

# ***KHC 2016 Affordable Housing Conference***

*October 18, 2016*

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## **Start Right – Grow Right:**

*Programs to Help Businesses*

*Start, Grow and Prosper*



# SBA Mission

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The SBA Helps Americans Start,  
Build and Grow Businesses.

- Access to capital
- Entrepreneurial development
- Government contracts & exporting
- Small business advocacy

# SMALL BUSINESS PREP FOR THE SUMMER SEASON



1 2 3 4

## Stay Connected

### BLOGS:

[5 Ways to Establish Credit for Your...](#)

Marco Carbajo • June 09, 2016

[4 Ways to Market Your Business This...](#)



# SBA Capital Access Programs

- For new or existing small businesses
  - Industry experience is crucial
- Create a business plan
  - Assistance from resource partners
- Owner investment: skin in the game
  - Cash + collateral + cash flow



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Learn about SBA  
loan programs ▶

## Loans & Grants

[Video: SBA Loans Explained ▶](#)

[Connect with SBA Lenders ▶](#)

[Blogs on Financing ▶](#)

# SBA Capital Access Programs (cont.)

- Access to Capital
  - Loan Guaranty Programs
  - Debt financing up to \$5.5 million
  - Research grants and investments
    - ✓ High-tech university-based grants
    - ✓ Small Business Investment Company
    - ✓ State Trade and Exporting Program

# SBA Loan Guaranty Programs

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- Through Participating SBA Lenders
  - Not direct lending to business owner
  - Develop relationships with lenders
- Includes Banks, Credit Unions and Non-profit Financial Organizations
- List in SBA District Resource Guide

# SBA Loan Guaranty Programs (cont.)

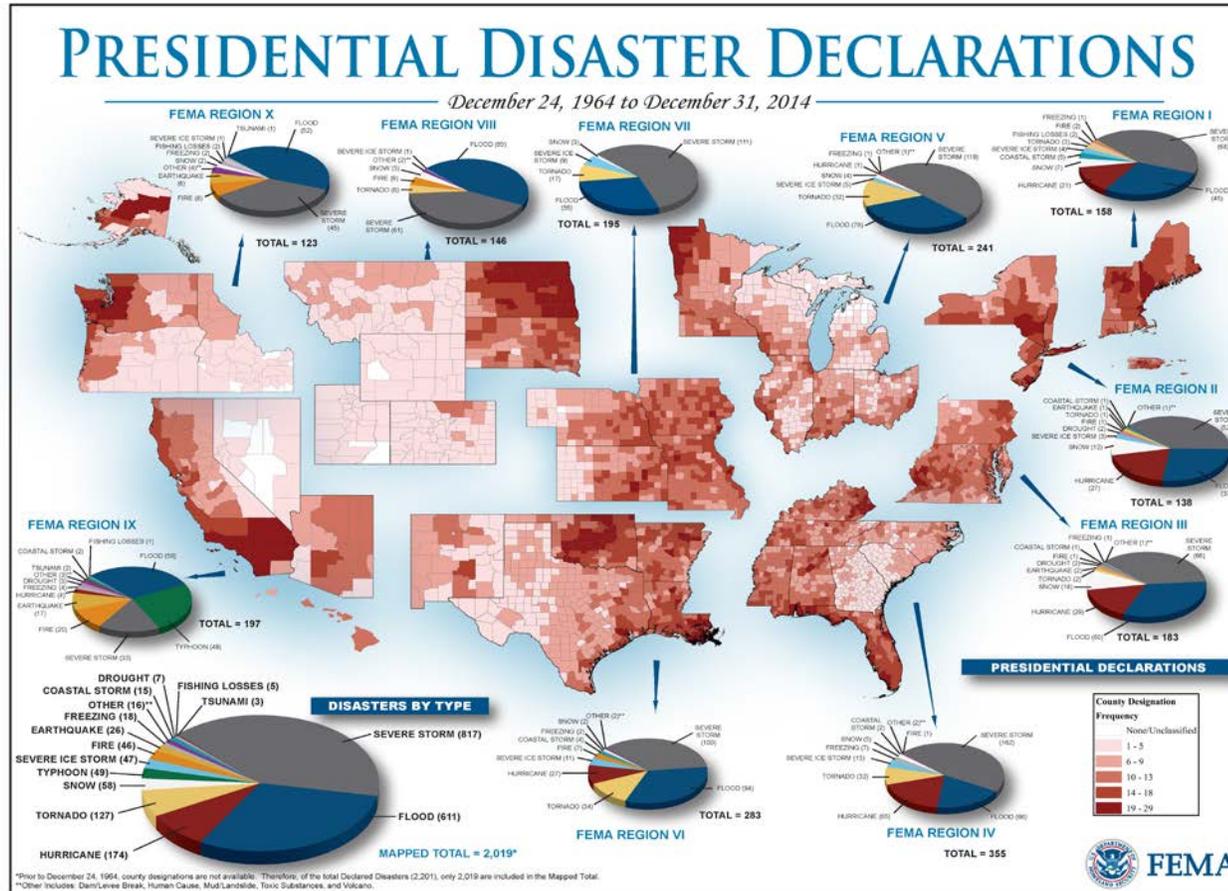
- 7(a) program; up to \$5 MM
  - Working capital, inventory, land, building, equipment, etc.
- 504 program; up to \$5.5 MM
  - Land, buildings and equipment
- Microloan program; up to \$50 K

# Citizenship Requirement for SBA Loan

- *“Legal aliens* are eligible; however, consideration is given to the type of status possessed (e.g., resident, lawful temporary resident, etc.) in determining the degree of risk relating to the continuity of the applicant's business. Excessive risk may be offset by full collateralization. The various types of visas may be discussed in more detail with the local SBA office. Use USCIS Form G-85 for verification of citizenship.”



# Disasters in the U.S.



Southeast:  
 355 disasters  
 since 1964;  
 more than in  
 any other  
 region in  
 the U.S.

# SBA Disaster Recovery Programs

- Disaster loans: the exception
  - 35%+ of businesses never recover
  - Direct loans to small businesses, homeowners and renters
  - FEMA & SBA work jointly
  - Free Disaster Prep assistance

SBA.gov » Tools » Local Assistance

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

SBA District Office ?

SBA Regional Office ?

Disaster Field Office ?

SCORE Chapter ?

Small Business Development Center ?

Women's Business Center ?

U.S. Export Assistance Center ?

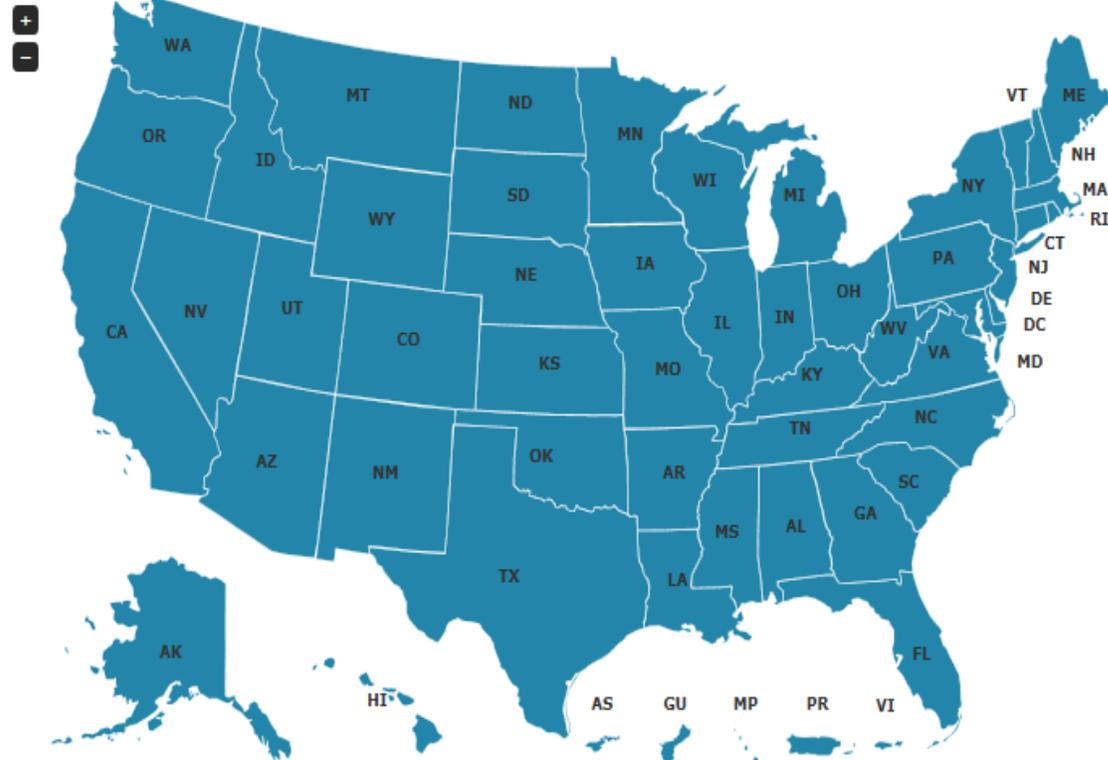
Veteran's Business Outreach Center ?

Certified Development Company ?

Procurement Technical Assistance Center ?

Enter your zip code or click on the map to connect with your local SBA district office and other resources in your area.

Zip Code  Distance  State



# SBA Counseling Programs

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- Entrepreneurship Programs
  - No charge, confidential, 1-on-1
  - SBDC, SCORE, Women's Business Center of Kentucky
  - Initiatives for Veterans, Young & Encore Entrepreneurs, etc.

# SBA Existing Business Programs

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- Government Procurement
  - Contracting opportunities, networking events, matchmaking events and training
  - 8(a), Woman-owned, Vet-owned, HUBZone, etc.

# SBA Small Business Certification

- Which is Best for the Business?
- Based on Business Size and Ownership
- Does It Fit the Business Strategy?
- Get Assistance from Experts
  - Certification and registration



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# Contracting

[Video: Sell to the Government ▶](#)

[Qualify for Government Contracts ▶](#)

[Government Contracting Blogs ▶](#)

# Business Exporting Resources

- Exporting Resources
  - KY: tremendous growth
  - Federal goal: double exporting
  - Free assistance: SBA District Office, US Export Assistance Center, SBDC offices, state government, etc.  
+ the KY World Trade Center

## Managing a Business

- ▶ Running a Business
- ▶ Leading Your Business
- ▶ Growing Your Business
- ▶ Business Law & Regulations
- ▶ Business Guides by Industry
- ▶ Small Business Health Care

### ▼ Exporting

- Export Success Story Videos
- US Export Assistance Centers

- ▶ Export Loans

#### **Export Business Planner**

STEP Program

Explore Exporting

Contact SBA Exporting Staff

- ▶ Closing Down Your Business
- ▶ Cybersecurity
- ▶ Forms

## Export Business Planner

### Export Business Planner-- For Your Small Business

The *Export Business Planner* is a free, customizable tool for small business owners who are exploring exporting. Using the planner, you can work through the critical processes of export readiness and planning via a ready-made, easily accessible document that can be updated and referenced time and again as your export business grows. If you have a successful product or service you may be able to increase sales and profit by exporting.

**Download the Export Business Planner (PDF) here.** 



(A transcript of the content of this video is also available.)

#### **A downloadable tool to save and customize**

- ▶ How to determine your export readiness

# SBA Small Business Advocacy

- Small Business Awards Program  
<https://www.sba.gov/advocacy>
- Small Business Statistics
  - Details by state; for KY:  
<https://www.sba.gov/sites/default/files/advocacy/Kentucky.pdf>
- Regulatory Burden on Small Business
- Small Business Size Standards

# Kentucky SBDC



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[PROGRAMS](#)

[PTAC](#)

Start Smart – Fund Smart – Grow Smart

KENTUCKY SMALL BUSINESS DEVELOPMENT CENTER  
Wherever your office is...

[Call Us Now](#)



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[FUND YOUR BUSINESS](#)



[GROW YOUR BUSINESS](#)

MEET OUR TEAM OF PROFESSIONAL CONSULTANTS:

# SCORE – Kentucky



Ask SCORE for Business Advice



- Home
- About Score

· Visit SCORE.org

Site Map

Home > Kentucky Score Centers

## Kentucky Score District

Kentucky Score Centers

Free Counseling

Our Alliances

Face to Face Counseling

Business Toolbox

### Business Counseling Centers



# Women's Business Center - KY



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[Business](#) [Housing](#) [Community Projects](#) [eHome America](#) [Chef Space](#) [Bluegrass Local Food](#)

The Women's Business Center of Kentucky helps female-owned businesses start and grow. We empower entrepreneurs by offering tools and support to established businesses so they can stabilize their companies, generate sustainable profits, strategize future growth, and contribute to the growth and economic development of our community.

The Women's Business Center offers free, confidential business coaching to start-up and existing businesses.

**Our services include:**

- Customized, one-on-one business counseling (online, telephone, or in-person)
- Business plans, cash flow projections, and marketing plans
- Business coaching
- Access to capital for survival and growth
- Certification and procurement workshops
- Business webinars, workshops, and networking events covering all aspects of managing a successful business



# SBA Counseling Programs

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- Kentucky SBDC
  - <https://www.ksbdc.org>
- SCORE Kentucky
  - <http://score-kentucky.org>
- Women's Business Center
  - <http://www.wbcky.org>

# Questions?



# How Can SBA Help You?

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**Thank You!**

Ralph Ross

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