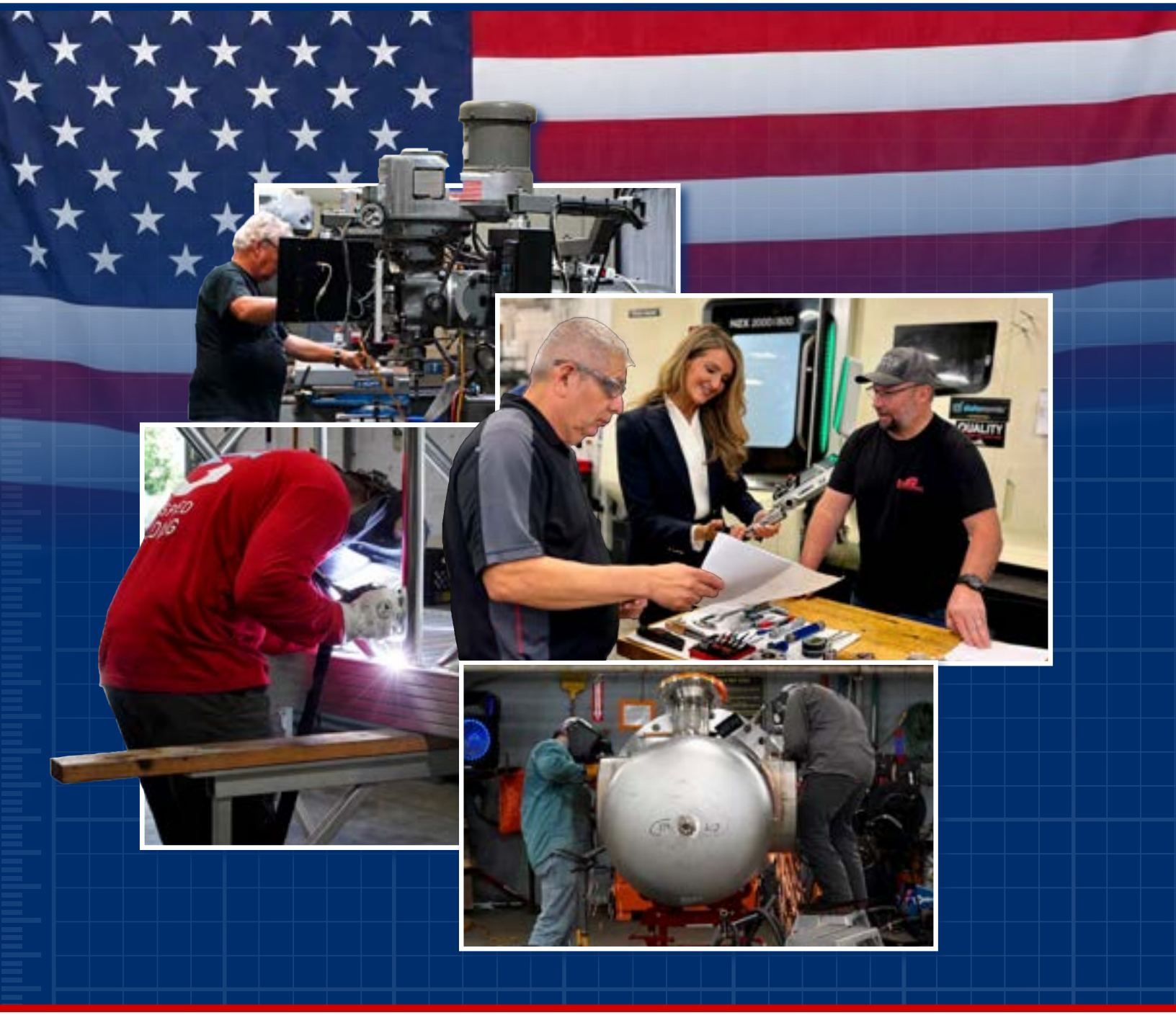
U.S. Small Business Administration

SMALL BUSINESS Resource Guide

Main Street Builds America



2026–2027 National Edition

"The SBDC and SBA have proven to be our battle-tested partners — from obtaining critical financing to purchasing properties and equipment required for us to grow. Gross sales hit the millions, but VetPowered wouldn't be in business without the SBA and its resource partners like the SBDC."

– **Hernán Luis y Prado**
Founder & President, VetPowered

"We're pretty excited to see manufacturing expand in the United States, and we're definitely doing a big investment for next year with the help of our seventh SBA 504 loan. We're expanding our Indiana facility by 45,000 sq ft, adding another compounding line, and creating at least 35 new jobs."

– **Chris Roseri**
Founder, CT Polymers

"SBA support and training have strengthened Polk & Associates Construction's strategic planning, financial readiness and competitive positioning, enabling us to pursue larger opportunities and grow with confidence."

– **Reggie Polk**
Founder & CEO, Polk & Associates Construction

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Overview of the Guide

The future is bright for Main Street. Whether you are launching a brand-new venture, expanding an already-existing business, or looking to overcome challenges, the SBA is here to support you. We hope this guide serves as a helpful tool as you navigate entrepreneurship.

Small businesses are the foundation of America's economy. They represent 99% of the private sector and create 2 out of every 3 new private-sector jobs. This is why the U.S. Small Business Association (SBA) has returned to its founding mission: empowering small businesses and growing the economy.

This year's resource guide focuses on American manufacturing. Launched in March of 2025, the SBA's Made in America Manufacturing Initiative is working to strengthen this industry, which creates more than $1 trillion in gross revenue. Through increased access to capital, less red tape, and workforce development opportunities, the SBA supports U.S.-based manufacturers, because when Main Street is strong, America is strong.

NAVIGATING THE RESOURCE GUIDE

This resource guide can help entrepreneurs learn about important tools and programs available through the SBA and its Resource Partners across the country. Whether you need guidance on financing, managing operations, disaster relief, or mentorship opportunities, you can easily access a range of information to help you launch or expand your business.

Throughout the guide, you can read success stories and snapshots of small businesses that have utilized the SBA's resources. These real-world examples might inspire ideas of how the SBA can help you in your own ventures. You will also find links, contact information, and relevant URLs that provide even more information about how to utilize the SBA.

The guide is organized by topic so business owners can easily find the information they need. The sections of the guide include:

- **Local Assistance.** Learn how to contact your local SBA office and Resource Partners, the most important steps to starting a business, tips for managing day-to-day operations, opportunities for veterans, and how to pay your taxes.

- **Funding Programs.** This section covers financing options to get your business up and running, loans available for international growth, ways to access non-dilutive capital, disaster relief, and surety bonds.
- **Contracting.** Learn about the many SBA certification programs, such as the 8(a) Business Development Program, HUBZone certification, and programs for businesses owned by women or veterans.

TIPS AS YOU READ

As you explore the resource guide, it may be helpful to keep a few things in mind:

- **Use the information in the guide based on where your business is now and where you would like it to go.** Are you just getting started? Is your business already operating but you need support as you grow? The guide has tips and information for businesses at every stage.
- **Keep the guide as a reference.** You don't need to read the guide cover to cover in one sitting. Return to the guide as your business grows and your needs change. Bookmark pages or highlight programs you may want to revisit later.
- **You don't have to navigate the process alone.** If you feel overwhelmed by launching or expanding your business, remember that the SBA has Resource Partners throughout the country. The guide can help you find the guidance and tools you need.

Additional Helpful Links

- Learn about upcoming events for small businesses: **sba.gov/events**
- Sign up to receive emails about business tips, online training, and upcoming SBA events in your area: **sba.gov/updates**
- Sign up for MySBA, a learning platform with online training, programs, and development opportunities: **sba.gov/learning**
- Visit the General Inquiries page if you have questions: **sba.gov/contact**
- Find contact information for your local SBA office: **sba.gov/local-assistance**

Local Assistance

SUCCESS STORY

Manufacturing with a Mission

SBA-supported VetPowered is keeping advanced manufacturing domestic and creating careers for veterans

When service-disabled Navy veteran Hernán Luis y Prado founded VetPowered in 2009, his mission was to train veterans for dignified, lifelong careers while rebuilding America's manufacturing force. Today, this San Diego-based advanced manufacturing company produces mission-critical components for the aerospace, maritime and defense sectors, including high-tolerance machined parts, ship repair components, tooling, rapid-response fabrication, and industrial services essential to fleet readiness.

GROWTH WITH SBA SUPPORT

SBA 504 and 7(a) loans helped VetPowered purchase its first manufacturing facility. Since 2017, the business has received support from the SBA's resource network, including the San Diego & Imperial Valley Small Business Development Center Network and SCORE. These partnerships allowed VetPowered to strengthen its federal contracting strategy, expand domestic production capacity, and achieve multimillion-dollar growth.

Additionally, participation in the SBA 8(a) Business Development Program helped VetPowered access opportunities in the federal marketplace, which contributed to further growth and job creation.

STRENGTHENING DOMESTIC SUPPLY CHAINS

During the COVID-19 pandemic, global supply chains were disrupted, causing delayed shipments and extended lead times. To combat this, VetPowered used guidance and support from SBA onshoring initiatives to expand facilities, modernize equipment, and increase

production capacity by $4 million. These investments shortened lead times and created skilled manufacturing jobs in a sector critical to national security.

VetPowered supports defense, submarine and maritime industrial bases not only by manufacturing parts, but also by installing, repairing, maintaining and modernizing the equipment that produces those parts. By keeping manufacturing systems operational, resilient and technologically current, VetPowered sustains the industrial backbone required for submarine construction, fleet maintenance, shipyard modernization and defense readiness.

WORKFORCE TRANSFORMATION

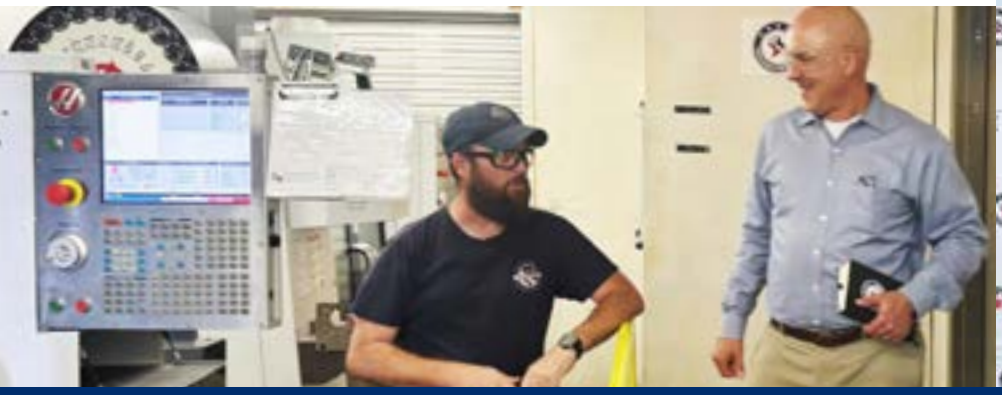
There is continued demand in the United States for skilled trades professionals capable of supporting submarine fleet expansion, maritime sustainment and industrial modernization. As revenue and operations grew, VetPowered enabled the expansion of Workshops for Warriors (WFW), a nonprofit founded by Luis y Prado that has trained nearly 1,700 veterans for careers in advanced manufacturing. The organization has expanded its training space from a 200-square-foot facility to one that is more than 150,000 square feet, spans five city blocks in San Diego, and includes housing and dining facilities for the trainees. Graduates earn nationally recognized credentials and work for submarine suppliers, naval shipyards, aerospace manufacturers and defense contractors across the country. As a Department of Labor-certified apprenticeship facility, VetPowered trains WFW instructors to staff additional classrooms.

VetPowered demonstrates that SBA programs and resources can help small businesses expand domestic production, rebuild skilled labor capacity, modernize industrial infrastructure, and create upward economic mobility for those who served. SBA support has helped VetPowered build a manufacturing business that strengthens America's economic resilience and its military readiness.

SNAPSHOT:

VetPowered

- **Minority-Owned, Service-Disabled Veteran-Owned Small Business**
- **ISO 9001:2015 Certified:** A company with this certification follows internationally recognized standards for quality control and continuously works to improve its operational systems.
- **AS9100D Certified:** This international standard for aviation, space and defense industries ensures a company is in compliance with quality control, safety and operational regulations.
- **SBA 8(a) Certified:** A nine-year, federal contracting assistance program designed to help socially and economically disadvantaged small business owners gain competitive footing.
- **Micro-SB Certified:** Small businesses in California earn this designation if they are a manufacturer with 25 employees or less or if they have gross annual receipts under $5 million.



Find Your Closest SBA Office
for Small Business Assistance

For information on SBA offices and Resource Partners in your area, visit sba.gov/localassistance.

ALABAMA

Birmingham
(205) 290-7101
alabama.districtoffice@sba.gov
sba.gov/al

ALASKA

Anchorage
(907) 271-4022
akinfo@sba.gov
sba.gov/ak

ARIZONA

1. Phoenix
(602) 745-7200
arizona@sba.gov
sba.gov/az

2. Show Low
(928) 543-9448

3. Tucson
(520) 497-3654

ARKANSAS

Little Rock
(501) 324-7379
arkansas_do@sba.gov
sba.gov/ar

CALIFORNIA

1. Fresno
(559) 487-5791
fresno@sba.gov
sba.gov/ca/fresno

Serving Alpine, Fresno, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, Monterey, San Benito, San Luis Obispo, Stanislaus, Tulare and Tuolumne counties.

2. Los Angeles
(213) 634-3855
lado@sba.gov
sba.gov/ca/la

Serving Los Angeles, Santa Barbara and Ventura counties.

3. Sacramento
(916) 735-1700
sacramento_do@sba.gov
sba.gov/ca/sacramento

Serving Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Lassen, Modoc, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Yolo and Yuba counties.

4. San Diego
(619) 557-7250
sandiego@sba.gov
sba.gov/ca/sandiego

Serving Imperial and San Diego counties.

5. San Francisco
(415) 744-6820
sfomail@sba.gov
sba.gov/ca/sf

Serving Alameda, Contra Costa, Del Norte, Humboldt, Lake, Marin, Mendocino, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano and Sonoma counties.

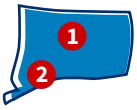
6. Orange County/Inland Empire
(714) 550-7420
sba.gov/ca/santa

Serving Orange, Riverside and San Bernardino counties.

COLORADO

Denver
(303) 844-2607
coloradodo@sba.gov
sba.gov/co

CONNECTICUT



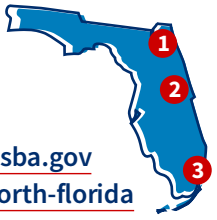
1. Hartford
(860) 240-4700
connecticut_do@sba.gov
sba.gov/ct

2. Bridgeport
(860) 240-4670

DELAWARE

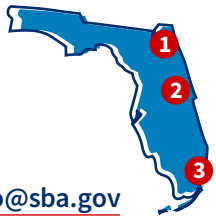
Wilmington
(302) 573-6294
delaware_do@sba.gov
sba.gov/de

FLORIDA



1. Jacksonville
(904) 443-1900
northflorida_do@sba.gov
sba.gov/district/north-florida

2. Orlando
(407) 326-6629
3. Miami
(305) 536-5521
southflorida_do@sba.gov
sba.gov/southflorida



GEORGIA

Atlanta
(404) 331-0100
georgia@sba.gov
sba.gov/ga

GUAM

Hagatna
guamgeneral@sba.gov

HAWAII

Honolulu
(808) 541-2990
hawaiigeneral@sba.gov
sba.gov/hi

IDAHO

Boise
(208) 334-9004
boise_do@sba.gov
sba.gov/id

Also serving eastern Oregon, including Baker, Grant, Harney, Malheur, Union and Wallowa counties. Counties in northern Idaho served by the Seattle District Office.

ILLINOIS

Chicago
(312) 353-4528
illinois.do@sba.gov
sba.gov/il

INDIANA

Indianapolis
(317) 226-7272
indiana@sba.gov
sba.gov/in

IOWA

Des Moines
(515) 284-4422
dmdo@sba.gov
sba.gov/ia

KANSAS

Wichita
(316) 269-6616
wichita_do@sba.gov
sba.gov/ks

Serving counties in central and western Kansas. Counties in eastern Kansas served by the Kansas City District Office.

KENTUCKY

Louisville
(502) 582-5971
ky@sba.gov
sba.gov/ky

LOUISIANA

New Orleans
(504) 589-6685
louisiana_do@sba.gov
sba.gov/la

MAINE

Augusta
(207) 622-8551
maine_do@sba.gov
sba.gov/me

MARYLAND

Baltimore
(410) 962-6195
baltimore_do@sba.gov
sba.gov/md

Serving the state of Maryland, except for Montgomery and Prince George's counties, which are served by the Washington, D.C., District Office.

MASSACHUSETTS

Boston
(617) 565-5590
massachusettsdo@sba.gov
sba.gov/ma

MICHIGAN

1. Detroit
(313) 226-6075
michigan@sba.gov
sba.gov/mi

2. Grand Rapids
(313) 725-4884

Serving Allegan, Barry, Benzie, Berrien, Branch, Calhoun, Cass, Grand Traverse, Ionia, Kalamazoo, Kent, Lake, Leelanau, Manistee, Mason, Montcalm, Muskegon, Newaygo, Ottawa, St. Joseph, Van Buren and Wexford counties.

MINNESOTA

Minneapolis
(612) 370-2324
minnesota@sba.gov
sba.gov/mn

MISSISSIPPI

1. Jackson
(601) 965-4378
jacksonms@sba.gov
sba.gov/ms

2. Gulfport
(601) 965-4378

MISSOURI

1. St. Louis
(314) 539-6600
stlouis@sba.gov
sba.gov/mo/stlouis

Serving eastern Missouri.

2. Kansas City
(816) 426-4900
kansascity_do@sba.gov
sba.gov/mo

Serving counties in eastern Kansas and western Missouri.
Missouri counties served by the SBA Kansas City District Office include Adair, Andrew, Atchison, Bates, Buchanan, Caldwell, Carroll, Cass, Chariton, Clay, Clinton, Cooper, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Howard, Jackson, Johnson, Lafayette, Linn, Livingston, Mercer, Nodaway, Pettis, Platte, Ray, Saline, Sullivan and Worth.
Kansas counties served by the SBA Kansas City District Office include Allen, Anderson, Atchison, Bourbon, Brown, Cherokee, Coffey, Crawford, Doniphan, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Marshall, Miami, Montgomery, Nemaha, Neosho, Osage, Pottawatomie, Shawnee, Wilson, Woodson and Wyandotte.

MONTANA

1. Helena
   (406) 441-1081
   montana_do@sba.gov
   sba.gov/mt
2. Billings
   (406) 441-1087

NEBRASKA

Omaha
(402) 221-4691
nebraska.general@sba.gov
sba.gov/district/nebraska

NEVADA

Las Vegas/Carson City
(702) 388-6611
nvdo@sba.gov
sba.gov/nv

NEW HAMPSHIRE

Concord
(603) 225-1400
newhampshire_do@sba.gov
sba.gov/nh

NEW JERSEY

Newark
(973) 645-2434
sba.gov/nj

NEW MEXICO

Albuquerque
(505) 248-8225
newmexico_do@sba.gov
sba.gov/nm

NEW YORK

1. Buffalo/Western New York
   (716) 551-4301
   Buffalo_do@sba.gov
   sba.gov/ny/buffalo
2. Rochester
   (585) 263-6700
3. Syracuse/Upstate New York
   (315) 471-9393
   Syracuse.DistrictOffice@sba.gov
   sba.gov/ny/syracuse
4. Metro New York
   (212) 264-4354
   sba.gov/ny
5. Long Island
   (631) 454-0750

NORTH CAROLINA

1. Charlotte
   (704) 344-6563
   charlotte.nc@sba.gov
   sba.gov/nc
2. Wilmington
   (704) 344-6409

NORTH DAKOTA

Fargo
(701) 239-5131
north.dakota@sba.gov
sba.gov/nd

OHIO

1. Central and Southern Ohio
   (614) 427-0407
   columbus.ohio@sba.gov
   sba.gov/oh/columbus
2. Cincinnati
   (513) 684-2814
3. Dayton
   (614) 633-6372
4. Northern Ohio
   (216) 522-4180
   cleveland@sba.gov
   sba.gov/oh/cleveland

OKLAHOMA

Oklahoma City
(405) 609-8000
oklahoma_do@sba.gov
sba.gov/ok

OREGON

Portland
(503) 326-2682
pdxhelp@sba.gov
sba.gov/or

Serving southwest Washington, including Clark, Cowlitz, Skamania and Wahkiakum counties. Counties in eastern Oregon served by the Boise District Office.

PENNSYLVANIA

1. King of Prussia
   (610) 382-3062
   phila_do@sba.gov
   sba.gov/pa

   Serving eastern Pennsylvania.
2. Pittsburgh
   (412) 395-6560
   wpainfo@sba.gov
   sba.gov/district/pittsburgh

   Serving western Pennsylvania

PUERTO RICO

San Juan, PR
(787) 766-5572
puertorico_do@sba.gov
sba.gov/pr

RHODE ISLAND

Providence
(401) 528-4561
rhodeisland_do@sba.gov
sba.gov/ri

SOUTH CAROLINA

1. Columbia
(803) 765-5377
southcarolina_do@sba.gov
sba.gov/sc
2. North Charleston
(Virtual Office)
(803) 765-5377
3. Spartanburg
(803) 253-3123

SOUTH DAKOTA

Sioux Falls
(605) 330-4243
southdakota_do@sba.gov
sba.gov/sd

TENNESSEE

1. Nashville
(615) 736-5881
tn@sba.gov
sba.gov/tn

TEXAS

1. Corpus Christi
(361) 879-0017
2. Dallas/Fort Worth
(817) 684-5500
dfwdo.email@sba.gov
sba.gov/tx/dallas
3. El Paso
(915) 834-4600
elpaso_do@sba.gov
sba.gov/tx/elpaso

4. Houston
(713) 773-6500
houston@sba.gov
sba.gov/tx/houston

5. Lower Rio Grande Valley
(956) 427-8533
lrgvdo.email@sba.gov
sba.gov/tx/lrgv
6. San Antonio
(210) 403-5900
sado.email@sba.gov
sba.gov/tx/sanantonio
7. West Texas (Lubbock)
(806) 472-7462
lubdo@sba.gov
sba.gov/tx/lubbock

UTAH

Salt Lake City
(801) 524-3209
utahgeneral@sba.gov
sba.gov/ut

U.S. VIRGIN ISLANDS

St. Croix
(787) 523-7120
sba.gov/usvi

VERMONT

Williston
(802) 828-4422
Vermont_do@sba.gov
sba.gov/vt

VIRGINIA

Richmond
(804) 771-2400
richmond.va@sba.gov
sba.gov/va

Serving 92 counties in Virginia, excluding Arlington, Fairfax and Loudoun counties and the cities of Alexandria, Fairfax and Falls Church.

WASHINGTON

1. Seattle
(206) 553-7310
infosdo@sba.gov
sba.gov/wa

Serving northern Idaho, including Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce and Shoshone counties. Counties in southwest Washington served by the Portland District Office.

2. Spokane
(509) 353-2800

WASHINGTON, D.C.

(202) 205-8800
wmadoee@sba.gov
sba.gov/dc

Serving suburban Maryland (Montgomery and Prince George's counties) and northern Virginia, including Arlington, Fairfax and Loudoun counties and the cities of Alexandria, Fairfax and Falls Church.

WEST VIRGINIA

Clarksburg
(304) 623-5631
wvinfo@sba.gov
sba.gov/wv

WISCONSIN

Milwaukee
(414) 297-3941
wisconsin@sba.gov
sba.gov/wi

WYOMING

Casper
(307) 261-6500
sbawyo@sba.gov
sba.gov/wy

SBA Resource Partners

The SBA is here to help you achieve your dream, no matter your industry, location or experience. Our SBA Resource Partners offer mentoring, counseling and training to help you start, grow, expand or recover. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

800+
Small Business Development Centers

Small Business Development Centers (SBDCs) have a national footprint, with locations in every U.S. state and territory. Your local SBDC provides aspiring entrepreneurs and existing small businesses with high-quality, customized, confidential, no-cost advice to help them reach their business goals. Access to low- or no-cost training for every stage of business development is also available to prepare small businesses to access financing, contract with the government, develop cybersecurity and AI strategies, expand globally, and more. Find an SBDC business adviser at sba.gov/sbdc.

150+
Women's Business Centers

Women's Business Centers (WBCs) are located in most U.S. states and territories. WBCs provide entrepreneurs with tailored services such as business counseling and training for every stage of business development. WBCs also prepare small businesses to access financing, contract with the government, develop businesses, expand globally, and more. Find a WBC at sba.gov/women.

250+
SCORE Chapters

SCORE offers entrepreneurs free, confidential business mentoring in person or remotely via email, phone and video in all U.S. states and territories. 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, expert business mentors. SCORE mentors share real-world knowledge via trainings, workshops, webinars and more to fit your busy schedule. Find a mentor at sba.gov/score.

30+
Veterans Business Outreach Centers

At **Veterans Business Outreach Centers (VBOCs)**, military community entrepreneurs receive business training, counseling, referrals to other SBA Resource Partners, and procurement guidance to better compete for government contracts. VBOCs serve active-duty service members, National Guard or Reserve members, veterans, and military spouses. Learn more at sba.gov/vboc.

How the SBA Helped Me Succeed

Raul Klein,
Founder of Disruptive SSL

After experiencing the inconsistent quality of solid-state LED lighting products and custom sheet metal components being manufactured overseas, Raul Klein founded Disruptive SSL (DSSL) in Henderson, Nevada, to provide higher-quality, American-made products. During the COVID-19 pandemic, Klein used SBA Economic Injury Disaster Loans and Paycheck Protection Program loans to help stabilize his company amid the uncertainty. Thanks to this financial assistance, DSSL is now thriving. Klein is a 2023 SBA THRIVE Emerging Leaders graduate and is currently participating in the SBA 8(a) Business Development Program. Through the THRIVE program, he connected with another 8(a) participant, and the two formed a strong and mutually beneficial business relationship.

Entrepreneurial Resources

MYSBA LEARNING

Are you an entrepreneur or small business owner looking to start, grow or expand your business? Visit MySBA Learning, a free online learning platform, at **learning.sba.gov** to access valuable content related to business ownership.

MySBA Learning offers 14 journeys to assist entrepreneurs and small business owners with strategies for growth and success, including:

- disaster and economic recovery
- strategic marketing
- your people
- your business financial strategy
- access to capital
- government contracting
- partnerships
- entrepreneurial leadership
- managing sales
- growing globally
- opportunity and innovation
- opportunity assessment
- Military Spouse Pathway to Business
- SBA Mentor Protégé Program

NATIVE AMERICAN WORKSHOPS

American Indian, Alaska Native and Native Hawaiian entrepreneurs are invited to participate in free training from experienced leaders across multiple industries on how to start and grow a business. The SBA Office of Native American Affairs partners with tribal organizations and professional service providers to offer customized workshops. To register for a workshop near you, call **1-800-U-ASK-SBA**, go to **sba.gov/native**, or contact your local SBA office, which can be found by visiting **sba.gov/localassistance**.

Your Advocates

The SBA Office of Advocacy, the independent voice for small businesses within the executive branch, handles proposed regulations. The Office of the National Ombudsman assists small businesses with federal regulatory enforcement or compliance issues.

ADVOCACY

The SBA Office of Advocacy (Advocacy) analyzes the potential effects of proposed regulations and considers alternatives that minimize the economic impact on small businesses. In addition, the office contains a small business research division, which prepares economic research related to small businesses, and represents small businesses before Congress, the White House and federal agencies.

Found online at **advocacy.sba.gov**, Advocacy provides assistance:

- if your business could be impacted by proposed government regulations
- if you need economic and small business statistics

Advocacy regularly conducts virtual roundtables on federal rulemaking, where assistant chief counsels meet with the public to discuss pending federal regulations. Roundtable subjects and dates are available online, and all interested parties are encouraged to attend.

In addition, if you have a regulatory concern, please contact Advocacy's Red Tape Hotline by calling **(800) 827-5722** and selecting **option 3**, or by emailing your concerns to **redtape@sba.gov**.

OMBUDSMAN

The Office of the National Ombudsman (Ombudsman) ensures the voices of small businesses, government entities and not-for-profit organizations are heard at the highest levels of federal government. Ombudsman reports annually to Congress on federal agency responsiveness to comments. Small entities are encouraged to file a federal agency comment if they:

- experience excessive or uneven regulatory enforcement
- receive or are subject to an audit, on-site inspection, compliance assistance effort, or other enforcement-related communication or contact by federal agency personnel
- have issues with existing federal regulations or guidelines

You may file a comment via one of the following methods:

- Fill the online form at **federalcomments.sba.gov**
- Email the **PDF comment form** to **ombudsman@sba.gov**.
- If you cannot access either form, please call **(888) REG-FAIR**.

Filing a comment does not limit your rights or obligations related to the federal agency involved.

REPORTING YOUR CONCERN

- If a proposed federal regulation could impact you, visit Advocacy at **advocacy.sba.gov/contact**.
- If your business has been hurt by unfair federal regulatory enforcement actions, visit Ombudsman at **sba.gov/ombudsman/comments**.

10 Steps to Start Your Business

Starting a business involves planning, making key financial decisions, and completing a series of legal requirements. Learn more at sba.gov/starting.

1 CONDUCT MARKET RESEARCH

Market research will tell you if there's an opportunity to turn your idea into a successful business. Gather information about potential customers and businesses already operating in both your geographic and subject area so you can use that information to find a competitive advantage. You can view consumer and business data at **cbb.census.gov**.

2 WRITE YOUR BUSINESS PLAN

A business plan is the road map for structuring, running and growing your new business. You'll use it to convince people that working with you and/or investing in your company is the right choice (**see page 16**).

3 FUND YOUR BUSINESS

Your business plan will help you figure out how much money you'll need to get started. Investors or lenders will help you get the amount you need (**see page 32**).

4 PICK YOUR BUSINESS LOCATION

Are you setting up a brick-and-mortar business, launching online, or both? Your decision will impact your taxes, legal requirements and revenue.

5 CHOOSE A BUSINESS STRUCTURE

The legal structure you choose for your business will affect your business registration requirements, how much you pay in taxes, and your personal liability (**see page 25**).

6 CHOOSE YOUR BUSINESS NAME

Your business name should reflect your brand. Check your secretary of state's website to make sure the one you want isn't already being used. A trademark can protect the name of your business.

7 REGISTER YOUR BUSINESS

Once you've picked the perfect business name, it's time to make it legal and protect your brand. If you're doing business under a name different from your own, you'll need to register with the federal government and often also your state government.

8 GET FEDERAL AND STATE TAX IDS

You'll use your Employer Identification Number (**see page 28**) to take important steps related to starting and growing your business, like opening a bank account and paying taxes. It's like a social security number for your business. Some states require you to get a tax ID as well.

9 APPLY FOR LICENSES AND PERMITS

The licenses and permits you need for your business vary by industry, state and location. Contact the local business license office where you plan to locate your business. It's important to consider zoning regulations when choosing a site. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

10 OPEN A BUSINESS BANK ACCOUNT

A small business checking account can help you handle legal, tax and day-to-day issues.

Write Your Business Plan

Your business plan is the foundation of your business. An SBA Resource Partner can help you write one.

A business plan provides a road map for how to structure, run and grow a new business. An effective business plan can prove to lenders, investors and partners that working with you is a good decision.

There are two common types of business plans: traditional and lean startup. The type of plan you choose should align with your unique goals and needs.

TRADITIONAL BUSINESS PLAN FORMAT

As the preferred format of many lenders and investors, traditional business plans are detailed and comprehensive. While you don't have to stick to an exact template, a traditional business plan will contain some combination of the following sections.

Executive Summary

Briefly summarize what your company does and why it will be successful. Include:

- mission statement
- product or service
- basic information (e.g., leadership team, employees and location)

Planning to ask for financing? Include financial information and high-level growth plans.

Company Description

Boast about your strengths. Go into detail about the problems your business solves. Be specific about the audience, location, organizations or businesses your company plans to serve. Explain the competitive advantages you have.

Market Analysis

Demonstrate an understanding of your industry outlook and target market. Look for trends and themes. What do successful competitors do? Why does it work? Can you do it better?

Organization and Management

Use an organizational chart to show how your company will be structured and who will run it. Explain how each person's experience will contribute to your success. State whether you have incorporated or intend to incorporate your business as a C or an S corporation, whether you have formed or intend to form a general or limited partnership, or whether you're a sole proprietor or limited liability company.

Service or Product Line

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

Marketing and Sales

Describe how you'll attract and retain customers in an ever-evolving economy. Show how a sale will actually happen. You'll refer to this section later when you make financial projections.

? Want to see an example of a business plan?

Go to sba.gov/business-plan.

Funding Request

If you're asking for funding, outline your 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, why you need it, how the investment will be used, and how you'll pay off the debt.

Financial Projections

Show how your business will be a success by projecting a financial outlook for the next five years. Include:

- forecasted income statements
- balance sheets
- cash flow statements
- capital expenditure budgets

Be even more specific for the first year. Use monthly or quarterly projections and match them to your funding requests.

If your business is established, include the above items for the last three to five years. Also, list collateral you could put against a loan.

Appendix

Attach supporting documents or requested materials, such as credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents and other contracts.

LEAN STARTUP PLAN FORMAT

If your business is relatively simple or you plan to regularly change and refine things as you go, a lean startup plan is a great alternative to the traditional format. 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.

Key Partnerships

Note the other businesses you'll work with (e.g., suppliers, manufacturers, subcontractors and strategic partners).

Key Activities

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

Key Resources

List resources you'll leverage to create value for your customers. Your most important assets include staff, capital and intellectual property.

Value Proposition

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

Customer Relationships

Think through the customer journey from start to finish to describe how clientele will interact with your business.

Customer Segments

Name your target market. It's important to have a clear sense of who you serve.

Communication Channels

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

Cost Structure

Define your strategy. Will your company focus on reducing costs or maximizing value? List significant costs you'll face based on your strategy.

Revenue Streams

Explain how your company makes money: direct sales, membership fees, selling advertising space, etc.

Pro Tip:

Partner with an experienced business counselor from your local SBDC, SCORE chapter, WBC or VBOC to help you with your business plan. All of these SBA Resource Partners provide free or low-cost business assistance.

How to Manage Your Business

Once you're up and running, mastering day-to-day operations is critical for small business success.

MANAGE YOUR FINANCES

Having a solid foundational knowledge of finances and maintaining proper bookkeeping will ensure your business runs smoothly. It all starts with a balance sheet. Balance sheets help account for costs like employees and supplies, and they're also useful for tracking assets, liabilities and equity. Once you've created one, you can conduct a cost-benefit analysis of your business decisions. SBA Resource Partners can answer your accounting questions, but if you'd prefer to have an expert on staff, consider hiring a certified public accountant (CPA) or bookkeeper or using an online service.

HIRE AND MANAGE EMPLOYEES

Employers must verify the employment eligibility of new employees under the federal Immigration Reform and Control Act of 1986. The law obligates an employer to process Employment Eligibility Verification Form I-9. U.S. Citizenship and Immigration Services offers information and assistance at **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**.

Using E-Verify is typically the quickest way for employers to confirm the employment eligibility of new hires. This free, web-based system compares the Social Security number and other information reported on Form I-9 with government records to verify work authorization. For more information, visit **e-verify.gov**, call **(888) 464-4218** or email **e-verify@dhs.gov**.

If you have any employees, including officers of a corporation who are not the sole proprietor or partners, you must make periodic payments and/or file quarterly reports about payroll taxes and other mandatory deductions. Contact the IRS or the Social Security Administration for information, assistance and forms by calling **(800) 772-1213** or visiting **socialsecurity.gov/employer**. Report employee wages, tips and tax withholdings by filing a W-2 online.

You may be required under state law to provide unemployment or workers' compensation insurance for your employees. Additionally, businesses with one to 50 employees may be able to offer health insurance through the Small Business Health Options Program (SHOP). Call **(800) 706-7893** or visit **healthcare.gov/small-businesses/employers** to learn about health coverage options in your state.

Employers are essential to the success of state child support programs, contributing about 75% of funds

How the SBA Helped Me Succeed

Eric Williams,
CEO, Prince Service & Manufacturing and Unified Defense

When Eric Williams founded Unified Defense in 2016, support from the SBA and the Small Business Development Center (SBDC) helped him turn his vision of creating a precision metal fabrication company into a reality. Advisers at the SBDC helped him prepare the financial statements, cash flow forecasts and documentation required to secure the loan he needed to purchase the operating facility. In 2022, Williams saw an opportunity to acquire Prince Service & Manufacturing, a metal fabrication company with decades of history in Middle Georgia. With a partnership involving Cadence Bank (now Huntington National Bank) and the SBA, Williams secured SBA-backed funding that made the acquisition possible and supported the expansion of the combined businesses. SBA support helped increase revenue and expand the company from 20 employees to more than 500.

nationwide through payroll deductions. You are 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. Electronic income withholding orders and the Child Support Portal, which can be used to report information to nearly all child support agencies, can be found at **acf.hhs.gov/css/employers**.

PAY TAXES

As a business owner, you should know your federal tax responsibilities and make business decisions to comply with certain 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. Your tax obligations may change as the IRS continues to implement some of the Tax Cuts and Jobs Act provisions. For the latest tax reform updates that affect your bottom line, visit **irs.gov/tax-reform**.

STAY LEGALLY COMPLIANT

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. More information is available at **employer.gov** and **dol.gov**. The Occupational Safety and Health Administration enforces workplace-specific federal health and safety standards. Call **(800) 321-6742** or visit **osha.gov** to learn more.

The Environmental Protection Agency Small Business Division website can be found at **epa.gov/resources-small-businesses**.

For assistance with the Americans with Disabilities Act (ADA), call the ADA center at **(800) 949-4232** or the Department of Justice at **(800) 514-0301**.

Questions about accessible design and ADA standards should be directed to the U.S. Access Board (**access-board.gov**) at **(800) 872-2253** or **ta@access-board.gov**. If you are deaf or hard of hearing, or have a speech disability, please dial **711** to access telecommunications relay services.

PROTECT YOUR BRAND

Patents, trademarks and copyrights are types of intellectual property (IP) that protect creations and innovations. The U.S. Patent and Trademark Office (USPTO) is the federal agency that grants U.S. patents and registers trademarks.

A patent for an invention is the grant of a property right to an inventor, issued by the USPTO. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For more information, visit **uspto.gov/learning-and-resources/inventors-entrepreneurs-resources**.

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

For information and resources about U.S. patents and federally registered trademarks, consult **uspto.gov**, call **(800) 786-9199** or contact your nearest office, which can be found by visiting **uspto.gov/about-us/uspto-office-locations**.

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 but 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 20540-4840
(202) 707-3000 or toll free **(877) 476-0778**

BUY ASSETS AND EQUIPMENT

Your business will need special assets to succeed. Those assets fall into three broad categories: tangible, intangible and IP. Tangible assets include things like buildings and equipment. Intangible assets are things you can't touch, such as your reputation and your network of partners. IP encompasses things like patents, logos, websites and domain names.

Once you've identified which types of assets you'll need to succeed, you'll have to determine how to pay for them. If you have enough cash or credit available, buying is the ideal option. Conversely, leasing may allow you to quickly acquire expensive assets or assets in a large quantity. If neither of those options are right for you, government surplus can be an easy and affordable option.

CREATE A MARKETING AND SALES PLAN

A marketing plan will help persuade customers to buy your products and services. It can also be an effective tool for keeping you on schedule and within budget. Your marketing plan, which should be revisited on an annual basis (at least), should include the following categories: target market, competitive advantage, sales plan, marketing and sales goals, marketing action plan, and budget. Once it's time to make a sale, you'll have to decide how to accept payments. The most common forms are credit/debit cards, checks, cash and online payments. Each method has its own unique benefits.

CONSIDER AI AND CYBERSECURITY

Artificial intelligence (AI) and cybersecurity have serious implications for the modern workforce and today's fast-paced economy. Small businesses can utilize AI tools and applications to be more competitive and find solutions for a variety of issues. AI can help improve efficiency, solve problems, safeguard data, make better business decisions, create business content, and more. Like any technology, however, AI should be harnessed responsibly.

Small businesses should also have a robust cybersecurity strategy. Cyberattacks cost the U.S. economy billions of dollars every year. Small business owners can stay on top of threats by training employees, securing networks, using antivirus software, and securing, protecting and backing up important company data. Learn how at **sba.gov/cybersecurity**.

MAKE A DISASTER PREPAREDNESS PLAN

Disasters vary by industry and geographic location, but one fact about them is universal: Rebuilding from a disaster can feel overwhelming. It is true that if you assess your risk, create a disaster plan, and execute that plan, you'll be in a better position to recover and continue operations should a disaster strike. However, being prepared only goes so far in a disaster situation, and many things are out of your control. With this in mind, the SBA offers low-interest disaster loans that help homeowners, renters and businesses of all sizes recover from declared disasters (**see page 38**).

Learn more at
sba.gov/business-guide/manage-your-business

FEATURE STORY

SBA Priority: Putting American Manufacturing First

The SBA is leading a strategic effort to strengthen manufacturing communities. Its goals are to elevate local economies and reinforce American companies as global manufacturing leaders.

Manufacturing is more than just factories and production. It's America's industrial backbone. A healthy manufacturing industry provides communities with stable jobs at a range of skill levels, thus boosting local economies and creating a desirable place for families to live and work. In fact, small manufacturing businesses employ more than 5 million people and create more than $1 trillion in gross revenue.

THE SBA'S PROMISE

With 99% of American manufacturing enterprises classified as small businesses, the SBA launched the Made in America Manufacturing Initiative in March 2025 to implement strategic efforts that will help American manufacturers thrive.

> ***With the Made in America Manufacturing Initiative, we're slashing red tape, expanding access to capital, and fueling a manufacturing resurgence that will create high-paying jobs and revitalize communities across the country. SBA's initiative is a promise to every hardworking American and small business owner: We're putting American jobs and strength first.***
>
> – **Kelly Loeffler**,
> SBA Administrator

HOW WE CAN HELP: At a Glance

Access to Capital
SBA-guaranteed loans can help entrepreneurs start and grow small manufacturing businesses. Find participating SBA lenders at sba.gov/lendermatch.

Networking Connections
The onshoring portal (sba.gov/onshoring) helps small businesses find verified American manufacturers, suppliers and producers.

Training Opportunities
The SBA's resource network makes it easy to find training and technical assistance for your workforce.

Educational Discussions
The SBA hosts nationwide roundtable discussions to share resources and insights on how it is helping American manufacturers.

CUTTING THE RED TAPE

Small manufacturers can turn to the SBA's Office of Advocacy for help with regulatory and compliance concerns. As part of the Made in America Manufacturing Initiative, the SBA plans to cut $100 billion in regulations that disproportionately affect small businesses. A Red Tape Hotline is available for small business owners to share concerns and feedback on regulations, policies and procedures.

Contact the Red Tape Hotline by calling **(800) 827-5722** and selecting **option 3**, or by emailing **redtape@sba.gov**.

INCREASING ACCESS TO CAPITAL

While eliminating regulatory barriers will help entrepreneurs start and grow their businesses with fewer delays, financing remains a major hurdle for many small manufacturing companies. With an average annual revenue of $5.4 million, small manufacturing businesses operate on tight margins and rely on financing to cover upfront or day-to-day costs. Through SBA programs such as 7(a) loans, 7(a) Working Capital Pilot loans, and 504 loans, businesses can access the capital they need to purchase and maintain materials and equipment, hire employees, and expand.

L&H Industrial, a family-owned manufacturing business founded in 1964 in Gillette, Wyoming, by Leon Wandler and Hank Barney, is an example of how SBA financing support can help companies grow. The company started with just six employees and supported the industries that made Wyoming an energy powerhouse: oil and gas and mining. Leon's son, Mike Wandler, began as a laborer, steadily advanced through the organization, and became president in 1996. He had a vision of building a company that could design and repair the biggest machines on earth. In 1998, capital was not easy to come by, and L&H used an SBA 504 loan to help fund major expansion. Later, during the COVID-19 pandemic, L&H turned to the SBA for funding to ensure that the company could retain its workforce, prevent layoffs, and continue sustaining critical industrial supply chains.

Under Mike's leadership, L&H has become a globally active industrial engineering and manufacturing company that serves the mining, aggregates, oil and gas, wind and hydro power, nuclear energy, railroad, defense, cement, and aerospace industries. The original workshop has grown from 50,000 square feet to a state-of-the-art, 135,000-square-foot manufacturing facility.

Fee Relief for Manufacturers

The SBA is waiving certain fees for manufacturers wanting to utilize 504 or 7(a) loans through October 2026. Your manufacturing business qualifies if it falls under **NAICS codes 31-33**.
Of note:

- 7(a) loans under $950,000 have no upfront guaranty fees.
- 504 loans have no upfront guaranty fees or annual servicing fees.

Find an SBA lender (**sba.gov/lendermatch**) or connect with your local SBA office (**sba.gov/local-assistance**) to learn how the SBA's Fee Relief Waiver can help you save money.

CONNECTING MANUFACTURERS TO RESOURCES AND TRAINING

Once financing is secured, manufacturers need a skilled workforce and reliable partners. The SBA's free onshoring portal (**sba.gov/onshoring**) helps small businesses network with other American manufacturers, suppliers and producers. This matchmaking platform helps American companies source U.S.-made goods, keeping their supply chains entirely domestic.

The SBA also provides several resources and training opportunities through partnerships with trade schools, agencies and private-sector stakeholders to ensure a skilled manufacturing workforce. The Empower to Grow Manufacturing in America Grant helps provide hands-on training in skills such as machinery operation, quality control, welding, industrial software and workplace safety.

BECOMING EXPORT-READY

While strengthening domestic supply chains is critical, nearly 96% of consumers reside outside the United States. Small businesses account for 96.6% of American exporters, most of which are manufacturers. Exporting overseas can drive significant growth for American manufacturing.

As L&H grew, it diversified its customer base around the world. Today, it operates multiple facilities in the United States and has international locations in Mexico and Chile. The company exports American-made equipment and components to countries including Canada, Brazil, Australia and South Africa.

The SBA has several resources to help small manufacturers enter global markets. The State Trade Expansion Program (STEP) awards grant money to U.S. states and territories to help small businesses expand into international markets, and financing programs provide loans to help businesses become export-ready.

For more information on how to apply, find your state or territory's STEP contact at **sba.gov/funding-programs/grants/state-trade-expansion-program-step**.

Building the Future of American Manufacturing

These strategic efforts by the SBA will help American manufacturers grow and thrive, triggering a positive ripple effect across other industries. Investing in the growth of small manufacturing businesses means securing a strong economic landscape for the future.

SBA support can help small businesses evolve and create American jobs while serving customers around the world.

Learn more about the Made in America Initiative:

madeinamerica.gov

What Business Structure Is Right for You?

For more information on business structures and incorporating, find and connect with your local SBA office or Resource Partner (sba.gov/local-assistance). Consult with your tax and/or legal adviser to choose the structure that works best for your business. Visit irs.gov for the latest tax updates and forms.

CONTROL	RISK	CAPITAL
Sole Proprietorship		
• Owner has full control.	• Owner is personally liable for all debts/obligations.	• Company is not taxable. • Owner is subject to self-employment taxes. • Owner provides capital.
Partnerships		
• Limited partnerships can only have one general partner. • General partners have greater control.	• The partnership is separate and independent from its owners. • General partners have unlimited liability. • Limited partners' liability is limited to what they agree to contribute.	• Profits are taxed as income based on ownership percentage or other criteria outlined in the partnership agreement. • General partners have no limits on profit dividends. • Partners pay self-employment taxes.
Limited Liability Company		
• Members set up LLC agreement.	• Members are not typically held liable for debts/obligations.	• Income passes through to members. • Members may sell interests, but agreement and security laws may apply.
Corporations		
• Control is based on percentage of shares. • Shareholders elect directors who manage the business.	• Shareholders are not typically held liable for debts/obligations.	• C corps are taxed at corporate rate and then again if shareholders receive dividend distributions. • S corps allow profits and some losses to be passed to shareholders' personal income, avoiding corporate tax rate but not shareholder distributions. • Shares of stock are sold to raise capital; securities laws apply.

How the SBA Helped Me Succeed

James Bendel III,
Founder of Crazy Horse Coffee

James Bendel III, a Purple Heart Army veteran, opened Crazy Horse Coffee in 2018 and was named the SBA Western Pennsylvania Veteran-Owned Small Businessperson of the Year in 2022. When his business was still just an idea, he received counseling from the Western Pennsylvania District Office, which helped him secure an SBA-backed loan to officially launch his business. Later, when the COVID-19 pandemic hit, Bendel used an SBA Economic Injury Disaster Loan to cover operational expenses and keep the business running. This loan, coupled with Bendel's marketing efforts to network with other small businesses, helped his business thrive throughout the public health crisis. Today, he has three locations, offers catering services, and actively supports other veteran-owned businesses in his community.

Opportunities for Veterans

Military community members become more successful entrepreneurs with SBA assistance.

VETERANS BUSINESS OUTREACH CENTERS

Veterans Business Outreach Centers (VBOCs) provide entrepreneurial development services — including business training, counseling, partner referrals and program navigation — to service members, veterans, National Guard and Reserve members, and military spouses.

There are currently 31 VBOCs nationwide serving members of the military community who are interested in starting or growing a small business. VBOCs are funded through a cooperative agreement with the SBA to provide no-cost services to clients. Find your local center at **sba.gov/vboc**.

BOOTS TO BUSINESS

Boots to Business (B2B) is a program that helps entrepreneurs who are members of the military community explore business ownership and other self-employment opportunities while learning key business concepts. Participants gain an overview of entrepreneurship, including how to access startup capital using SBA resources. B2B is conducted on all military installations or virtually as part of the Department of Defense's Transition Assistance Program. The program is for service members transitioning out of active duty and for military spouses. Learn more about the B2B program at **sba.gov/b2b**.

The B2B: Reboot program is for veterans, National Guard or Reserve members, and military spouses. The entrepreneurship curriculum is taught off-base in local communities.

Register for B2B or B2B: Reboot at **bootstobusiness.sba.gov/s/**.

MILITARY SPOUSE PATHWAY TO BUSINESS

The Military Spouse Pathway to Business program is taught live, either virtually or in person, as well as through the MySBA Learning portal, where you can take classes at your own pace. This course covers the key elements of entrepreneurship, specific to military spouses' unique needs, and offers a dedicated curriculum, a peer group, and a schedule that aligns with the demands of military life. Learn more about the Military Spouse Pathway to Business program and other resources at **sba.gov/milspouse**, or visit **learning.sba.gov** to learn on your own timeline.

ENTREPRENEURSHIP TRAINING

The SBA funds training programs for the veteran small business community. Learn more at **sba.gov/veterans**.

FOR WOMEN IN THE MILITARY COMMUNITY

Entrepreneurial training geared toward female veterans, service members and military spouses can be accessed through these SBA-funded programs:

- **Our Native American Business Entrepreneurship Network (ONABEN), Beyond the Boots: onaben.org/our-initiatives**
  - Achieve your business goals through programs specializing in entrepreneurship for Native Americans. ONABEN is proud to offer a comprehensive suite of tools and services designed to empower veterans, military spouses and service members so they can achieve their entrepreneurial dreams.
- **Startup Training Resources to Inspire Veteran Entrepreneurship (STRIVE) by the Utah Veteran Business Resource Center at Salt Lake Community College: utahvbrc.org/**
  - Take part in a rigorous, eight-week training program that helps you develop your early-stage business idea, from concept validation to financial readiness and a final pitch. Through STRIVE, you'll also gain access to experienced business advisers, local networks and ongoing post-program support to help sustain and grow your venture.
- **Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE) at D'Aniello Institute for Veterans and Military Families at Syracuse University: ivmf.syracuse.edu/programs/entrepreneurship/start-up/v-wise/**
  - Learn business-savvy skills to turn your entrepreneurial idea into a fully functioning business. V-WISE is an intensive, three-phase program consisting of a 15-day online preparatory course, a two-day business conference, and post-training technical support.

Need Assistance?

- For veteran-related business information, visit **sba.gov/veterans**.
- For more about the Office of Veterans Business Development, visit **sba.gov/ovbd**.

FOR SERVICE-DISABLED VETERANS

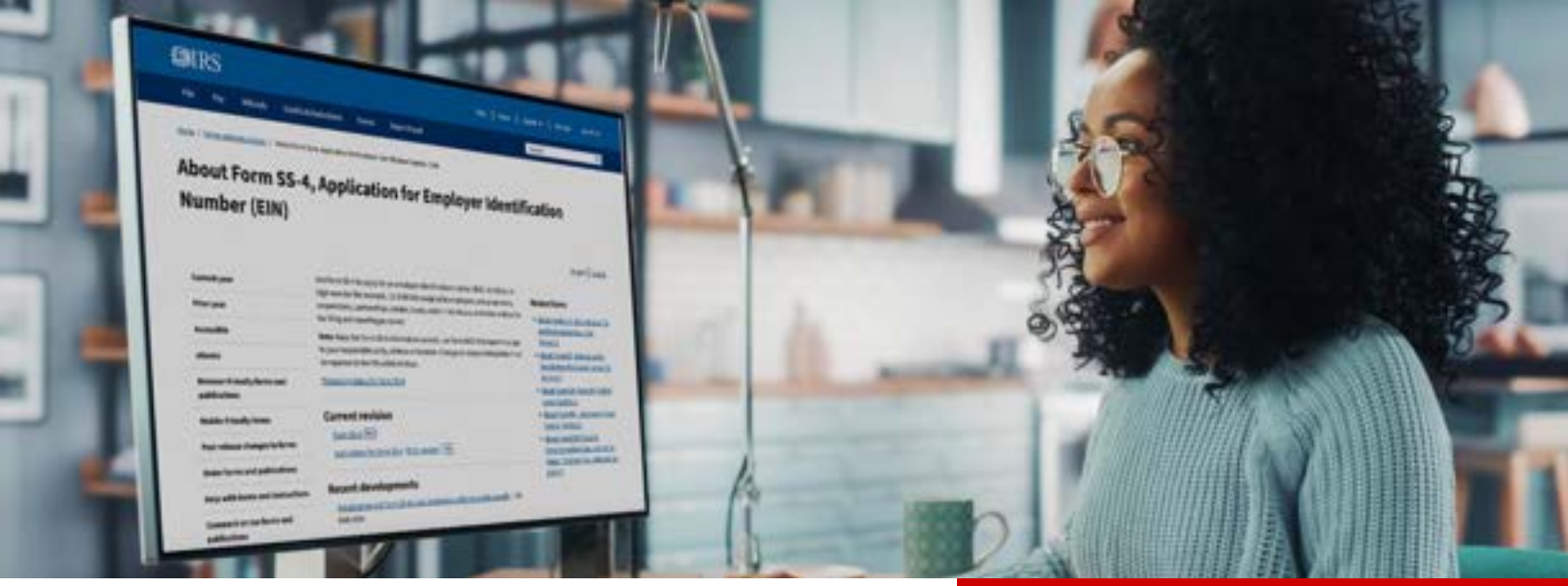
Service-disabled veterans can learn how to start and grow a small business using these SBA-funded programs:

- **Entrepreneurship Bootcamp for Veterans (EBV) at Saint Joseph's University: sju.edu/offices/veterans-services/ebv**
  - Participate in immersive training, followed by a year of continued mentoring to support business growth.
- **National Veteran Entrepreneurship Program (VEP) at Oklahoma State University: business.okstate.edu/riata/vep/vep.html**
  - Access intensive instruction with ongoing mentorship to help strengthen your business strategy and execution.
- **Veteran Entrepreneurial Training and Resource Network (VETRN): vetrn.org**
  - Develop advanced growth-oriented business plans and strategies through peer-to-peer mentoring, work assignments and classroom training.
- **Warrior Rising: warriorrising.org**
  - Receive training, education and support via a robust, 40-lesson curriculum delivered online or in person.

FEDERAL GOVERNMENT CONTRACTING

Veteran-owned and service-disabled veteran-owned small business owners who want to better compete in the federal marketplace can receive training from the Veteran Institute for Procurement.

- Learn more and register at **nationalvip.org**.
- Additionally, the Veteran Small Business Certification (VETCERT) program allows certain veteran-owned businesses to compete for contracts with the federal government. Learn more on **page 49** or visit **sba.gov/vetcert**.



Federal and State Tax ID Numbers

WHAT IS AN EIN?

Your Employer Identification Number (EIN) is your federal tax ID. You need it to do the following:

- pay federal taxes
- hire employees
- open a bank account
- apply for business licenses and permits

Applying for an EIN is free through **irs.gov/formss4**, and you should do it right after registering your business. You can also check with the IRS to determine whether you need to change or replace your EIN.

WHAT ABOUT STATE TAX ID NUMBERS?

If your business must pay state taxes, you will likely need a state tax ID number. Tax obligations differ at state and local levels. Here's what you need to do:

- Check your state's website.
- Research and understand your state's income and employment tax laws.
- Determine how to get a state tax ID number, if necessary. It's similar to the federal tax ID process.

Do You Need an EIN?

Check out this questionnaire from the IRS. A "yes" to any of these questions means you need an EIN for your business.

Do you have employees?

☐ YES ☐ NO

Do you operate your business as a corporation or a partnership?

☐ YES ☐ NO

Do you file any of these tax returns: employment, excise, or alcohol, tobacco, and firearms?

☐ YES ☐ NO

Do you withhold taxes on income, other than wages, paid to a noncitizen?

☐ YES ☐ NO

Do you have a Keogh plan?

☐ YES ☐ NO

Voices in the Field

Touchstone Research Laboratory

TRIADELPHIA, WEST VIRGINIA

Touchstone Research Laboratory President and CEO Brian Joseph has a goal of creating 1,000 manufacturing jobs in West Virginia. The company's growth has been driven by participation in the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs. Joseph works closely with the West Virginia District Office, the West Virginia SBDC, and the state's FAST awardee to encourage other businesses to pursue federal research funding, using Touchstone's success to demonstrate how SBIR and STTR can help launch and grow a business.

Master Dowel

ANKENY, IOWA

Master Dowel, led by President Timothy Heady, manufactures high-quality dowel bars and rods, using naturally noncorrosive glass fibers and resin. Its dowels are less than one-third the weight of steel dowels and are electromagnetically transparent. Master Dowel used the SBA's Paycheck Protection Program during the COVID-19 pandemic to ensure its employees received their usual pay. These loans did not have to be paid back as long as the funds were used for payroll or other eligible criteria.

General Pattern Company

BLAINE, MINNESOTA

General Pattern Co. is a fourth-generation family-owned business currently under the leadership of father-daughter duo Dennis Reiland and Staci Thill. The company manufactures equipment and tools for other manufacturers, including construction companies like Bobcat. SBA 504 and 7(a) loans helped General Pattern purchase its property and equipment and expand its operations. Paycheck Protection Program loans and Economic Injury Disaster Loans helped General Pattern retain its workforce and continue paying usual operating expenses during the COVID-19 pandemic.

SUCCESS STORY

Recycling Waste into Sustainable Manufacturing Solutions

SBA loans have helped Indiana-based plastic compounding company CT Polymers keep supply chains domestic

CT Polymers, located in rural Indiana, is a custom compounder of thermoplastic resins whose mission is to deliver sustainable and dependable recycling solutions.

The company gives plastic waste and scrap materials new life as a compounding resin used by multiple industries while upholding its commitment to ecological stewardship.

HOMEGROWN ADVANTAGE

From sump pumps and trash cans to car frames and furniture, CT Polymers tailors its services to customers' goals and provides a much-needed domestic solution for companies who need customized compoundable thermoplastic resin for their products.

Using a U.S.-based supplier of thermoplastic resins like CT Polymers, instead of an overseas resin producer, provides manufacturing companies with better communication, improved product quality, faster shipping and fewer logistical issues. It also means more stable jobs for Americans.

Owner Chris Roseri founded CT Polymers in 2018 when he built state-of-the-art facilities on a green site in Bourbon, Indiana. He also owns a plant in Searcy, Arkansas.

> *We're pretty excited to see manufacturing expand in the United States, and we're definitely doing a big investment for next year with the help of our seventh SBA 504 loan. We're expanding our Indiana facility by 45,000 sq ft, adding another compounding line, and creating at least 35 new jobs.*
>
> – **Chris Roseri,**
> Owner, CT Polymers

INVESTING IN GROWTH WITH SBA SUPPORT

Since CT Polymers' inception, Roseri has actively worked with the SBA to get access to capital needed for his company's growth. He took advantage of several loan programs, including 504, and received more than $11 million in loans. This support from the SBA has allowed him to employ 129 people across his two plants and to provide services to customers throughout the Midwest and the southeastern United States.

Roseri also participated in the first SBA Made in America Manufacturing Roadshow. This roundtable discussion was held in Indianapolis in March 2025 and provided the opportunity for business owners to share insights and challenges that come with operating a small manufacturing business.

"Tariff talk has opened new opportunities for us to quote manufacturing jobs in the Midwest that historically had at least one supply source from another country on compounded resins," Roseri says. "With the tariffs, injection molders are looking to U.S. supply partners like us."

Thanks to loans from the SBA, CT Polymers can continue to keep plastic waste out of landfills while simultaneously providing a necessary service for American manufacturers.

SNAPSHOT:

CT Polymers

By the Numbers:

CT Polymers is filling a hole in the manufacturing supply chain that often goes to overseas companies. Its innovation and operational expertise provide a way to keep manufacturing supply chains 100% American. The company:

- has **two cutting-edge plants** in rural America
- processes **160 million pounds** of high-quality raw plastic annually
- provides **410,000 square feet** of advanced manufacturing space
- has **90+ trailers** in its fleet for reliable logistics
- has created **129 jobs**, with **another 35 planned**

Third-Party Certifications:

- **GreenCircle Certified:**
  A company can earn this certification only after a rigorous review process that ensures its sustainability claims are accurate.
- **ISO 9001:2015:**
  A company with this certification follows internationally recognized standards for quality control and continuously works to improve its operational systems.

Need Financing?

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

7(a) LOANS: THE SBA'S FLAGSHIP AND LARGEST BUSINESS FINANCING PROGRAM

If you're unable to qualify for conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to purchase, construct, improve or install real estate, buildings, equipment, furniture, fixtures or inventory for your small business. 7(a) loans may also be used for working capital or debt refinancing and to start or acquire a business.

- **MAXIMUM LOAN AMOUNT:** $5 million
- **MAXIMUM INTEREST RATES:** Set by the lender within SBA maximum allowable amounts as follows:
  - **Loans $50,000 or less** cannot exceed Prime or SBA Optional Peg Rate plus 6.5%.
  - **Loans $50,001 up to and including $250,000** cannot exceed Prime or SBA Optional Peg Rate plus 6%.
  - **Loans $250,001 up to and including $350,000** cannot exceed Prime or SBA Optional Peg Rate plus 4.5%.
  - **Loans $350,001 and greater** cannot exceed Prime or SBA Optional Peg Rate plus 3%.
- **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.
- **GUARANTY TO THE LENDER:** 75%–90%

7(a) CAPLINES

Meet your revolving capital needs with 7(a) lines of credit up to $5 million. CAPLines can be used for contract financing, seasonal lines of credit, builders' lines of credit or general working capital lines.

7(a) SBA EXPRESS LOANS

Featuring a simplified process, these 7(a) loans are delivered by experienced lenders who are authorized to make credit decisions for the SBA. These can be term loans or revolving lines of credit up to $500,000 and feature a 50% guaranty.

MICROLOANS

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

- **INTEREST RATES:** For loans less than $10,000, lender cost plus 8.5%; for loans $10,000 and greater, lender cost plus 7.75%.
- **TERMS:** Lender-negotiated; no early payoff penalty.

504 CERTIFIED DEVELOPMENT COMPANY LOAN

For small businesses that would like to purchase or renovate real estate, buy other long-term fixed assets such as machinery and equipment, or refinance debt, and that cannot obtain conventional financing on reasonable terms, the 504 program provides competitive fixed-rate mortgage financing through a senior lender and a Certified Development Company (CDC) SBA subordinate loan. A third-party lender provides 50% or more of the financing, and the CDC provides up to 40% through a 504 debenture (guaranteed 100% by the SBA).

- **MAXIMUM LOAN AMOUNT** (UP TO 40% OF THE TOTAL PROJECT): Up to $5 million; $5.5 million for 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; 10 years for general machinery and equipment.
- **GUARANTY:** The lender provides a senior loan for 50% or more of the project cost (with no SBA guaranty); the CDC finances up to 40% in a junior lien position (supported by the SBA guaranty).
- **SPECIAL CONDITION:** A minimum borrower contribution, or down payment, is required. Amounts vary by project but are usually 10%–20%.

How the SBA Helped Us Succeed

Manufacturing Services International (MSI)

Manufacturing Services International, LLC (MSI) has been in business since 1970, supplying specialty products to several service-related and original equipment manufacturer (OEM) industries, including the electronics, automotive, medical, industrial, textile and appliance industries. It offers precision machining services and plastic injection molding services. MSI, located in Bessemer City, North Carolina, is HUBZone certified. This SBA program helps small businesses in areas that have low-income averages and high unemployment rates by giving them access to set-aside government contracting opportunities. MSI has also utilized an SBA International Trade Loan, which provides small businesses with the capital they need to enter international markets and export their high-quality products to other countries, placing small American manufacturers in a competitive position on a global scale.

Go Global with an Export Trade Loan

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

FINANCING FOR INTERNATIONAL GROWTH

Having trouble securing capital to meet your small business exporting needs? Use SBA 7(a) export trade finance 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. 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 finance manager about the 7(a) Export Working Capital Program. Additionally, the 7(a) International Trade Loan program helps exporters that have been adversely affected by foreign importing competition, helping you better compete globally.

MAXIMUM LOAN AMOUNT: $5 million

Expert Advice on Exporting

SBA specializes in working capital and has a wide range of loan programs that can help businesses grow domestically as well as open new markets abroad.

Locate and contact a finance manager in your region (sba.gov/export-finance-managers) for assistance with securing working capital to meet your growing domestic or international needs.

Visit your local Small Business Development Center (see page 12) for exporting assistance from professional business counselors.

INTEREST RATES: For the Export Working Capital Program, the rate is negotiated between borrower and lender. For the International Trade Loan program:

- **Loans $50,000 or less** cannot exceed Prime or SBA Optional Peg Rate plus 6.5%.
- **Loans $50,001 up to and including $250,000** cannot exceed Prime or SBA Optional Peg Rate plus 6%.
- **Loans $250,001 up to and including $350,000** cannot exceed Prime or SBA Optional Peg Rate plus 4.5%.
- **Loans $350,001 and greater** cannot exceed Prime or SBA Optional Peg Rate plus 3%.

TERMS: The Export Working Capital Program typically lasts one year and cannot exceed three years. For the International Trade Loan program, the 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.

GUARANTY: Up to 90%

7(a) Export Express provides lenders with a streamlined process to receive an enhanced SBA guarantee when providing small businesses with loans that will help them start or grow export sales.

MAXIMUM LOAN AMOUNT: $500,000

INTEREST RATES:

- **Loans $50,000 or less** cannot exceed Prime or SBA Optional Peg Rate plus 6.5%.
- **Loans $50,001 up to and including $250,000** cannot exceed Prime or SBA Optional Peg Rate plus 6%.
- **Loans $250,001 up to and including $350,000** cannot exceed Prime or SBA Optional Peg Rate plus 4.5%.
- L**oans $350,001 and greater** cannot exceed Prime or SBA Optional Peg Rate plus 3%.

TERMS: Up to 25 years for real estate, 10 years for equipment, and seven years for lines of credit.

GUARANTY: Up to 90%

HELP WITH TRADE BARRIERS

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Please email your contact information and trade issue to **international@sba.gov**.

Lender Match

Lender Match connects small business owners and entrepreneurs with SBA-backed funding through SBA lenders. Visit **sba.gov/lendermatch** for more information and to find an interested lender.

SBA and Participating Lenders

The SBA helps small business owners and entrepreneurs who are creditworthy but who do not have access to credit elsewhere on reasonable commercial terms from non-federal, non-state, non-local government sources. If you can't obtain a business loan with reasonable rates and terms, contact your local SBA lender to see if you're eligible for an SBA program. 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 loan, you make your loan payments directly to your lender in accordance with your terms.

Access Non-Dilutive Capital and Resources to Bring R&D to the Marketplace

Get funding to develop your technology, invention or innovation and scale your business.

AMERICA'S SEED FUND

America's Seed Fund, which includes the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs, provides technology-focused entrepreneurs, startups and small businesses with funding to develop their ideas and forge a pathway to commercialization.

HOW IT WORKS

Every year, participating federal agencies announce topic areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts and then advance through three phases:

1. **The proof-of-concept stage (Phase I)** typically lasts six to 12 months and provides between $50,000 and $300,000.
2. **The development stage (Phase II)** lasts about 24 months and typically provides $600,000 to $2 million.
3. **The commercialization stage (Phase III)** occurs when your small business seeks public or private funds for its venture or sells the innovation for a profit.

PROGRAM FEATURES

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

Participating agencies:

- Department of Agriculture
- Department of Commerce, including the National Institute of Standards and Technology and the National Oceanic and Atmospheric Administration
- Department of Defense, including Army, Navy and Air Force
- Department of Education
- Department of Energy
- Department of Health and Human Services, including the National Institutes of Health, the Centers for Disease Control and Prevention, and the Food and Drug Administration
- Department of Homeland Security
- Department of Transportation
- Environmental Protection Agency
- National Aeronautics and Space Administration
- National Science Foundation

HOW TO FIND FUNDING

The first step in finding funding is to identify a participating agency or agencies interested in your topic area. Then you can apply to a specific solicitation. Learn more about funding opportunities (solicitations) and current topics at **sbir.gov/apply**.

CONNECT WITH RESOURCE PARTNERS

SBA's Federal and State Technology (FAST) Partnership Program was established to help you navigate America's Seed Fund programs (SBIR and STTR). FAST partners work to support businesses through all phases of proposal development — pre-award, award, and post-award toward commercialization.

To find a FAST partner in your state, visit **sbir.gov/community/fast**. To find SBIR/STTR funding opportunities, helpful program tutorials, and information on past awards and winners, visit **sbir.gov**.

SBA's Regional Innovation Cluster (RIC) program builds business support networks across the country to help small businesses start and grow in critical industries. RICs provide group and one-on-one training to small businesses covering many topics, including business plan development, technology development, technology commercialization and access to capital.

RICs have deep industry expertise and enable small businesses to successfully navigate large, complex industries to find new customers, partners and opportunities. To find a RIC in your region, visit **sba.gov/local-assistance/regional-innovation-clusters**.

INVESTMENT CAPITAL

The Small Business Investment Company (SBIC) program is a public-private partnership that mobilizes private investment capital to support small businesses. Licensed by the SBA, SBICs raise private funds and can access up to $2 of SBA-guaranteed debt for every $1 of private capital, significantly expanding their investment capacity.

SBICs deploy this capital into small businesses through debt and equity financing based on their individual investment strategies, including sector focus, geography, stage of growth and financing structure. While investment approaches vary, SBICs typically build broad-based portfolios of 15 to 20 companies, with a portion of their investments, often around 20%, supporting early-stage firms less than two years old. The SBA does not participate in individual investment decisions. Since its inception in 1958, the SBIC program has deployed nearly $150 billion across more than 200,000 financings to small businesses.

If your small business is interested in SBIC financing, explore participating funds through SBA's online directory at **sba.gov/funding-programs/investment-capital**.

Disaster Recovery

When disaster strikes, the SBA provides low-interest disaster loans to help businesses of all sizes, private nonprofit organizations, homeowners, and renters recover from declared disasters.

WHAT TO DO AFTER A PRESIDENTIAL DISASTER DECLARATION FOR INDIVIDUAL ASSISTANCE

After the President approves a major disaster declaration, SBA individual assistance disaster loans become available.

Homeowners and renters can register with the Federal Emergency Management Agency (FEMA) in multiple ways, including by:

- applying online at **disasterassistance.gov**
- calling FEMA at **(800) 621-3362**
- using the FEMA app
- visiting a FEMA Disaster Recovery Center; locations can be found at **fema.gov/drc**

Disaster survivors can also apply for SBA assistance online at **sba.gov/disaster** or by speaking with an SBA customer service representative at a local recovery center.

SBA disaster loans are direct loans from the federal government. In general, losses covered by insurance, FEMA or other forms of assistance are considered duplication of benefits and will reduce the eligible loan amount.

Businesses of all sizes and private nonprofit organizations can apply directly with the SBA. Creditworthiness, the ability to repay, and collateral are taken into consideration before a loan is awarded. Visit **sba.gov/disaster** or read on for more detailed information and instructions.

WHAT TO DO AFTER AN SBA AGENCY DISASTER DECLARATION

The SBA has its own disaster declaration authority under the following types of declarations:

- Agency
- Rural Agency
- Governor's Certification

After the SBA makes an Agency or Rural Agency disaster declaration, businesses of all sizes, private nonprofit organizations, homeowners, and renters are eligible to apply for SBA disaster loans by:

- initiating the process online at **sba.gov/disaster**
- calling the SBA Customer Service Center at **(800) 659-2955**
- dialing **711** to access telecommunications relay services if the caller is deaf or hard of hearing, or if they have a speech disability
- visiting a local SBA recovery center

FEMA assistance is generally not available under an SBA disaster declaration.

After the SBA declares a Governor's Certification, small businesses, small agricultural cooperatives and most private nonprofit organizations are eligible to apply for working capital assistance by:

- initiating the process online at **sba.gov/disaster**
- calling the SBA Customer Service Center at **(800) 659-2955**
- dialing **711** to access telecommunications relay services if the caller is deaf or hard of hearing, or if they have a speech disability
- visiting a local SBA recovery center

BASIC INFORMATION YOU WILL NEED TO HAVE ON HAND TO GET STARTED WITH THE SBA DISASTER LOAN PROCESS

For homeowners and renters:

- address of damaged property
- insurance information (if available/applicable)
- financial information (e.g., monthly income statements, bank statements and monthly expenses)
- email addresses and contact information for all applicants

For businesses of all sizes:

- address of damaged property
- insurance information (if available/applicable)
- financial information (e.g., monthly income statements, bank statements and monthly expenses)
- Employer Identification Number (EIN)
- email addresses and contact information for all applicants
- Social Security numbers for all applicants
- a complete copy of the most recent federal income tax return (this can be provided later if not yet available)

MITIGATION LOANS

SBA disaster loan borrowers are eligible to apply for additional funding to better protect their home or business against future disasters. SBA disaster loans can be increased by up to 20% to make mitigation upgrades. Examples of these types of upgrades include but are not limited to the following:

Flood
Mitigation

- installing a perimeter drain and sump pump
- landscaping your property to improve water runoff and drainage
- elevating structures, such as HVAC units or water heaters

Wildfire
Mitigation

- installing noncombustible gutters, fences and gates
- repairing/rebuilding structures using fire-resistant building materials
- replacing single-pane windows with dual- or multi-pane tempered-glass windows

Wind
Mitigation

- upgrading to pressure-rated windows or hurricane shutters
- installing hurricane roof straps
- installing a safe room or storm shelter built according to FEMA guidelines

Earthquake
Mitigation

- strengthening and retrofitting masonry buildings and concrete facilities that are vulnerable to ground shaking
- installing window film to prevent shattered glass injuries
- anchoring rooftop-mounted equipment

OTHER AVAILABLE RESOURCES

The **Ready Business Toolkit** series offers business leaders step-by-step guidance on how to build preparedness within an organization and includes hazard-specific versions for earthquakes, hurricanes, inland flooding, power outages and severe wind/tornadoes. Materials are also available in Spanish.

For more details, visit **ready.gov/business**.

Be Prepared for Tomorrow: Make a Disaster Plan Today

Once safety and security needs are met after a disaster occurs, the SBA can help you and your community repair, rebuild, and become more resilient. A well-designed disaster plan is essential to ensuring your safety and the safety of your employees.

As a small business owner, you've done your best to plan for every anticipated roadblock in order to maximize entrepreneurial success. But what about the unforeseen? Preparing for the unexpected — including natural and man-made disasters — is equally important.

Disasters can come in a variety of forms: storms, earthquakes, cyberattacks or wildfires, to name just a few. Each of these disasters presents its own unique set of challenges, and there is often no one-size-fits-all solution when it comes to rebuilding and recovery. The good news is there are programs and resources in place to help you overcome these challenges.

Here are a few steps you can take to develop or improve your disaster plan.

DEVISE A PLAN BASED ON YOUR RISK

Disasters vary by industry and region. Likewise, the steps you take before, during and after an event will depend on the type of disaster. Not sure how to prepare for or respond to a specific kind of disaster? Check out sba.gov/prepare for an emergency preparedness guide from the SBA.

HAVE A COMMUNICATIONS PLAN

Regardless of what type of disaster strikes, knowing how to communicate with your employees and stakeholders will be crucial. Be sure you have the latest contact information for your staff and that it is accessible virtually. When phone lines are down after a disaster, two-way radios or an alert notification system can come in handy.

How the SBA Helped Me Succeed

Jeannie Lorin Chapman,
Founder of Beauty Society

Beauty Society is a Las Vegas-based company that has been specializing in high-performance skincare, cosmetics and wellness products since 2004. All products are formulated and manufactured in the United States, with a focus on clean ingredients, sustainable practices and ethical production. Beauty Society employs more than 40 team members locally and supports a nationwide network of more than 15,000 Beauty Advisors. Owner Jeannie Lorin Chapman turned to the SBA in 2020 when the COVID-19 pandemic challenged her to adapt and evolve. An SBA Economic Injury Disaster Loan helped the business make it through the shutdown, and it now has a customer base exceeding 200,000 people across the country.

How the SBA Helped Me Succeed

Doug Johnson,
President of Marion Manufacturing Company

For 80 years, Marion Manufacturing Co. has represented the strength of American, family-owned manufacturing. Founded in 1946 in Cheshire, Connecticut, it evolved from a traditional stamping operation into a technical, high-speed, progressive metal stamping partner. In 2015, President Doug Johnson used an SBA 7(a) loan to purchase Marion from its founding family, ensuring the business remained independently owned while preserving its community-centered values. In 2020, an SBA 504 loan enabled the purchase of Marion's facility, securing long-term operational stability. The Paycheck Protection Program ensured job security for Marion's workforce and allowed the company to offer additional employee training. Marion's partnerships with the SBA show that when small businesses have access to responsible capital, they can preserve their legacy and compete at the highest levels of American industry.

ASSEMBLE AN EMERGENCY KIT

An emergency kit should be kept on-site at your business at all times. Essentials include, but are not limited to:

- first aid kits
- nonperishable foods
- medicines
- bottled water
- masks and sanitizers
- flashlights and battery-powered radios

The quantity of the items is just as important as the quality. Make sure you have enough supplies in your emergency kit to last you a few days. In case of power outages, a backup generator might also prove valuable.

PREPARE BEFOREHAND, EXECUTE AFTER

Checking with your insurance provider before a disaster strikes is always a good idea. That way, you can understand your coverage plan and opt for any necessary policy upgrades. You should also physically secure your business location. Doing so can reduce damage and, most importantly, ensure the safety of your staff. For example, in preparation for a hurricane, you will want to turn off all noncritical devices, install windstorm shutters or plywood over windows and doors, remove all loose debris from outdoors, and shut off your natural gas supply. You can further protect your business by backing up data and making it accessible off-site in the event your technology is damaged.

PREPARE AT HOME

You will want to implement all the same measures to protect your family and personal property against a possible disaster. Your household should understand what to do when faced with a disaster scenario. In addition, having homeowners or renters insurance, an emergency plan, and an emergency kit is critical to ensure your household is safe before and following a disaster.

The SBA stands ready to support you through any adversity that may come your way. Should a declared disaster occur, you can find the latest information about SBA's disaster assistance at **sba.gov/disaster**.

Surety Bonds

SBA-backed surety bonds help small businesses bid on or secure contracts.

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

HOW YOU BENEFIT

Surety bonds help small businesses 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 normally would not be able to obtain the bond.

IS THE PROGRAM RIGHT FOR YOU?

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

- startups and firms that have been 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 bonding limits

GUARANTEES AND REIMBURSEMENTS

For all contracts and subcontracts up to $9 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to $14 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, up to 90% of losses sustained for:

- veterans and service-disabled veterans
- 8(a)-certified small businesses
- HUBZone-certified small businesses
- socially and economically disadvantaged businesses
- all projects up to $100,000

The SBA reimburses up to 80% for all other small businesses.

NEED A SURETY BOND GUARANTEE FAST?

For contracts under $500,000, the process is streamlined using the SBA QuickApp program. Features include the following:

- 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 surety companies and bonding agents. Find authorized agents at **sba.gov/osg**. Do you want to discuss the advantages of the SBA Surety Bond Guarantee program? Email **suretybonds@sba.gov** for more information.

SUCCESS STORY

From Small Startup to Construction Powerhouse

SBA support helped Nashville-based Polk & Associates Construction grow into a regional leader

In 2011, husband-wife duo Reggie and Tanora Polk founded Polk & Associates Construction, a full-service firm that offers construction management, general contracting, civil construction, facilities maintenance and real estate development.

It began as a small startup, but today it is a thriving enterprise with a significant market presence and substantial community impact, thanks in part to SBA support. The company has grown from a single project bonding capacity of $2 million to an impressive $130 million with high-profile projects for corporate leaders, as well as city, state and federal projects across the country.

A STRONG FOUNDATION

Both Reggie and Tanora brought knowledge about and experience in the construction industry when they started the company, but an SBA 7(a) loan helped them secure the capital needed to fund the business in the beginning. They also utilized SBA business development training.

> ***SBA support and training have strengthened Polk & Associates Construction's strategic planning, financial readiness and competitive positioning, enabling us to pursue larger opportunities and grow with confidence.***
>
> – **Reggie Polk,**
> President & CEO, Polk & Associates Construction

SNAPSHOT:

Polk & Associates Construction

- **Certified 8(a) Small Business and Government Contractor**

BUILDING ON SUCCESS

Polk & Associates is a certified 8(a) Small Business and established government contractor. Participating in this SBA program helps socially and economically disadvantaged business owners grow and thrive through training, mentorship and government contracting opportunities. Polk & Associates has worked with the U.S. Air Force, the U.S. Army Corps, the Federal Aviation Administration, the Department of Veterans Affairs, and many other government agencies.

In 2023, its success was recognized by its peers when Polk & Associates partnered with three other local construction management firms to form the Tennessee Builder Alliance to jointly build a world-class $2.1 billion facility for the Tennessee Titans. This project is one of the largest ventures to date for the city of Nashville. In May 2025, Reggie Polk was named SBA's 2025 Tennessee Businessperson of the Year. The award was presented to him by SBA Administrator Kelly Loeffler.

INVESTING IN PEOPLE

Even as Polk & Associates has experienced success and significant growth, it has remained committed to the core values that shaped the business from the start. Passionate about employee development and job creation, the company consistently delivers quality service while enriching the careers of its staff members. Additionally, an ongoing commitment to nurture other startups and business leaders in the community exemplifies how entrepreneurs can become indispensable as effective local leaders.

How the SBA Helped Us Succeed

L&H Industrial
Wyoming-Based Manufacturer

The SBA offers several programs to help small businesses compete for federal contracts (see page 47). These special programs give small businesses the opportunity to contribute their expertise to major national projects. Wyoming-based manufacturer L&H Industrial played a big role in the upgrade of the NASA Crawler Transporter, one of the largest machines ever built, at the Kennedy Space Center. After the Artemis I launch damaged a flame deflector system at a Kennedy Space Center launchpad, L&H Industrial worked closely with NASA and the prime contractor to design an advanced fabrication solution. Through contracting set-asides and other SBA resources, businesses like L&H Industrial get to expand their footprint while strengthening America's manufacturing capabilities.

Tips for Success

1 **Get up to speed.** There are many acronyms, programs and requirements related to government contracting. Start with the SBA's Contracting Guide (sba.gov/federal-contracting) to expand your knowledge.

2 **Don't go it alone!** Get support from an experienced professional. Reach out to your local SBA district office, APEX Accelerator adviser, or one of the SBA's many Resource Partners, including SBDCs, WBCs, VBOCs and SCORE chapters. You can find contact information at sba.gov/local-assistance/resource-partners.

3 **Leverage your network.** Tap industry contacts to identify subcontracting opportunities or find a mentor. Subcontracting to a prime contractor can help you build relationships and gain work experience. The SBA Subcontracting Network database (sba.gov/federal-contracting/contracting-guide/prime-subcontracting/subcontracting-opportunities) connects businesses with subcontractors and small businesses with contract opportunities. Once you identify a mentor in your industry to show you the ropes, consider formalizing the relationship with an SBA-approved mentor-protégé agreement (sba.gov/mpp) to open up joint venture opportunities.

4 **Get certified.** Make sure you have the most current industry-related certifications, and consider whether your firm is eligible for small business set-aside contracting opportunities based on the socioeconomic status of the owner or locations of the firm's principal office. Learn more at sba.gov/federal-contracting/contracting-assistance-programs.

How to Do Business with the Government

1 Make sure you are procurement-ready! Tap into SBA assessment tools and tips or consult your local Small Business Development Center (see page 12) or APEX Accelerator (formerly Procurement Technical Assistance Center) adviser to expand your capacity to compete successfully. Find your closest center at aptac-us.org.

2 Attend an SBA district office contracting workshop. Visit sba.gov/localassistance to find your local office.

3 Identify your product or service number at census.gov/naics.

4 Register on the System for Award Management (SAM.gov) to see if any federal agencies are looking for your product or service. Search the SBA SubNet network (sba.gov/federal-contracting/contracting-guide/prime-subcontracting/subcontracting-opportunities) for subcontracting opportunities.

5 Research SBA certifications like the 8(a), HUBZone, women-owned, and service-disabled veteran-owned small business programs. Review eligibility at sba.gov/federal-contracting/contracting-assistance-programs.

By the Numbers

The U.S. government is the largest single purchaser of goods and services in the world, awarding over $560 billion in prime contracts annually for everything from biopharmaceutical research to IT support to accounting services to green building architecture. There is a real need for innovative small businesses to provide their wealth of talents and ideas to the federal government to bolster our supply chain, advance our economy, and keep our country safe, which is why Congress has established annual goals for governmentwide contract spend in five categories:

1. **Small Businesses**
   Goal: 23%
2. **Small Disadvantaged Businesses**
   Goal: 5%
3. **Women-Owned Businesses**
   Goal: 5%
4. **HUBZone-Certified Businesses**
   Goal: 3%
5. **Service-Disabled Veteran-Owned Businesses**
   Goal: 5%

SBA Certification Programs

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

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit **sba.gov/federal-contracting** to learn more about set-aside contracts and whether one or more of these government certification programs are right for your business.

To apply for one or more certifications, visit **certifications.sba.gov**.

8(a) BUSINESS DEVELOPMENT PROGRAM CERTIFICATION

The 8(a) program can be a valuable tool for socially and economically disadvantaged small business owners who have been in business for at least two years and who are interested in expanding their footprint in the federal marketplace. 8(a) certification does not guarantee contract awards, but it is a dynamic tool that can help you pursue and capture new opportunities from the government.

To qualify for the 8(a) program, the following eligibility criteria must be met:

- The business must be a small business according to SBA size standards (**sba.gov/size-standards**).
- The business must not have previously participated in the 8(a) program.
- The business must be at least 51% owned and controlled by U.S. citizens who are socially and economically disadvantaged.
- The applicant must demonstrate good character.
- The applicant must have a personal net worth of $850,000 or less, adjusted gross income of $400,000 or less, and assets totaling $6.5 million or less.
- The applicant must demonstrate the potential for success, such as having been in business for two years.

Small businesses owned by Alaska Native corporations, Community Development Corporations, Indian tribes, and Native Hawaiian organizations are also eligible to participate in the program.

8(a) certification lasts for a maximum of nine years. The first four years are considered a developmental stage, and the last five years are considered a transitional stage.

Continuation in the program is dependent on staying in compliance with program requirements. Individuals may only participate once in their lifetime.

Benefits of the 8(a) program:

- efficiently compete for and receive set-aside and sole-source contracts
- receive one-on-one business development assistance during the nine-year term from dedicated Business Opportunity Specialists focused on helping firms grow and accomplish their business objectives
- pursue opportunity for mentorship from experienced and technically capable firms through the SBA Mentor-Protégé Program
- connect with procurement and compliance experts who understand regulations in the context of business growth, finance and government contracting
- pursue joint ventures with established businesses to increase capacity
- qualify to receive federal surplus property on a priority basis
- receive free training and technical assistance from the SBA's Empower to Grow Program (**sba.gov/e2g**)

HUBZONE CERTIFICATION

The HUBZone Program fuels the growth of small businesses in historically underutilized business zones (HUBZones) by providing certification for preferential access to federal contracts. Businesses located in HUBZones can gain special access to federal contracts by being certified by the SBA to participate in the HUBZone program (**sba.gov/hubzone**).

To qualify for the certification, your small business must:

- be a small business according to SBA size standards (**sba.gov/size-standards**)
- be owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, an Indian tribal government, an Alaska Native corporation, or a Native Hawaiian organization
- have a principal office located in a HUBZone; enter your address in our interactive map (**maps.certify.sba.gov**) to see if your firm may qualify
- have at least 35% of its employees living in a HUBZone

VETERAN SMALL BUSINESS CERTIFICATION (VETCERT) PROGRAM

Certification with SBA allows service-disabled veteran-owned small businesses (SDVOSBs) to compete for federal sole-source and set-aside contracts across the federal government. Certified veteran-owned small businesses (VOSBs) have additional opportunities to pursue sole-source and set-aside contracts at the U.S. Department of Veterans Affairs (VA) under the VA's Vets First program.

To apply for certification with SBA as a VOSB or SDVOSB, a firm must meet the following requirements:

- It must be identified by the VA as veteran-owned or service-disabled veteran-owned.
- It must be considered a small business according to SBA size standards (**sba.gov/size-standards**).
- It must be at least 51% owned and controlled by one or more veterans.
- For certification as a SDVOSB, it must be at least 51% owned and controlled by one or more veterans rated as service-disabled by the VA.
- For those veterans who are permanently and totally disabled and unable to manage the daily business operations of their business, the business may still qualify if their spouse or appointed, permanent caregiver is assisting in that management.

Veteran-owned small businesses can also access federally owned personal property no longer in use through the General Services Administration's Federal Surplus Personal Property Donation Program.

Women-Owned Small Business Certification

To help provide a level playing field for women business owners, the government limits competition for certain contracts to businesses that participate in the Women-Owned Small Business (WOSB) Federal Contract program. These contracts are for goods and services in specific industries (identified via NAICS code) where WOSBs are underrepresented. Some contracts are restricted further to economically disadvantaged women-owned small businesses (EDWOSBs).

To be eligible for the WOSB Federal Contract program, a business must:

- be a small business according to SBA size standards (**sba.gov/size-standards**)
- be at least 51% owned and controlled by women who are U.S. citizens
- have women managing day-to-day operations who also make long-term decisions

To qualify as an EDWOSB within the program, a business must:

- meet all the requirements of the WOSB Federal Contract program
- be owned and controlled by one or more women, each with a personal net worth less than $850,000
- be owned and controlled by one or more women, each with $400,000 or less in adjusted gross income averaged over the previous three years
- be owned and controlled by one or more women, each with $6.5 million or less in personal assets

SBA-Approved Third-Party Certification

There are four organizations approved by SBA to provide third-party certification. You may contact them to learn more about their certification process and any associated costs. They are:

- **El Paso Hispanic Chamber of Commerce**
- **National Women Business Owners Corporation**
- **U.S. Women's Chamber of Commerce**
- **Women's Business Enterprise National Council**

SBA Mentor-Protégé Program

Looking for an opportunity to partner with a more experienced firm for mentorship? The SBA Mentor-Protégé Program (sba.gov/mpp) may be able to help. While 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:

- Protégés must already have a mentor. Visit your local SBA office (sba.gov/localassistance) for guidance, and ask how the SBA's Resource Partners and APEX Accelerator (formerly Procurement Technical Assistance Center) advisers can help connect you with a mentor business.
- You must be certified as a small business within your NAICS industry classification (census.gov/naics).
- Mentors and protégés must be organized as for-profit or as an agricultural cooperative.
- Mentors can't own more than 40% equity in the protégé's business.
- An SBA determination of affiliation must not exist between the mentor and the protégé.

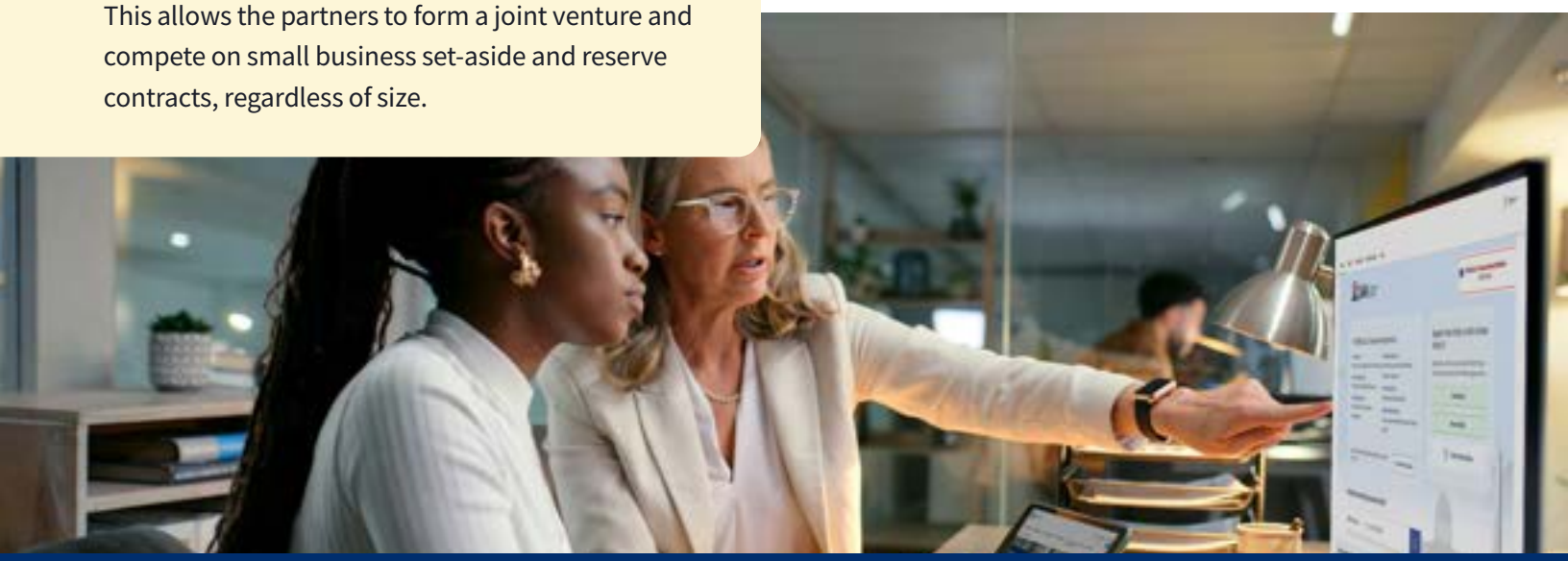
Approved SBA mentor-protégé agreements receive an exclusion of affiliation for contracting purposes. This allows the partners to form a joint venture and compete on small business set-aside and reserve contracts, regardless of size.

Competing for federal contracting can be complex, but you don't have to go it alone. An APEX Accelerator adviser can help you determine if your business is ready for government contracting, 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 8).

Measure Your Business Size

The government reserves certain contracts for small businesses. Your business could compete for and profit from these set-aside contracts.

To see if your business qualifies as small for federal government contracting purposes, visit sba.gov/size-standards and enter your NAICS code(s) and annual average revenue or number of employees.



U.S. Small Business Administration

SMALL BUSINESS Resource Guide

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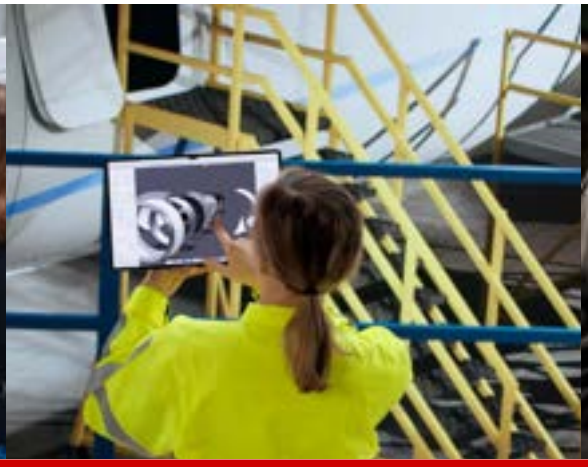

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