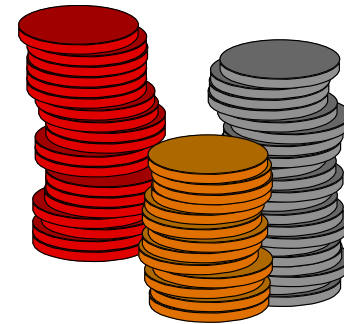




U.S. Small Business
Administration

Programs Of Assistance

- **Financial Assistance Programs**
- **Non-Financial Assistance**



Financial Assistance Programs

■ 7(a) Loan Program

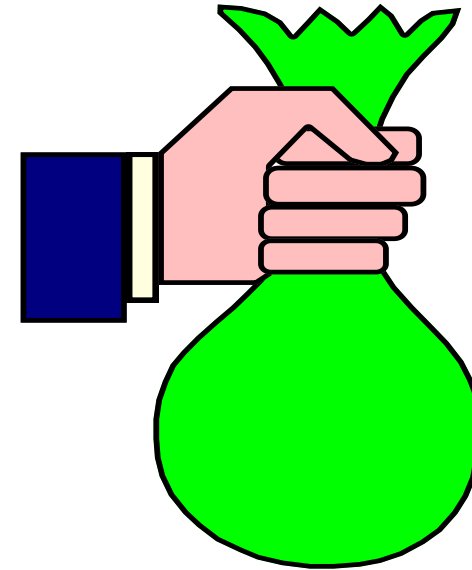
- ◆ SBA *Express*
- ◆ Caplines
- ◆ Community Advantage



- Export Working Capital Program (EWCP)
- International Trade Loans
- 504 Loans
- Small Business Investment Company (SBIC) Program
- Microloan Program
- Disaster Assistance Program
- Surety Bond Guarantee

7(a) Guaranty Loan Program

- Generally, SBA may guarantee loans up to \$5.0 million made to a small business by a bank or non-bank lender.
- The guaranty rate is 85% on loans up to \$150,000 and 75% on loans in excess of \$150,000
- SBA's maximum exposure amount is \$3,750,000
- The guarantee SBA provides encourages the lender to make more loans to small businesses
- SBA Express loans - maximum guarantee set at 50 percent



What SBA and the Lender Look For

- Repayment ability
- Good character
- Feasible business plan
- Management expertise
- Commitment
- Sufficient funds to operate the business
- Owner investment
- Collateral

Non-Financial Assistance Programs

- ☐ **Government Contracting Assistance (\$650B+ Market Place)**
 - **Prime Contracts**
 - **Subcontracting Assistance**
 - **Certificate of Competency(COC)**
 - **Size Determination**
 - **All Small Mentor Protégé Prog.**
- ☐ **Surety Bond Program**
- ☐ **Procurement Network (DSBS) and SUB-Net**
- ☐ **Small Business Innovation Research Program (SBIR)**
- ☐ **Hubzone Empowerment Contracting Program**
- ☐ **Community Navigators**
- ☐ **Veterans Business Outreach Centers**
- ☐ **Women's Business Resource Centers**
- ☐ **Small Business Development Centers (SBDCs)**
- ☐ **Service Corps of Retired Executives (SCORE)**
- ☐ **Small Disadvantaged Business Certification (SDB)**
- ☐ **Section 8(a) Business Development Program**
- ☐ **Woman-owned Small Business Program**
- ☐ **Section 7(j) Management and Technical Assistance**
- ☐ **Veterans Small Business Certification**
- ☐ **SBA Learning Center**



U.S. Small Business
Administration

8(a), HubZone, Woman- owned, Service-Disabled Veteran-owned Small Business Certifications

FEDERAL GOVERNMENT CONTRACTING

MySBA Certifications

Your one-stop destination for SBA's small business certifications.



Should I Apply

See if your business is ready to be certified

[Find Out](#)



Prepare for Application

Get your business ready for certification

[Prepare](#)



HUBZone Calculator

See if your business qualifies for HUBZone

[Launch](#)

Benefits of Certification



Now Open for Applications.



We are now accepting applications for VetCert, HUBZone, Women-Owned and Economically-Disadvantaged Women-Owned, and 8(a) small business certifications.

If you have an account in the MySBA loan portal, you can log in with that account email and password. If you are new to the system, or if you have an existing account for HUBZone, WOSB or EDWOSB, or the 8(a) program, you must [create a new account](#) to apply.

To report a change to your business for a current certification, use the [VetCert](#), [HUBZone](#), [WOSB or EDWOSB](#), or [8\(a\) program](#) websites.

Entity-owned firms cannot apply for certification yet, but that application will be coming soon.



[Home](#) [Resources](#) [Get Help](#)

[Sign Up / Login](#)

MySBA Certifications

Your one-stop destination for SBA's small business certifications.



Should I Apply

See if your business is ready to be certified

[Find Out](#)



Prepare for Application

Get your business ready for certification

[Prepare](#)



HUBZone Calculator

See if your business qualifies for HUBZone

[Launch](#)

Benefits of Certification

- ▶ Access to sole-source and competitive set-aside contracts
- ▶ Assistance from federal procurement experts
- ▶ Business development assistance from dedicated Business Opportunity Specialists
- ▶ Opportunities to create joint ventures with established businesses
- ▶ Priority access to federal surplus property

Our Programs

SBA offers four certifications, and eight total programs, to help you stand out, find contracts, and grow your business.

8(a)

**8(a) Business
Development**

HUBZone

HUBZone

VOSB

Veteran-Owned

WOSB

Women-Owned

Stand out from the crowd.

Get Certified!

1-866-443-4110

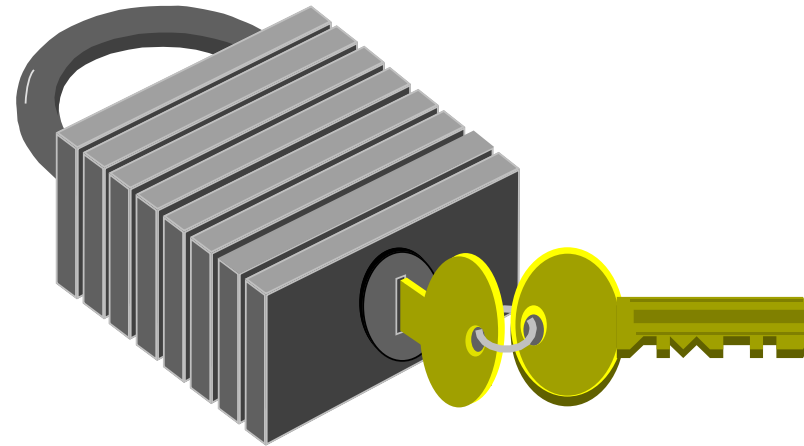
certifications@sba.gov



[Accessibility](#)

8(a) BUSINESS DEVELOPMENT PROGRAM

- 13 CFR 124



Section 8(a) BD Program Eligibility Summary

- **Directly owned and controlled by socially and economically disadvantaged U.S. Citizens**
 - Each applicant must submit a socially disadvantaged narrative
 - Full time devotion
- **Personal net worth may not exceed \$850,000**
- **Adjusted gross income may not exceed \$400,000**
- **Total assets may not exceed \$6.5 Million**
- **51% unconditionally owned by disadvantaged individuals**
- **Certified for nine years**
- **Two-year rule**
- **Automatically certified SDB**
- **Must be active in SAM**
- **Submit application via certifications.sba.gov**

8(a) BD Program Benefits

- **Sole Source Contracts**
 - **Less than \$4.5 M – Services, Construction, Supplies**
 - **Less than \$7.0 M - Manufacturing**
- **8(a) Competitive**
 - **In Excess of \$4.5 M – Services, Construction, Supplies**
 - **In Excess of \$7.0 M - Manufacturing**
- **Subcontracting Opportunities**
- **Mentor Protégé Program/Joint Ventures – no affiliation**
- **Management and technical assistance, training and counseling**
- **8(a) Annual Retreat**



U.S. Small Business
Administration

HUBZone Program

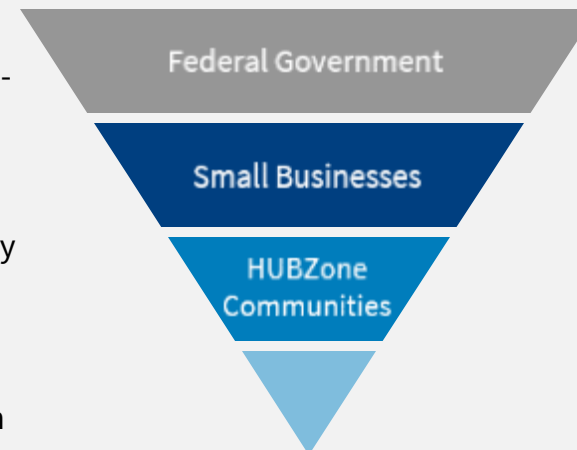
**Fueling Small Business Growth and Community
Development through Federal Procurement**



HUBZone Program Mission

Launched in 1999, the HUBZone Program fuels the development of distressed communities by providing small businesses preferential access to federal government contracts.

- **Federal Government** has goal to award 3% of procurement to HUBZone-certified small businesses via set-aside and price preference awards.
- **Small businesses** become certified by locating in and employing residents (35%) from qualified HUBZones.
- **HUBZone communities** benefit from jobs and investment.





Benefits of HUBZone Certification



Qualify for a set-aside or sole source contract, or a 10% price preference in full and open competition, available only to certified HUBZone firms



Build past performance history as a prime, sub, or joint venture partner by contributing a valuable certification to non-HUBZone set-aside proposals

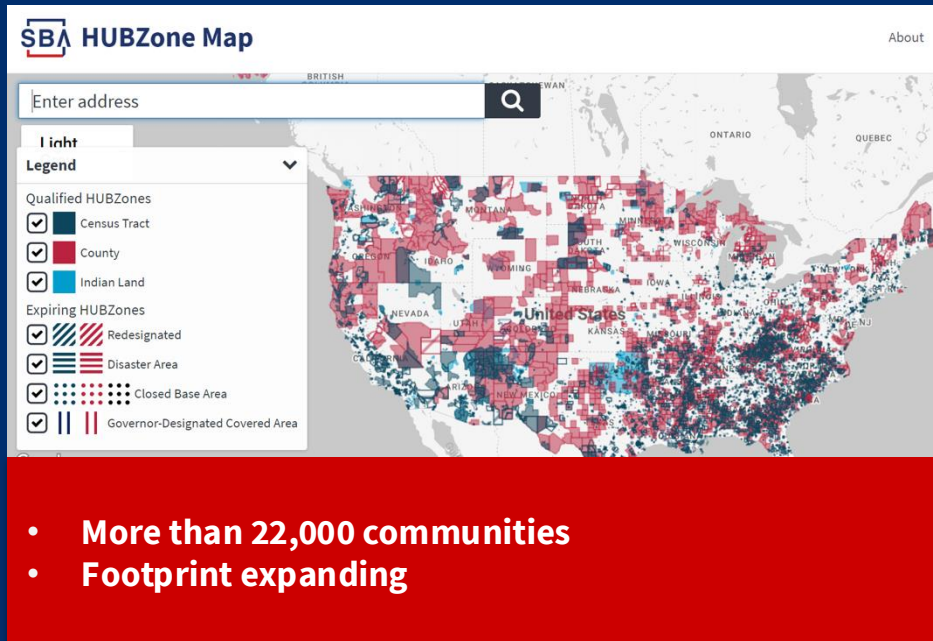


Access specialized training and assistance reserved only for SBA certified firms



Make an impact in an underserved area by investing in the community and creating jobs

HUBZone Designations







There are six different designations:

1. Qualified Census Tract
2. Qualified Non-Metropolitan County
3. Indian Land
4. Disaster Area
5. Redesignated (transition)
6. **New in 2020:** Governor's Designated (rural) Areas. 26 states currently participating



HUBZone Eligibility Requirements

-  **Size:** Meet SBA standards as small.
-  **Ownership:** Be at least 51% owned and controlled by persons who are US citizens, or a community development corporation, agricultural cooperative, Native Hawaiian Organization, Alaska Native Corporation, or Indian tribe.
-  **Principal office:** Lease or own a facility (where the most employees work) in a designated HUBZone.
-  **Employing HUBZone Residents:** Ensure at least 35% of the firm's employees reside in a designated HUBZone.



U.S. Small Business
Administration

WOSB/EDWOSB Certification Certifications.sba.gov

Woman-Owned (WOSB)

- **Small Business**
- **51% directly and unconditionally owned and controlled by one or more women**
- **Hold the highest officer position**
- **Manage on a full-time basis**
- **Devote full-time to business concern**
- **May not engage in outside employment**
- **Managerial and supervisory control over those who possess required licenses or technical expertise**

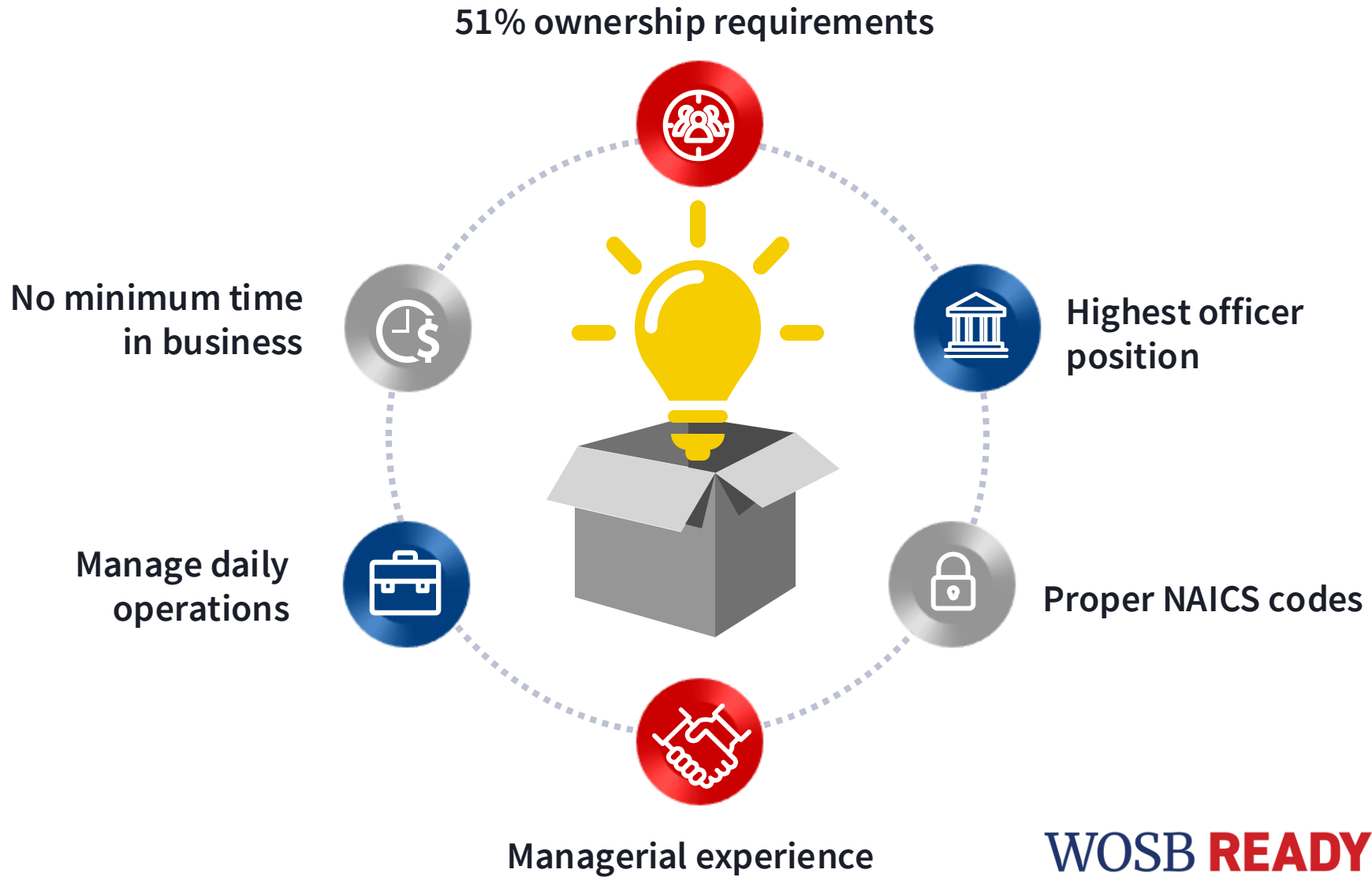
Economically Disadvantaged Woman-Owned (WOSB)

- **Small Business**
- **51% directly and unconditionally owned and controlled by one or more women**
- **Hold the highest officer position**
- **Manage on a full-time basis**
- **Devote full-time to business concern**
- **May not engage in outside employment**

Economically Disadvantaged Woman-Owned (EDWOSB)

- **Managerial and supervisory control over those who possess required licenses or technical expertise**
- **\$850,000 personal net worth**
- **\$400,000 adjusted gross income**
- **Less than \$6.5 Million total assets**
- **Automatically qualified as WOSB**

WOSB/EDWOSB ELIGIBILITY SUMMARY





U.S. Small Business
Administration

Veteran Small Business Certification Program (VetCert)

- **Submit application via
MySBACertifications –
certifications.sba.gov**

Eligibility

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

- Owners identified by Veteran Affairs as a veteran and or service-disabled veteran
- Be considered a small business as defined by the size standard corresponding to any NAICS code listed in the business's SAM profile (SAM registration required).
- No less than 51 percent of the business owned and controlled by one or more veterans.
- For certification as a SDVOSB, no less than 51 percent owned and controlled by one or more service-disabled veterans. For those veterans who are permanently and totally disabled and unable to manage the daily business operations, the spouse or permanent caregiver qualifies.



How Does a Business Prepare for Application?



Step 1: Determine eligibility.

- The business owner must be a veteran or a service-disabled veteran as established in Title [38 CFR Part 74](#) or [13 CFR Part 128](#).
- Be considered a small business as defined by the size standard corresponding to at least one NAICS code listed in the business's SAM.gov profile.
- No less than 51 percent of the business must be owned and controlled by one or more veterans.
- For certification as a SDVOSB, no less than 51 percent of the business must be owned and controlled by one or more veterans rated as service-disabled by VA.
- For those veterans who are permanently and totally disabled and unable to manage the daily business operations of their business, their business may still qualify for certification as an SDVOSB if their spouse or appointed permanent caregiver is assisting in that management.

Step 2: Ensure registration in SAM.gov. The business MUST be registered in SAM.gov to move forward.

Step 3: Gather required documentation before beginning the application. A [fact sheet](#) listing required documentation is available at My SBA Certifications - [certifications.sba.gov](#).

VetCert Pitfalls



- **Determine Direct Ownership.**

- Ownership by a trust **does not** meet the direct ownership requirement
 - Trust **must be** revocable
 - Qualifying veteran(s) **must be** the **grantor, trustee, and current beneficiary**
- Company **must not be** majority owned by a holding company

- **Determine Control.**

- The operating agreement or bylaws **must not** contain provisions requiring non-veterans' consent to carry out an action such as:
 - amendments or modification,
 - quorum requirements,
 - voting conditions,
 - inclusive language examples:
 - “**unanimously** agreed to in writing by all members...”
 - “the presence of **all voting** members...”

- **Document templates.**

- Ensure document templates are tailored to your business, is correct, and that you are sufficiently familiar with its contents

VetCert Pitfalls (cont.)



- **Personal credentials don't match what VA has on file**

- Ensure full name (First, middle, last, suffix Jr/Sr), Date of Birth, and personal residential address match VA's files.

- **Unsure of the credentials registered with VA?**

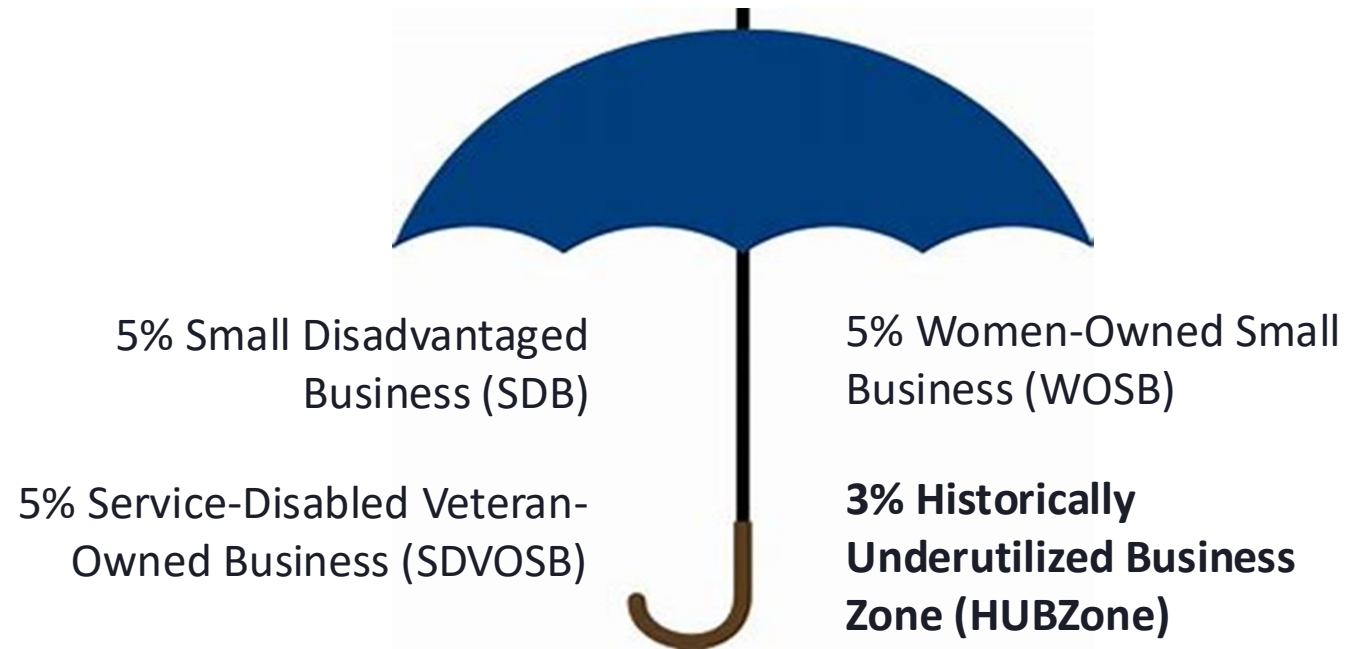
1. Go to www.va.gov
2. Go to Records on the bottom right-hand side of the screen
3. Then login to your VA account
4. Once logged in click Go to Profile under the My VA
5. Then click Contact Information (Please make sure that there is an address in both the mailing and home address field. This will help the VA Validation to go through.

- **Make corrections to the SBA Vet Cert Application**

1. Go to Action (Edit)
2. Business Owner's tab you will have to click save and continue until the (6th tab on left hand side). The info on this tab must be consistent with the data you have on file with www.va.gov
3. The link below contains screenshots to assist with making corrections within your profile: [How do I update a personal address for verifications? - VetCert KB - Confluence \(atlassian.net\)](#)
4. **Please DO NOT resubmit the SBA VetCert Application until all information has been reconciled between the VA and SBA profiles.**

Federal Government Contracting Incentive

25% of all federal purchasing is set aside for small businesses.



Government-Wide Performance

FY2023 Small Business Procurement Scorecard

A

109.13%

Prime Contracting Achievement

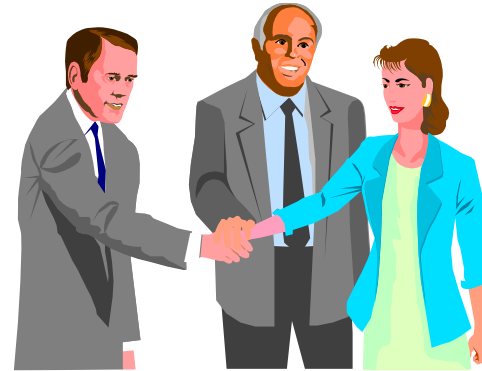
60.02%

▼ Achievement Data

Category	2022 Achievement	2023 Goal	2023 Achievement	Dollars	Category Weight	Weighted Score
Small Business	26.50%	23.0%	28.35%	\$178.6 B	60.00%	73.97%
Small Disadvantaged Business	11.38%	12.0%	12.1%	\$76.2 B	10.00%	10.08%
Women Owned Small Business	4.57%	5.0%	4.91%	\$30.9 B	10.00%	9.82%
Service Disabled Veteran Owned	4.57%	3.0%	5.07%	\$31.9 B	10.00%	16.9%
HUBZone Small Business	2.65%	3.0%	2.78%	\$17.5 B	10.00%	9.28%

Why do business with the Federal Government?

- **In excess of \$750 Billion spent on goods and services annually**
- **28.35% to Small Businesses in 2023**
 - **\$178.6 Billion**
- **FY 2023 \$3.598 Billion to businesses in LA**
 - **\$2.270 Billion awarded to small businesses**
- **Triple “A” credit rating**



FY 2023 Impact on Louisiana Small Businesses

Total Small Business Awards = \$2,270,110,170

Category and Dollars Awarded

- SDBs - \$543,728,860
- WOSBs - \$151,737,450
- VOSBs - \$148,535,070
- SDVOSBs - \$119,032,248
- HubZone - \$113,893,406
- 8(a) - \$268,919,836

Number of Contracts

- SDBs – 1,136
- WOSBs – 491
- VOSBs – 872
- SDVOSBs – 479
- HubZone – 348
- 8(a) - 460

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