



U.S. Small Business
Administration

Agenda

- SBA Overview
- San Francisco District
- SBA Programs
- SBA Initiatives
- Questions

Our Programs – the “three C’s”

- Capital
- Counseling
- Contracting



CAPITAL - Microloan Program

- These are for Loans with a Maximum of \$50,000
- Micro Lenders are Intermediaries
 - That Receive Loans from SBA to in turn make smaller loans in their communities.

Local Mico Lenders are:

Working Solutions CDFI

Opportunity Fund

Pacific Community Ventures

CAPITAL-7(a) LOAN PROGRAM)

- Maximum loan size is \$5 million
- Guaranty is 85% for loans \$150K or less, 75% for loans over \$150K.
- Maximum interest rate: 2.25% over Prime on maturities less than 7 years, 2.75% over Prime on maturities of seven years or more.

CAPITAL - SMALL BUSINESS INVESTMENT COMPANIES (SBIC)

Venture Capitalist Firms that are licensed by SBA

They can Either:

- Invest in your business (Equity Financing) or
- Make a loan to you (Debt Financing)

Primarily but not necessarily for High Tech/High Growth companies that have difficulties obtaining financing from banks.

Companies that have used SBIC include **Apple, Intel, and Staples**

SBA Franchise Directory

<https://www.sba.gov/sba-franchise-directory>

- Popeyes
- Wing-Stop
- Metro PCS Dealer
- Ford Motor Company Dealer
- Some Hilton Brand Hotels
- Some Marriott Brand Hotels
- Race Trac

Over 2,500 SBA approved franchise brands!

COUNSELING



- Provide mentorship, coaching and training
- Large volunteer corp.
- No charge for counseling



- Provide consulting, technical support and training
- Professional staff
- No charge for counseling

Veterans

Veterans Business Outreach Center

- <https://www.norcalvboc.org/>
- (916) 527-8400
- Info@Norcalvboc.Org

Women's Business Center

- AnewAmerica Women's Business Center
- Center Director – Darlene Neel
- dneel@anewamerica.org
- 1470 Fruitvale Ave., Suite 5, Oakland, CA 94601
- 510-532-5240

CONTRACTING

- Federal Government spends approximately \$600 billion each year on goods and services
- 23% goal for small businesses
- SBA provides tools training and support staff to help small businesses compete and secure contracts



Government Certifications

- 8(a) Business Development Program
 - Counseling and set-aside contracting opportunities for 9 years
 - www.sba.gov/8abd
- Historically Underutilized Business Zone (HUBZone) Program
 - For businesses located in communities marked by relatively high unemployment, high poverty, and/or low income
 - www.sba.gov/hubzone

DISASTER ASSISTANCE

- Provides low-interest long-term loans to communities affected by disaster
- Military reservists on deployment can qualify
- Loans can be used to repair or replace real estate, personal property, equipment, inventory and business assets



EXPORT ASSISTANCE

- 95% of the world population lives outside of the United States
- 70% of purchasing is done beyond our borders
- SBA provides trade specialists and a variety of services to assist small and mid-sized U.S. business export efforts



SBA Awards

National Awards

- Small Businessperson of The Year
- Exporter of the Year
- 8a Graduate of the Year
- SBDC of the Year
- Women's Business Center of the Year

More information at sba.gov/nsbw

You might be surprised to know!



San Francisco District Office

Visit us online: <https://www.sba.gov/district/san-francisco>

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