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

SALES

TIME

Introduction

Growth

Maturity

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

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

- **Character**
- **Cash Flow**
- **Collateral**
- **Capitalizations**
- **Conditions**
Investment Capital

EQUITY FINANCING
Small Business Investment Co. (SBIC)

What do they do?

Private investors
Participate as limited partners and invest funds.

SBA
Matches investors’ funds $2 to $1.

SBIC
Small Business Investment Co.

Small business

Small business

Small business
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
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://SBIR.gov)
Surety Bonds

SPECIALIZED INSURANCE
Surety bonds

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

FIND AUTHORIZED AGENTS

https://www.sba.gov/funding-programs/surety-bonds
How the SBA Surety Bond Program works

The SBA guarantees surety bonds

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.
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

• 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%

~ $500 Billion
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
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.

SBA Business-Guide
https://www.sba.gov/business-guide
Human Counseling

Resource Partners
Counseling and Training: NO (or Low) Cost

SBA Resource Partners

- Association of Women’s Business Centers
- America's SBDC
- SCORE
- U.S. Small Business Administration
- Veterans Business Outreach Centers
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

Get Local Assistance

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

SEARCH NEARBY
Local Assistance Finder

Enables you to find and connect with SBA Resource and Community Partners
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
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
Feedback & Questions?

Nirav “Nick” Rajpara
Economic Development Specialist
(202) 713-8383| Nirav.Rajpara@sba.gov