

U.S. Small Business Administration

Help Americans Achieve the Dream of Small Business Ownership



START • GROW • EXPAND • RECOVER ROADMAP TO SUCCESS

SBA San Antonio District Office Footprint

The San Antonio location services 55 counties in South Central Texas.

Serving Atascosa, Bandera, Bastrop, Bee, Bexar, Blanco, Burnet, Caldwell, Calhoun, Comal, Concho, Crockett, De Witt, Dimmit, Edwards, Fayette, Frio, Gillespie, Goliad, Gonzales, Guadalupe, Hays, Irion, Jackson, Karnes, Kendall, Kerr, Kimble, Kinney, La Salle, Lampasas, Lavaca, Lee, Live Oak, Llano, Mason, Maverick, McCulloch, McMullen, Medina, Menard, Real, Refugio, San Saba, Schleicher, Sutton, Tom Green, Travis, Uvalde, Val Verde, Victoria, Web, Williamson, Wilson, and Zavala counties.

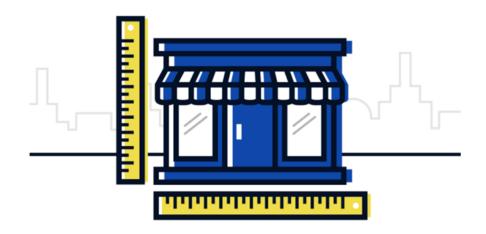




What is a 'Small' Business?

Qualify as a small business: www.sba.gov/size-standards

Size Standards Tool



Do you qualify as a small business for government contracting purposes?

START

Size standards vary by industry and are generally based on the number of employees or the amount of annual revenues the business has.

- Manufacturing or processing firm with 1,500 employees (refinery, aircraft, oil transportation, airline, delivery service).
- Service firm up to \$41.5M (oil/gas support, software publishing, radio/TV broadcasting, car rental, trash collection).



Famous Brands that started with SBA Assistance!





























How does the SBA Help?

(4 C's of the SBA)

Counseling

Capital

Contracting

Crisis



Free business counseling



SBA guaranteed business loans



Federal government contracting



Home & business disaster loans



Counseling - The SBA Resource Partner Network

Access the right tools at the right time—wherever you are



Approved and funded by the SBA



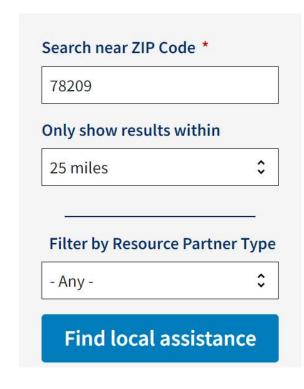
1,400+ partner offices nationwide

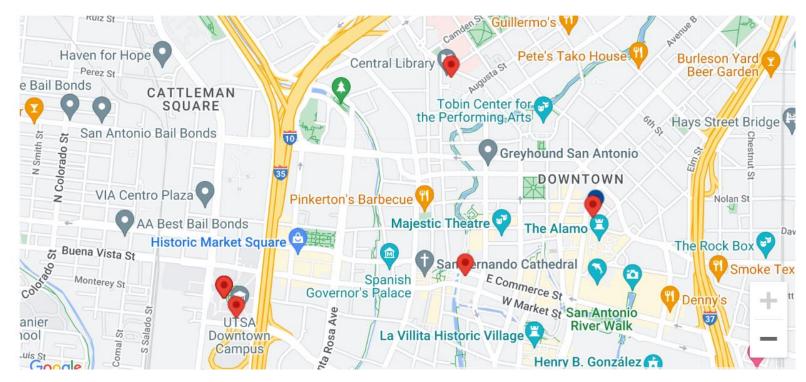


Find local resource partners near you at www.SBA.gov/local-assistance



Find Local Resources





Counseling - The SBA Resource Partner Network







If you are an aspiring entrepreneur or small business owner looking for:

- Mentorship and advice from volunteer real-world business executives—in-person or virtually
- **Search** mentor profiles
- Free online workshops and webinars

If you're an aspiring entrepreneur or small business owner looking for:

- Free business consulting to get started or grow
- Business Research Assistance
- Low-cost training on crucial topics

Veterans Business Outreach Center

If you are a veteran, service member, and military spouse interested in:

- **Starting** a small business
- **Growing** a small business



SBA San Antonio Resource Partner Contact Information

South-West Texas Small
Business Development Center
(SBDC)

210-458-2460

www.txsbdc.org

Austin SCORE Chapter #249

512-928-2425

www.scoreaustin.org

San Antonio SCORE Chapter #164

210-649-0833

www.sanantonioscore.org

Veterans Business Outreach Center (VBOC)

956-665-8931

www.utrgv.edu/vboc

SBDC Texas State
Texas State University

505 E. Huntland Drive Ste. 460 Austin TX 78752 512-420-9379

<u>sbdc@txstate.edu</u> https://sbdc.mccoy.txst.edu/ **SBA San Antonio District Office**

210-403-5900

X: @SBA_SanAntonio

615 E Houston St, Ste 298

SADO.email@sba.gov

SBA Contacts in your area (if not San Antonio): www.sba.gov/local-assistance



Capital - Need a Business Loan to Start, Grow, or Expand?



The SBA works with approved lenders to offer **microloans** and **SBA-backed loans** with:

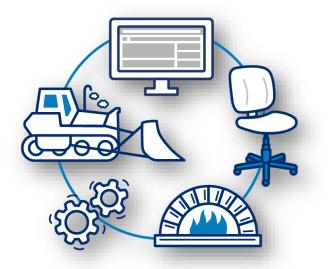
- Start-up friendly
- Competitive terms
- Lower down payments
- Longer maturities
- Lower risk (for lenders)



How Can an SBA-Guaranteed Loan Help You?



- Start or expand your business
- Use for leasehold improvements
- Working capital for operating expenses

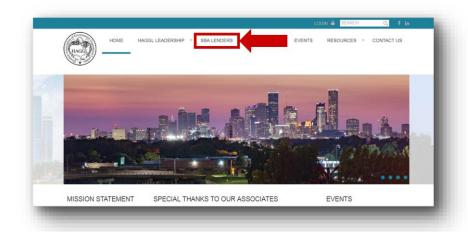


- To purchase or renovate your facility
- Purchase inventory, equipment, or machinery
- Purchase land and building
- Export a product or service from the U.S.



Capital - Ways to Find an SBA Approved Lender





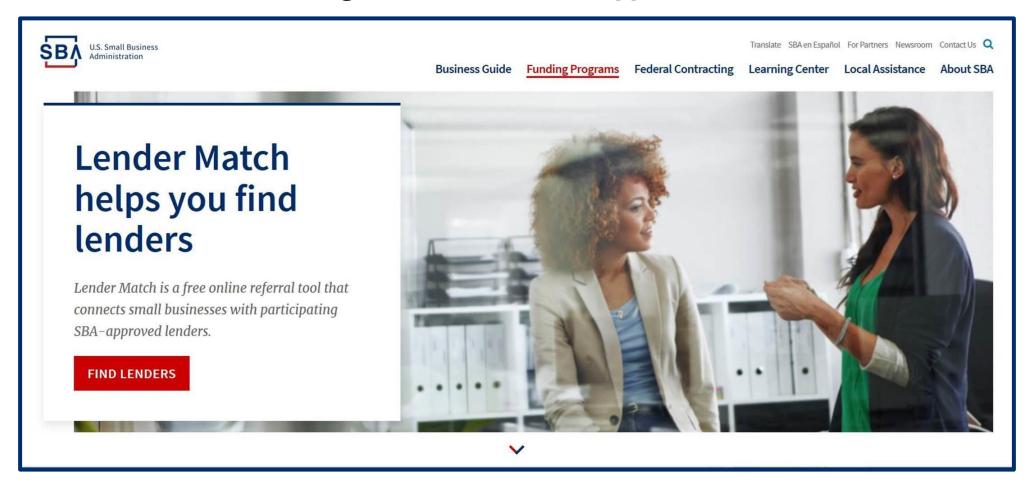


- SBA San Antonio District Website: (SBA San Antonio District Office Website)
- **Lender Activity Reports** (<u>SBA Lender Reports</u>): This will give you an idea of lenders who are likely to lend in this area as they have in the past.
- Attend a virtual lending event: Sign up for to find out when the next lending event will be (https://www.sba.gov/blog)
- Work with SBA Resource Partners: They can help prepare business plan & financials, loan package, perfect your pitch, find a specific lender. (https://www.sba.gov/cnpp)
- Use SBA Lender Match (https://www.sba.gov/funding-programs/loans/lender-match-connects-you-lenders)



Lender Match

Connecting Borrowers with SBA Approved Lenders







Are You Ready to Consider Federal Contracting?



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



Evaluate your readiness & learn more by visiting SBA.gov/contracting



Qualify for Federal Contracts with Certifications



The SBA works with federal agencies to award at least 23% of all prime government contracting dollars each year to small businesses that are certified with the SBA's contracting programs. Programs include:

8(a) Business Development Program Historically
Underutilized
Business Zones
(HUBZone) Program

Women-Owned Small Business (WOSB) Program

Service-Disabled Veteran-Owned Program

Learn more and determine your eligibility at certify.SBA.gov



Who Can Help?

If you are looking to expand with government contracting, APEX Accelerators can help:

- Determine if your business is ready for federal contracting
- Help you register in the proper places to get involved in the government marketplace
- See if you're eligible for certifications



UTSA Institute for Economic Development | Apex Accelerator

501 W Cesar E Chavez Blvd., Ste 3.324K San Antonio, Texas 78207 210-458-3353

https://apexaccelerator.iedtexa s.org/



Crisis - Disasters Happen. Prepare Your Business.



40% of all businesses that close after a disaster never reopen.*

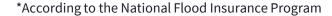


Businesses can protect themselves with an up-to-date plan of action.



Prepare your business & learn more by visiting SBA.gov/prepare





Crisis - SBA Disaster Assistance Loans

Each year, the SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters.

Loans may cover:



Real Estate



Personal Property



Economic Injury



Machinery & Equipment



Inventory

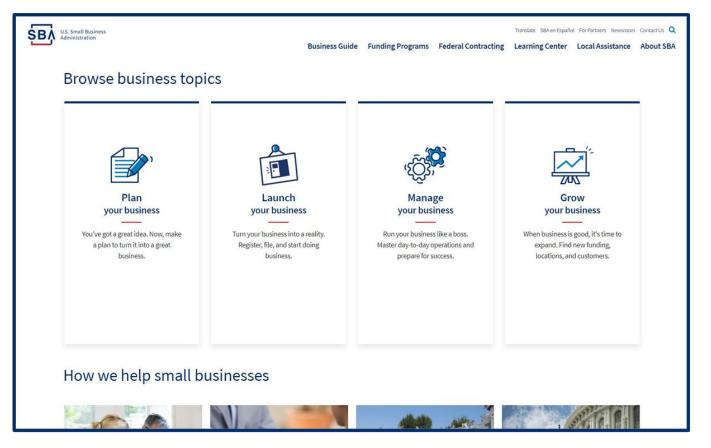


Active-Duty Military

SBA Website

SBA San Antonio District Office: http://www.sba.gov/tx/sanantonio

SBA website: www.sba.gov | SBA En Español: www.sba.gov/espanol



A no-cost source of information to help small businesses start, grow, expand or recover.

There are several different learning topics on the SBA website:

- Starting and Managing written articles about specific topics
- Learning Center half hour videos about specific topics
- Lender Match



Connect and Stay Informed

News and updates

Sign up for our email alerts

Get updates with free small business tips, online training, and information on upcoming events in our area:



Presenter Contact

Abigail Gonzalez

Email: Abigail.gonzalez@sba.gov

San Antonio District Office

Subscribe to our Email Updates at

http://www.sba.gov/tx/sanantonio

Phone: 210-403-5900 | Email: SADO.email@sba.gov

@SBA SanAntonio X







Q&ATime