to aid.
to counsel.
to assist.
to protect the interests.
of small businesses.
what does SBA offer?

3Cs + D


Counseling.

Start and grow your business.

Whether you're already up and running or just getting started, we can help. Come take a look how.

LET'S GO
SBA’s Business Guide (online).
Local Counseling Partners.

SBA funds resource partners across the United States to offer free or low-cost counseling and technical assistance to small businesses and entrepreneurs.

- Small Business Development Centers
- Women Business Centers
- SCORE Chapters
- Veteran Business Outreach Centers
- U.S. Export Assistance Centers
- Procurement Technical Assistance Centers

https://www.sba.gov/tools/local-assistance
Small Business Development Centers.

- They offer one-stop assistance to individuals and small businesses by providing a wide variety of counseling and workshops.
- There are 63 lead centers and more than 900 service centers within the United States.

In Colorado, there are 14 SBDCs:
- Boulder
- Colorado Springs
- Denver Metro
- East Colorado (Greeley)
- Grand Junction
- Larimer (Fort Collins)
- North Metro Denver (Westminster)
- Northwest Colorado (Dillon)
- San Luis Valley (Alamosa)
- South Metro & Aurora
- Southern Colorado (Pueblo)
- Southeast Colorado (La Junta)
- Southwest Colorado (Durango)
- West Central (Gunnison & Montrose)
Objective: SCORE, “Counselors to America’s Small Business”, a non-profit association dedicated to providing entrepreneurs with free, confidential business counseling through 13,000+ volunteer business counselors, 348 chapters, and an award-winning website.

SCORE
3 chapters in Colorado
(Denver, Colorado Springs & Pueblo)
www.coloradosprings.score.org
(303) 844-3985
Objective: With more than 100 locations, WBCs promote the growth of women-owned businesses through programs that address business training and technical assistance, and provide access to credit and capital, federal contracts, and international trade opportunities.
Introduction to Accounting

This course is designed to provide an overview of accounting.

Duration: 00:30:00

Text based accessible version
SBA Keyboard Shortcuts
Cash Flow Statement
Income Statement
Balance Sheet

BEGIN COURSE

System Requirements:
Acrobat Reader, Adobe Flash Player
Due to Flash limitations, some courses will only play in iOS tablets or mobile devices with additional software installation

https://www.sba.gov/tools/sba-learning-center/
The SBA Emerging Leaders Initiative is an intensive executive-level series intended to accelerate the growth of high-potential small businesses in over 56 cities across the country. Colorado has had the program for 10 years.

- Program Comprised (92-100 hours):
  - 13 In-Person Sessions (40 hours)
  - Pre-Session Preparations + Growth Plan Development/Revisions (est. 40-50+ hours)
  - CEO Mentoring Groups (12 hours)

- Developing a three-year growth action plan with benchmarks and targets:
  - Business & Leadership
  - Financial Analysis
  - Sales & Marketing
  - Resources (Financial & Human)

Apply Now for 2018 Cohort – April – October 2018
Contracting.

• The world’s largest buyer of goods and services is the United States Federal Government, with purchases totaling more than $500 billion per year.
• Contracts exist for every item imaginable, from paper clips to helicopters.
• Federal agencies are required to establish contracting goals, with at least 23 percent of all government buying targeted to small firms.

SBA’s Role:

• Help federal governments achieve their federal contracting goals with small disadvantaged businesses, women-owned small businesses (WOSB), service-disabled veteran-owned small businesses (SDVOSB), and small businesses that are located in historically underutilized business zones (HUBZone).

• SBA’s 8(a) Business Development Program
U.S. Government-Wide Prime Procurement Goals.

- SDV 3%
- HubZone 3%
- 8(a) / SDB 5%
- WOSB 5%
- Other Small
- Other than Small
Contracting.

• The 8(a) Business Development Program is a business assistance program for small disadvantaged businesses. The 8(a) Program offers a broad scope of assistance to firms that are owned and controlled at least 51% by socially and economically disadvantaged individuals.

• Benefits to 8(a) Participants:
  – Specialized business training, counseling, marketing assistance, and high-level executive development.
  – Can receive sole-source contracts, up to a ceiling of $4 million for goods and services and $6.5 million for manufacturing.

• Currently in Colorado, we assist 113 8(a) firms.
Small Business Databases: Dynamic Small Business Database
dsbs.sba.gov

Welcome to the Dynamic Small Business Search

All search form hotlinks open a new browser window.
All form fields that require typing in data have "hotlinks" with data format information.

NEW FEATURES FOR MOBILE USERS:
Phone number hotlinks can be used to dial the number on mobile phones.
Address hotlinks can be used to show the address in Google Maps.

This is generally a self-certifying database. The SBA does not make any representation as to the accuracy of any of the data included, other than certifications relating to 8(a) Business Development, HUBZone or Small Disadvantaged Business status. The SBA strongly recommends that contracting officers diligently review a bidder's small business self-certification before awarding a contract.

Location of Profile

States:
- AL - Alabama
- AK - Alaska
- AA - American Atlantic (APO/FPO)
- AE - American Europe (APO/FPO)
- AP - American Pacific (APO/FPO)
- AS - American Samoa
- AZ - Arizona
- AR - Arkansas
- CA - California
- CO - Colorado

Searching within a State:
(Requires exactly one state from the State list at left.)

Congressional District: Help

County: [any county] Lookup Help

Area Code or Phone Number Initial Fragment
Metropolitan Statistical Area Help
Search Records

Search Tips to Get Started:

- Looking for entity registration records or entity exclusion records in SAM? Use Quick Search if you know an entity's Business Name, DUNS Number or CAGE Code. Use Advanced Search to structure your search using multiple categories and criteria.
- Are you a Federal government employee? Create a SAM user account with your government e-mail address and log into SAM before searching to see FOUO information and registrants who chose to opt out of the public search.
- Conducting small business-focused research? In addition to what is contained in SAM, small businesses can provide the Small Business Administration (SBA) supplemental information about themselves. Use the SBA's Dynamic Small Business Search to conduct further market research.
- Trying to find a contractor participating in the Disaster Response Registry? Use the Disaster Response Registry Search to locate contractors willing to provide debris removal, distribution of supplies, reconstruction, and other disaster or emergency relief services in the event of a national disaster.

Quick Search:
Enter your specific search term
(Example of search term includes the entity's name, etc.)

DUNS Number Search: Enter DUNS number ONLY

CAGE Code Search: Enter CAGE code ONLY

Advanced Search:
Use specific criteria in multiple categories to structure your search.

Advanced Search - Entity

Advanced Search - Exclusion

Disaster Response Registry Search

Search
Need Help?
Capital: SBA Loan Programs & Process

- 13 different loan programs
- SBA guarantees up to $5,000,000
- For existing or start up businesses
- Terms generally more flexible than commercial loans

1. Work with SBA and our resource partners to develop a finalized business plan.
2. Visit your bank or lending institution to discuss financing options.
3. Lender decides whether to work with you on a traditional loan or seek an SBA guarantee.
4. Lender contacts SBA to obtain SBA guarantee.
5. If approved, lender works with you on loan closing.
Small Business Innovative Research (SBIR)
Small Business Technology Transfer (STTR)

**SBIR:**
- A set-aside program for small business to engage in Federal R&D with potential for commercialization
- 3.2% of the extramural research budget for all agencies with a budget greater than $100M per year:

**STTR:**
- A set-aside program to facilitate cooperative R&D between small business concerns and U.S. research institutions – with potential for commercialization
- 0.45% of the extramural research budget (> $250M) for all agencies with a budget greater than $1B per year:

Overseen by SBA, with the following agencies offering SBIR/STTR grants and contracts:
Department of Agriculture (USDA); Department of Commerce (DoC); Department of Defense (DoD); Department of Education (ED); Department of Energy (DoE); Department of Health and Human Services (HHS); Department of Homeland Security (DHS); Department of Transportation (DoT); Environmental Protection Agency (EPA); National Aeronautics and Space Administration (NASA); and National Science Foundation (NSF).

Colorado (in the top 10 of states with awardees): Total Awards: 7184, Total Obligation: $2bn+

**Three Phase Process:**

<table>
<thead>
<tr>
<th>Phase I</th>
<th>Phase II</th>
<th>Phase III</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concept Develop’t</td>
<td>Prototype Develop’t</td>
<td>Commercialization</td>
</tr>
<tr>
<td>6 months</td>
<td>24 months</td>
<td>No SBIR funding</td>
</tr>
<tr>
<td>&gt; $150,000</td>
<td>&gt;$1,000,000</td>
<td></td>
</tr>
</tbody>
</table>
Disaster Assistance.

Disaster Preparedness Assistance:

www.sba.gov/prepare
www.sba.gov/businessguide/manage/prepare-emergencies-disaster-assistance

For emergency preparedness advice:
• Visit preparemybusiness.org; or
• Contact SBA's Disaster Assistance Customer Service Center at 1-800-659-2955 (TTY: 1-800-877-8339); or
• Email - disastercustomerservice@sba.gov.

Local business counseling is available to determine the best way to prepare for emergencies and the next step when disaster strikes.
Get advice from partner organizations like SCORE mentors, Small Business Development Centers, and Women’s Business Centers.
Disaster Assistance.

Physical Disaster Business Loans
Economic Injury Disaster Loans

Direct, low interest loans for:
• Homeowners
• Renters
• Business of all sizes
• Non-profits

Disaster loan use
If your insurance, and funding from the Federal Emergency Management Agency (FEMA), doesn't fully cover the disaster assistance you need, you can use disaster loans for a number of purposes.
SBA Disaster Assistance:
Federal Disaster Loans for Businesses of All Sizes, Private Nonprofits, Homeowners and Renters

SBA provides low-interest disaster loans to non-farm businesses of all sizes, private nonprofits, homeowners and renters who suffered losses caused by a disaster. Types of loans available are:

**Individuals and Families:**
- Homeowners: loans to repair or replace real estate and to replace personal property
- Renters: to repair or replace personal property

**Businesses:**
- **Property Damage:** loans to repair or replace real estate, machinery and equipment, inventory and other assets that were damaged or destroyed (available to businesses of any size and private, nonprofit organizations.)
- **Economic Injury:** only for small businesses and most private nonprofit organizations suffering adverse financial impacts of the disaster (with or without property loss) and for working capital to pay obligations until normal operations resume.

For more information, contact SBA’s Disaster Assistance Customer Service Center at 800.659.2955 or disastercustomerservice@sba.gov.
**Exporting.**

**U.S. Export Assistance Centers | http://export.gov/colorado/**

- 297,204 Small Business Exporters
- Over 95% of exporting firms are small businesses
- Small business exporters account for 33.6% of all export value

<table>
<thead>
<tr>
<th>International Trade Finance</th>
<th>State Trade &amp; Export Promotion</th>
<th>International Trade Affairs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans for U.S. small business exporters and interagency trade finance collaboration</td>
<td>Grants to States for U.S. small business exporting assistance programs</td>
<td>Education and outreach, economic diplomacy and policy engagement, strategic/marketing communication</td>
</tr>
</tbody>
</table>

**Goals →** Increase the number of U.S. companies that can access SBA export loan programs; increase the number of lenders (banks) that are making export loans

**Goals →** Increase the number of U.S. small businesses that are exporting; increase value of U.S. exports for those small businesses that are currently exporting

**Goals →** Increase the number of U.S. small-business exporters (new or existing); advance the trade policy agenda; support bilateral and multilateral diplomacy efforts with priority countries
Advocacy.

Advocacy is an independent voice for small business within the federal government and the source of small business statistics. Advocacy advances the views and concerns of small business before Congress, the White House, the federal agencies, the federal courts and state policy makers.
Colorado’s Small Business Climate.

California was top in startup activity, followed by Texas, Florida, Arizona, and Colorado.

Colorado small businesses secure record amount in SBA loans.

Best States for Economy

<table>
<thead>
<tr>
<th>Economy Rank</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td>Colorado</td>
</tr>
</tbody>
</table>

Most Job Opportunities

1. Colorado
2. New Hampshire
3. Massachusetts
4. Hawaii
5. South Dakota

The data from the U.S. Census Bureau and the Small Business Administration are for 174 U.S. metro areas.
## FY17: Quick Colorado Recap

<table>
<thead>
<tr>
<th></th>
<th>FY15</th>
<th>FY16</th>
<th>FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Number of SBA Loans</td>
<td>1,754</td>
<td>1,996</td>
<td>1,760</td>
</tr>
<tr>
<td>Total SBA Loans in $</td>
<td>$701.2 M</td>
<td>$826.6M</td>
<td>$903.3M</td>
</tr>
<tr>
<td>Total Number of 8(a) Firms</td>
<td>122</td>
<td>113</td>
<td>113</td>
</tr>
<tr>
<td>Total Contracts Award</td>
<td>260</td>
<td>271</td>
<td>240</td>
</tr>
<tr>
<td>Total Contracts Awarded in $</td>
<td>$521.1 M</td>
<td>$688M</td>
<td>$11bn</td>
</tr>
</tbody>
</table>