U.S. Treasury rate
- 100% SBA guaranty

Borrower

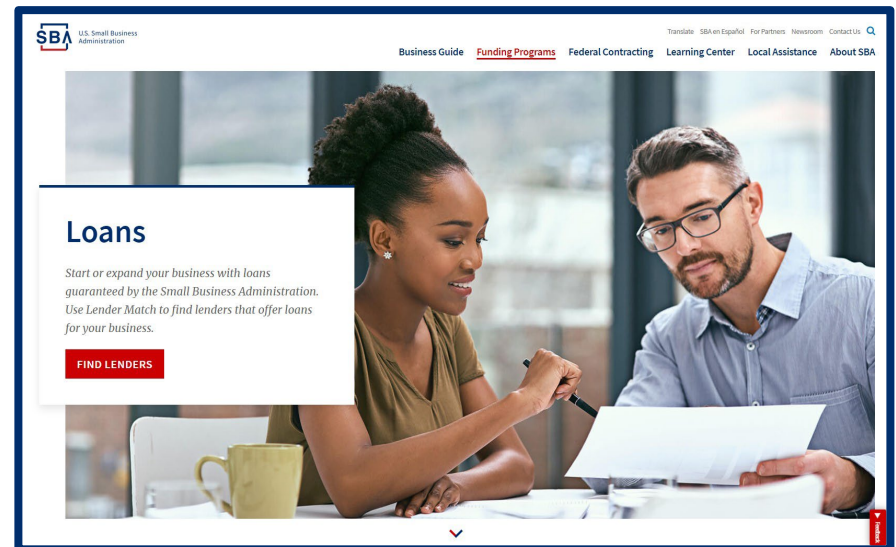
- 10% of project
- New business--+5%
- Single use facility--+5%



SBA 7(a) LOANS

The most flexible loans available for business use

- The maximum SBA 7(a) loan amount is \$5 million
- Loan funded by SBA-approved lender, guaranteed by SBA
- The loan term depends on the use of proceeds (10 years for short term assets, 25 years for real estate)
- Can be used with other financing such as SBA 504 or conventional loans
- Variations: SBA Express, CAPLines, Community Advantage, Export Working Capital Program, International Trade Program



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)

Need Funding from Private Investors?



Secure capital from investors partnered with the SBA through **Small Business Investment Companies (SBICs)**.



Grow Your Operations with SBICs

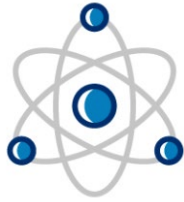


If you have strong financial performance and promising prospects, you can work with SBICs to grow and expand through:

- **Connections & expertise** in your industry
- **Business investment** through debt, equity, or a combination of both

Learn more and find an SBIC using our online directory at
[SBA.gov/funding-programs/investment-capital](https://www.sba.gov/funding-programs/investment-capital)

Need Funding for Research & Development?



Open the door to early-stage capital through **Small Business Innovation Research (SBIR)** and **Small Business Technology Transfer (STTR)**.



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)

Upcoming Event: America's Seed Fund Road Tour



- May 13-Columbia, SC
- **May 14-Atlanta, GA**
- May 15-Knoxville, TN
- May 16-Lexington, KY
- May 17-Huntington, WV

For more information and RSVP, go to:
americasseedfund.us/2024-road-tour-southeast

Government Contracting

Is Federal Contracting An Option?



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



Evaluate your readiness & learn more by visiting [SBA.gov/contracting](https://www.sba.gov/contracting)



Qualify for Federal Contracts with Certifications



The SBA works with federal agencies to award each year at least 23% of all prime government contracting dollars to small businesses, including those participating in these SBA certification programs.

8(a) Business Development Program

Historically Underutilized Business Zones (HUBZone) Program

Women-Owned Small Business (WOSB) Program

Veteran-Owned Small Business Program

Service-Disabled Veteran-Owned Program

Learn more and determine your eligibility at
[SBA.gov>Federal Contracting](https://www.sba.gov/federal-contracting)

All Small Mentor Protégé Program

Gain valuable business development insight from mentors who are experienced government contractors. Mentors can help you:



- **Strategize** contracting & partnership opportunities
- **Navigate** the bidding and acquisition process
- **Manage** contracts by securing the appropriate business and financial systems, resources, and financial assistance

For more information: [SBA.gov](https://www.sba.gov)> Federal Contracting

Who Can Help?

If you are looking to expand with government contracting, APEX Accelerators can help:

- **Determine if your business is ready** for federal contracting
- **Help you register in the proper places** to get involved in the government marketplace
- **See if you're eligible** for certifications



Georgia Tech APEX
Accelerators

gtpac.org

Disaster Recovery & Resilience

Disasters Happen. Prepare Your Business.



An estimated 25% of businesses don't reopen after a major disaster.*



Businesses can protect themselves with an up-to-date plan of action.



Prepare your business & learn more by visiting [SBA.gov/prepare](https://www.sba.gov/prepare)



*According to the Institute for Business and Home Safety (IBHS).

SBADisaster Assistance Loans

Each year, the SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters. Loans may cover:



Business
Real
Estate



Personal
Real Estate
& Property

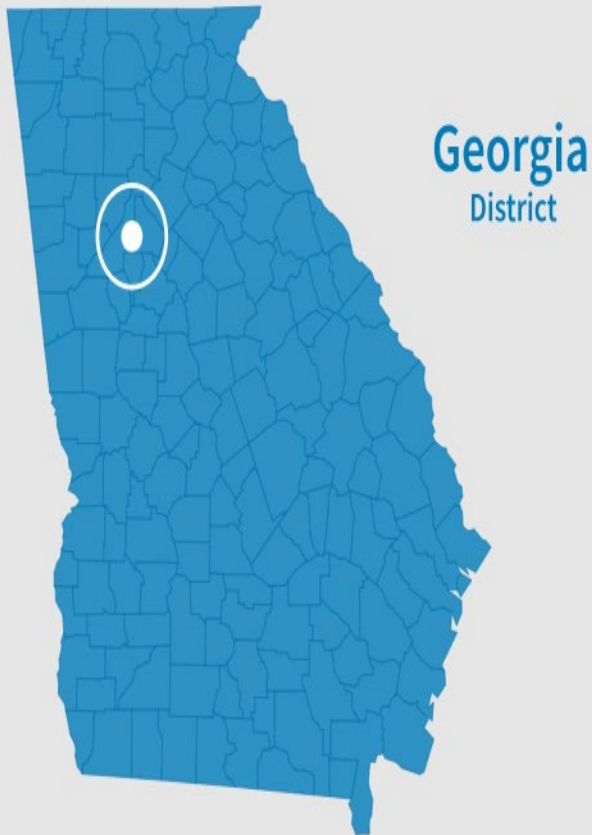


Economic
Injury



Active-Duty Military

Staying Connect



Email: Georgia@sba.gov

Phone: (404) 331-0100

District website: SBA.gov/ga

X: [@SBA_Georgia](#)

LinkedIn: [SBA Georgia District Office](#)

Other SBA District Offices: SBA.gov>Local Resources

Questions

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