



AN OVERVIEW OF PROGRAMS AND SERVICES OF THE U.S. SMALL BUSINESS ADMINISTRATION

Jorge Valentin-Stone
Economic Development Specialist
Georgia District Office



SBA: Smart, Bold, Accessible

Our Mission: to maintain and strengthen the United States economy;

- To aid, counsel, assist and protect the interests of small businesses;
- To help families and businesses recover from natural disasters.



Founded by an Act of Congress

In 1953 the United States Congress unified the federal government's small business efforts into one agency.

SMALL BUSINESS ACT

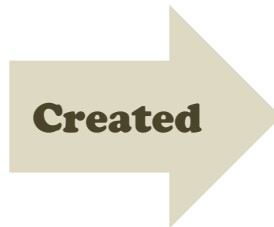
[The Act of July 18, 1958]



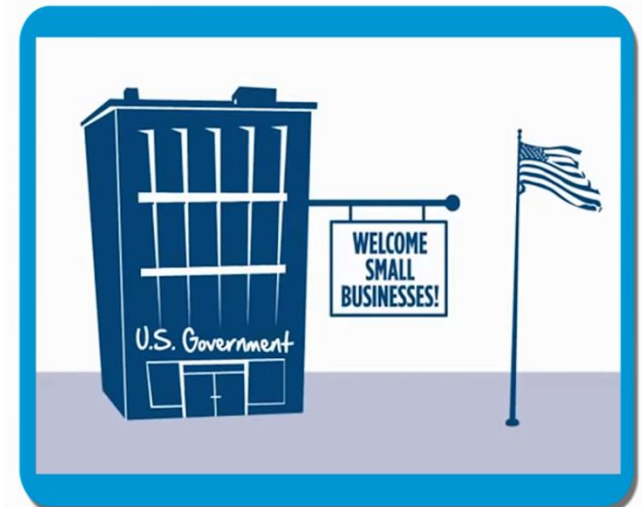
Rev. 14

15 U.S.C. 631 et seq.; 72 Stat. 384 et seq.

As Amended Through P.L. 113-291
Enacted December 19, 2014



**U.S. SMALL BUSINESS
ADMINISTRATION**





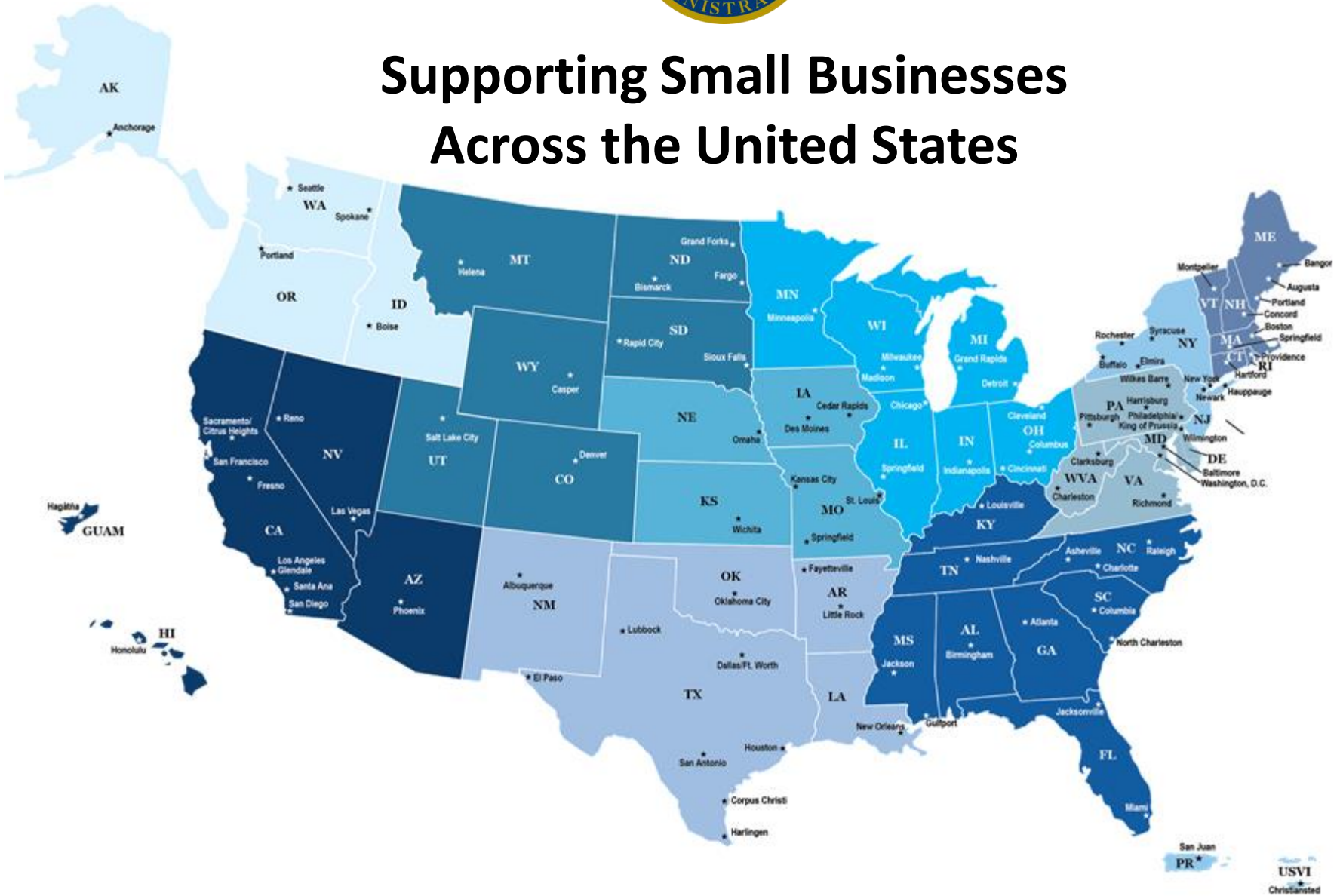
The President's Cabinet

PRESIDENT OF THE UNITED STATES OF AMERICA

VP of the United States	Department of State	Department of the Treasury	Department of Defense
Department of Justice	Department of the Interior	Department of Agriculture	Department of Commerce
Department of Labor	Department of Health & Human Services	Department of Housing & Urban Development	Department of Transportation
Department of Energy	Department of Education	Department of Veterans Affairs	Department of Homeland Security
United States Trade Representative	SMALL BUSINESS ADMINISTRATION <i>Administrator Linda McMabon</i>	United States Mission to the United Nations	Environmental Protection Agency
Office of Management & Budget	White House Chief of Staff	Council of Economic Advisers	



Supporting Small Businesses Across the United States





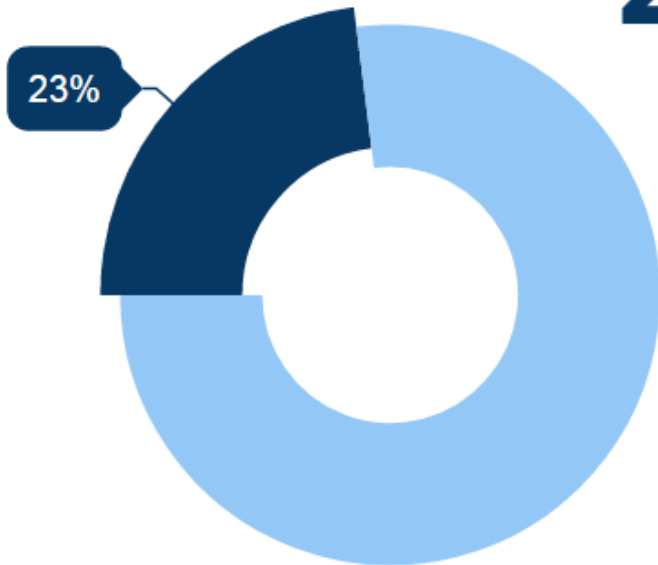
Contracting Counseling Capital Disaster Assistance

3 C's and a D



Contracting

23% of all prime federal government contract dollars go to small businesses.



SBA also provides subcontracting procurement opportunities, outreach programs, training and matchmaking.



Small businesses had a record-breaking year for federal contracting in FY 2015:

- 25.75% or \$90.7 billion in federal contracts for small businesses. These contracting funds supported more than 537,000 jobs.
- 5.05% of \$17.8 billion for Women-Owned Small Businesses (WOSBs)*
- 3.93% or \$13.8 billion for Service-Disabled Veteran-Owned Small Businesses (SDVOSBs)
- 10.06% or \$35.4 billion for Small Disadvantaged Businesses (SDBs)*

*indicates an all-time high

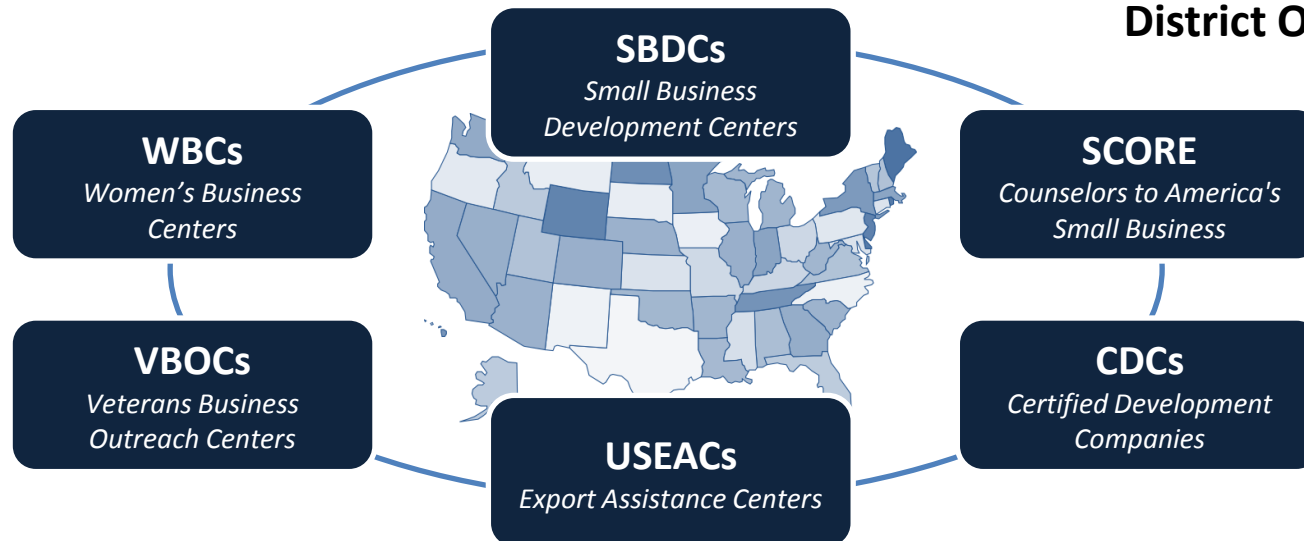


Counseling

SBA provides education, information, technical assistance & training free-of-charge

- In-person, face-to-face and online advising, mentoring, and training for every stage of business growth and development.

+ SBA Regional & District Offices





SBA Georgia Resource Partners Achievements for FY 2016

The Edge Connection WBC

- This WBC provides women entrepreneurs with:
education, mentoring, and training classes to new business start-ups and existing women-owned businesses
- The Edge Connection WBC Impact Statistics for FY 2016:
 - New businesses started 26
 - New jobs created 49
 - Start-up and expansion capital obtained \$37.7K



SBA Georgia Resource Partners Achievements for FY 2016

- **SCORE / Georgia Statistics:**
 - New businesses started 1,879
 - New businesses started 2,343
- **SCORE / National Statistics:**
 - New businesses started 54,072
 - New non-owner jobs created 78,691
 - 2016 SCORE Client breakdown:
 - Women 58%
 - Minorities 35%
 - Veterans/SD vets 11%



SBA Georgia Resource Partners Achievements for FY 2016

Access to Capital for Entrepreneurs (ACE) WBC:

• New business start-ups	26
• Jobs created	49
• Access to capital (projected for clients assisted)	\$645K
• Training (number of clients)	603
• Counseling (number of clients)	227
• Start-up / Expansion capital	\$35+K



SBA Georgia Resource Partners Achievements for FY 2016

University of Georgia

Small Business Development Centers (SBDC):

(17 offices around Georgia)

- Economic Impact of the Georgia SBDC over the past 5 years
 - New business start-ups 1,658
 - New jobs created 12,472
 - Capital raised loans & equity financing \$722M
 - Total (client) sales \$10.3B
 - Established business expansions 15.5% vs 2.9% for all other businesses in Georgia



Capital

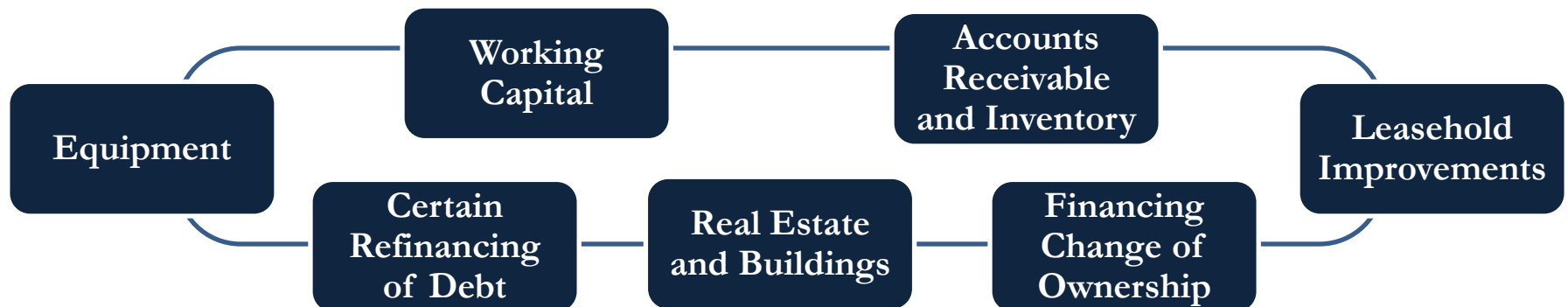
Two flagship business loan guarantee programs help start-up businesses launch and existing business expand:

7(a)

SBA provides a guarantee of select small business loans made by lender participants

504

Supports job creation and economic development through guaranteed debentures





Capital

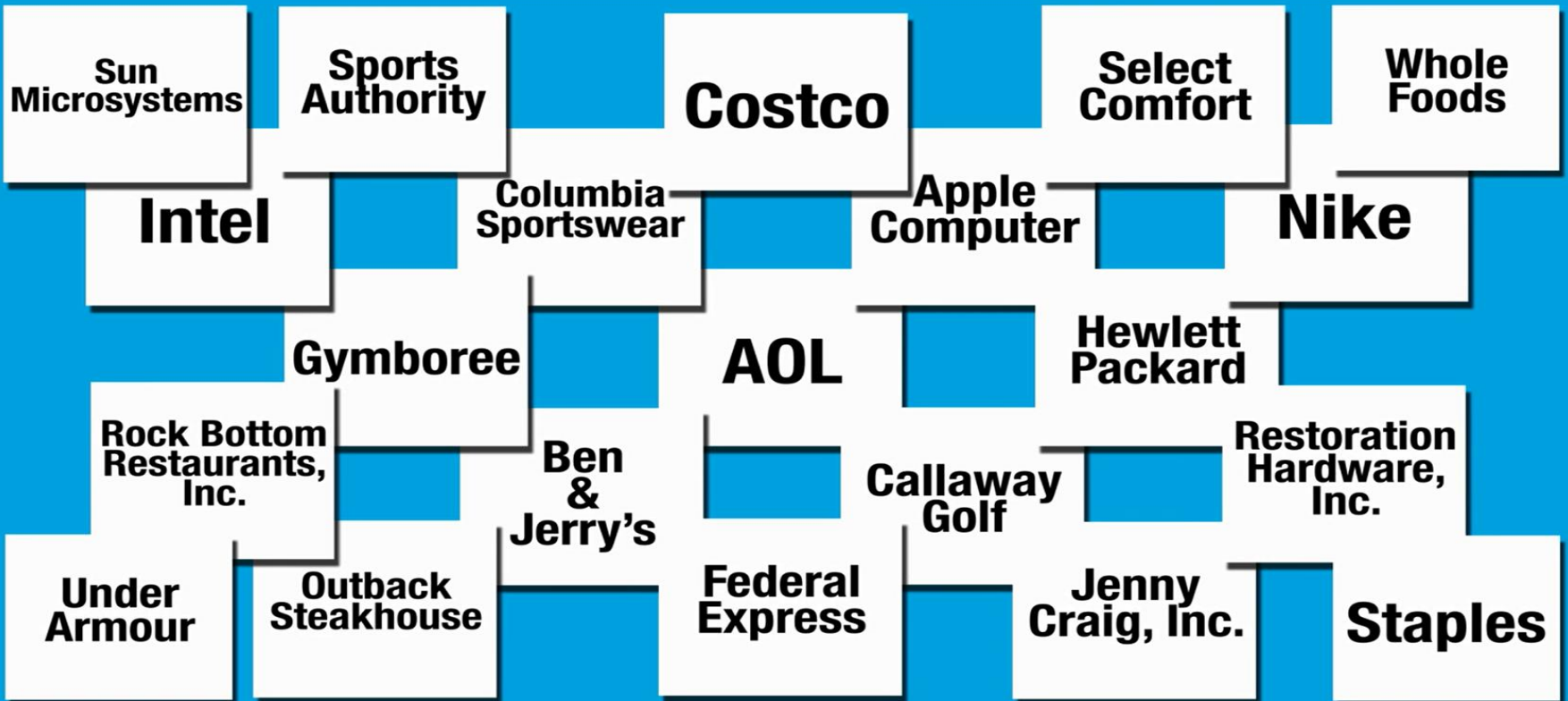
SBA Micro-Loan Program:

- Loans up to \$50K
- No SBA Guaranty
- Credit History/Scores are not critical factors
- Good compelling Business Plan
- Passion for what you are, or proposing to do



Capital

SBA Success Stories





Disaster Assistance



SBA provides low-interest loans to help communities recover from federally declared disasters.



Since 1953, the SBA has delivered more than \$2,000,000 disaster assistance loans totaling more than \$54 billion.



In the past 5 years alone, the SBA has approved more than 101,000 direct loans totaling \$5.2 billion.



More than 37,000 loans totaling \$2.5 billion went toward Hurricane Sandy recovery in 2012.





HOW TO CONTACT SBA OR OUR RESOURCE PARTNERS

SBA

WWW.SBA.GOV/GA

WOMEN BUSINESS CENTERS

WWW.THEEDGECONNECTION.COM

WWW.ACE.ORG

U. S. SMALL BUSINESS
ADMINISTRATION

SBDC

WWW.GEORGIASBDC.ORG

SCORE

WWW.SCORE.ORG

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Simple Steps for Starting Your Business

Session 1: Start-Up Basics

The SCORE Foundation would like to thank



For showing their support of America's small businesses by sponsoring this series.

To learn more about Bank of America, visit:

www.bankofamerica.com/smallbusiness/

About SCORE

SESSION 1: Start-Up Basics



Successful and experienced executives acting as volunteers
Seminars and workshops

Free Mentoring

- One-on-one
- E-mail

Resources for small business:

www.atlanta.score.org

Mentoring Locations

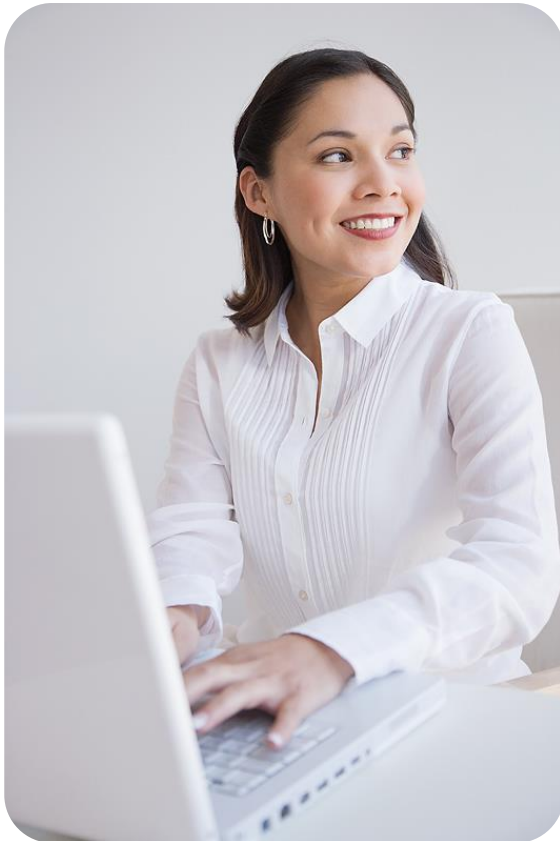
SESSION 1: Start-Up Basics



- **Chapter Mentoring locations can be found on our website:**
- www.atlanta.score.org
- **Please make note of this information in your manual.**

What You'll Learn

SESSION 1: Start-Up Basics

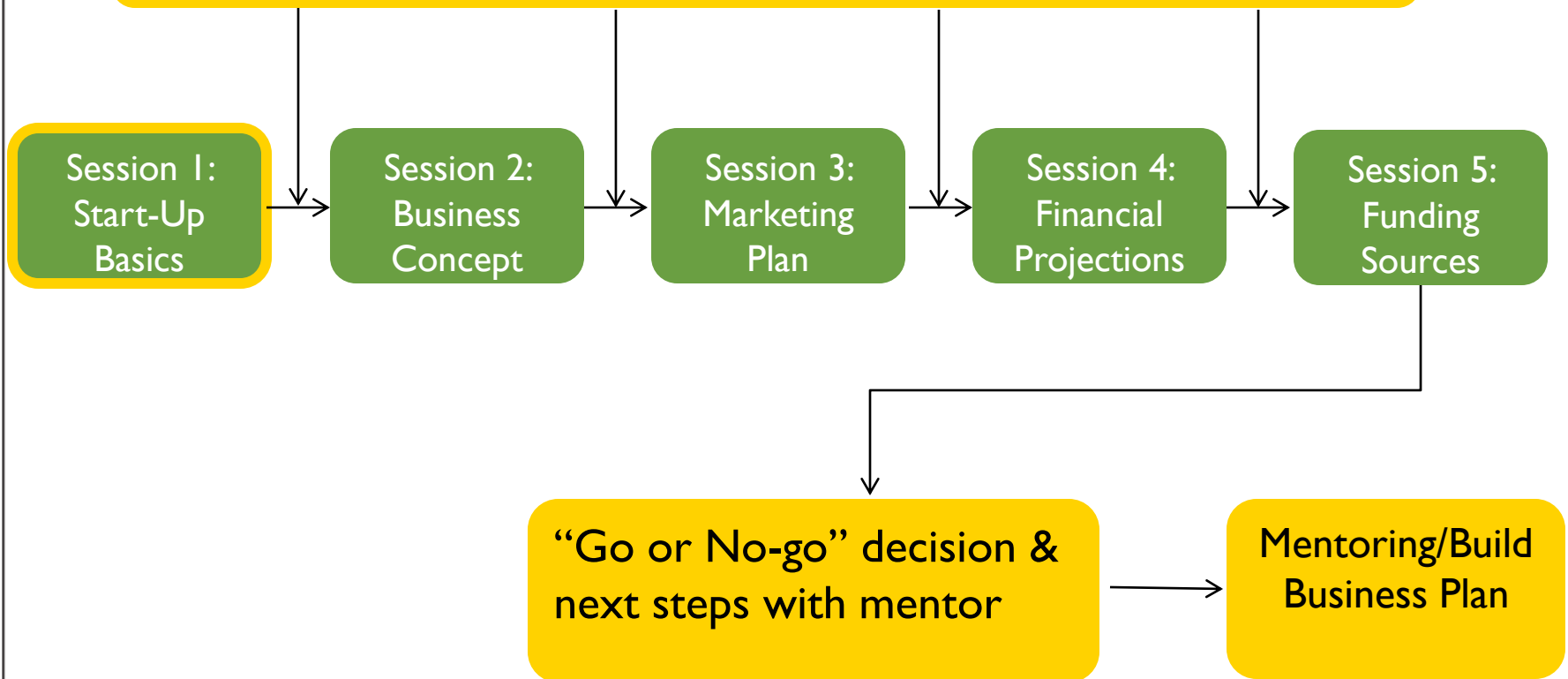


- Myths and realities of entrepreneurship
- Critical success factors
- Know your options
- Components of business ownership
- Making it legal
- Funding and cash management
- Business plan basics

Process Roadmap

SESSION 1: Start-Up Basics

One-on-One Mentoring

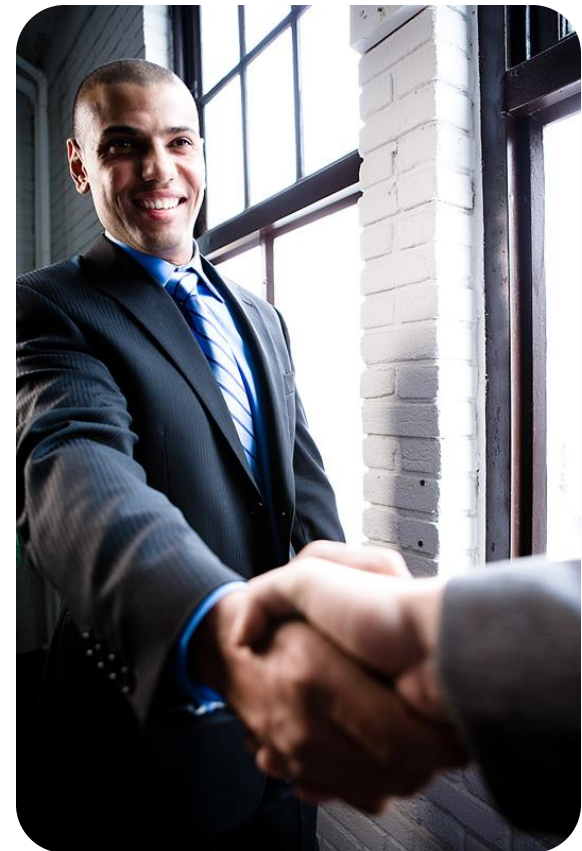


Nice to Meet You!

SESSION 1: Start-Up Basics

Briefly tell us a bit about you in one minute or less:

- Your name
- Your Business idea(s)
- What you want to learn today



Myths and Realities of Entrepreneurship

SESSION 1: Start-Up Basics

Myth 1: All I need is a good idea to be a successful entrepreneur.

Myth 2: If you go out on your own, you won't have to work so hard or such long hours.

Myth 3: You'll be able to deduct everything, so you don't have to pay taxes.

Myths and Realities of Entrepreneurship

SESSION 1: Start-Up Basics

Myth 4: If you work independently, you won't have to report to a boss.

Myth 5: Business owners get to do the work they want to do and only what they find interesting.

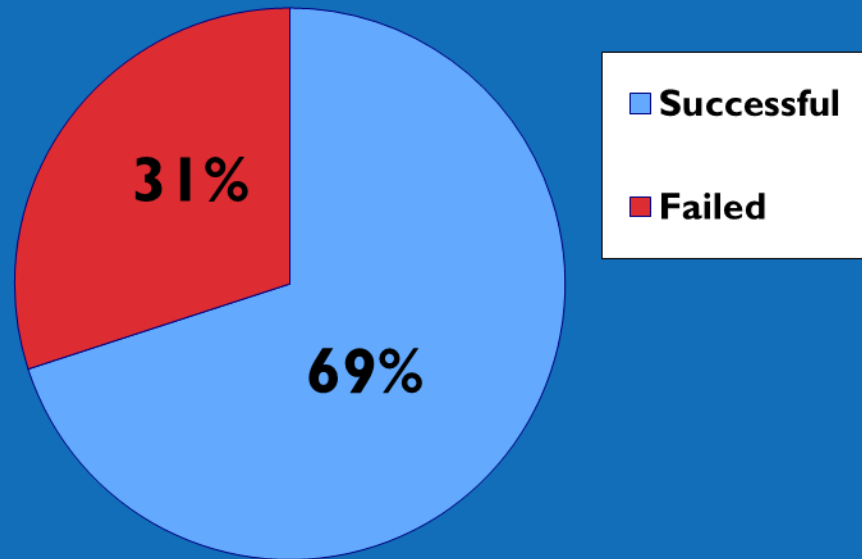
Myth 6: If you choose to be self-employed, you'll be limited in what you can achieve, since you'll be working alone.

Reality: Business Success

SESSION 1: Start-Up Basics

After 2 Years

*Percent of
New Businesses
(2+ employees)*



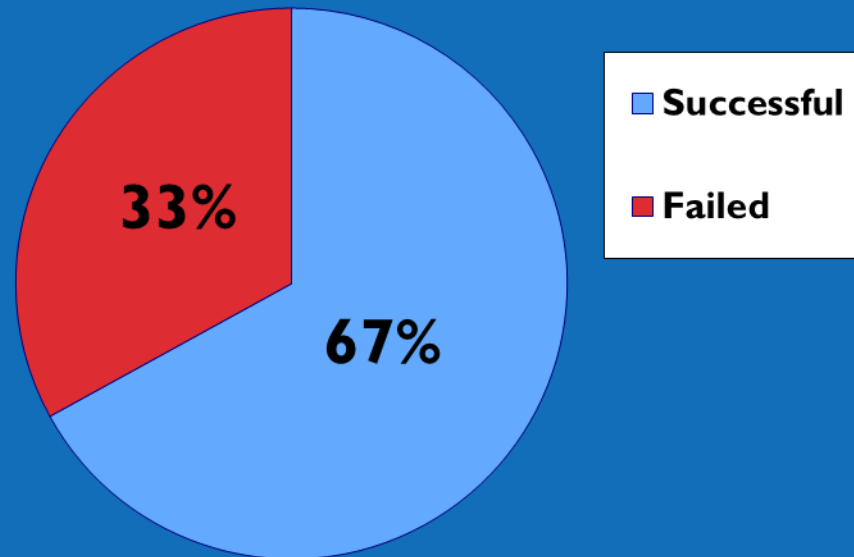
Source: U.S Dept. of Commerce, Bureau of the Census, Business Dynamics Statistics

Reality: Business Success

SESSION 1: Start-Up Basics

After 4 Years

Percent of
New Businesses
(2+ employees)



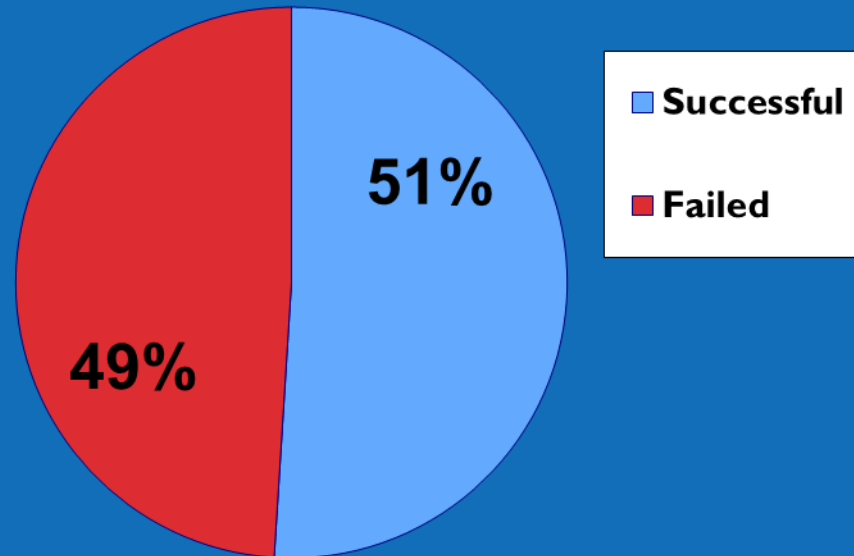
Redefining Business Success: Distinguishing Between Closure and Failure', *Small Business Economics* 21, 51-61

Reality: Business Success

SESSION 1: Start-Up Basics

After 5 Years

*Percent of
New Businesses
(2+ employees)*



Source: U.S Dept. of Commerce, Bureau of the Census, Business Dynamics Statistics

Do you have what it takes? Critical Success Factors

SESSION 1: Start-Up Basics



- Good choice of time and location
- Adequate capital
- Ability to manage and multi-task
- Education/experience in field
- Strong work ethic
- Effective time management
- Willingness to ask for input from others

KNOW YOUR OPTIONS

Starting a New Business

SESSION 1: Start-Up Basics

ADVANTAGES

- Not hampered by previous image or technologies
- Can choose location, name, logo, relationships
- Can explore new markets and directions
- See your dreams come true

DISADVANTAGES

- No base, must build all new
- Greater risk
- No track record = difficulty in financing
- See your dream become a nightmare

Buying a Business

SESSION 1: Start-Up Basics

ADVANTAGES

- Established clientele, suppliers, location
- Known quantity, proven formula/name
- Help in starting and running business
- Can review records
- Easier to obtain financing

DISADVANTAGES

- Potential hidden issues: debts, poor reputation, loyalty to owner, out-of-date inventory or transfer issues
- No guarantee that success will continue

Buying a Franchise

SESSION 1: Start-Up Basics

ADVANTAGES

- Proven image and product/service
- Marketing/Sales power
- Limited experience
- Training, professional guidance
- Continued consulting relationship
- Access to other franchisees for help

DISADVANTAGES

- Loss of control - not always your own boss
- Franchise = royalty and other fees
- Operational boundaries and limited choices
- Binding contract
- Franchisor problems are your problems

Home Based Business

SESSION 1: Start-Up Basics

ADVANTAGES

- Convenient work location
- Less expensive
- Flexible schedule
- Tax Advantages
 - Sq. Ft of total home
 - Percentage of utilities

DISADVANTAGES

- Zoning or deed restrictions
- Isolation from others
- Difficult financing
- Family distractions
- IRS scrutiny

Non-Profit

SESSION 1: Start-Up Basics

ADVANTAGES

- Allows operation in a not-for-profit status – no owners
- May qualify for government or foundation grants
- Protection from liability for directors and employees
- Can pay salaries to employees and consulting fees for contractors

DISADVANTAGES

- Focus on educational or charitable purposes and cannot profit those who created the organization
- All profits remain within the organization
- Must apply and qualify for 501c3 status or sales tax exemption

ADVANTAGES

- Lower startup costs
- Expanded geographic reach
- Convenience & accessibility
- Flexibility

DISADVANTAGES

- Low conversion rates
- Low barriers to entry = higher competition
- Visitor expectations
- No personal contact/
limited sensory info

ENTREPRENEUR CHARACTERISTICS

Entrepreneur Characteristics

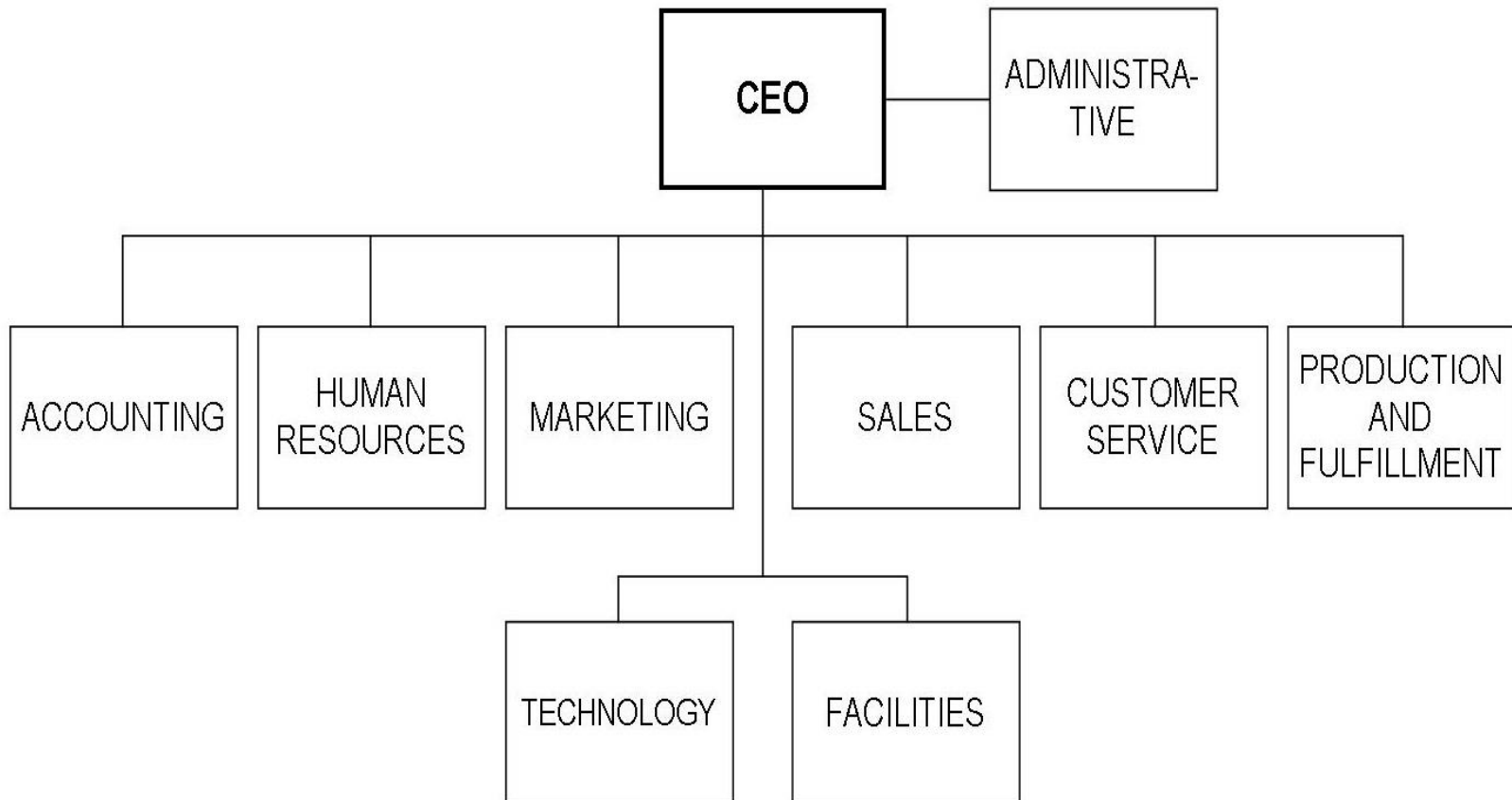
SESSION 1: Start-Up Basics



- Self-starter
- Resourceful
- Responsible
- Organized
- Hard worker
- Persistent
- Decisive
- Healthy
- Supportive family

How many hats will you wear?

SESSION 1: Start-Up Basics



Marketing

SESSION 1: Start-Up Basics



- Strategy used to create a desire to purchase
- Creates your company image
- Anything you do to get and keep a customer
- Your product or service will *not* sell itself

*Covered in detail in Workshop 3 – Marketing Plan

Sales

SESSION 1: Start-Up Basics

- Customer contact work
- Finding prospects
- Making presentations
- Preparing bids
- Closing deals
- Processing orders



Product and/or Service

SESSION 1: Start-Up Basics



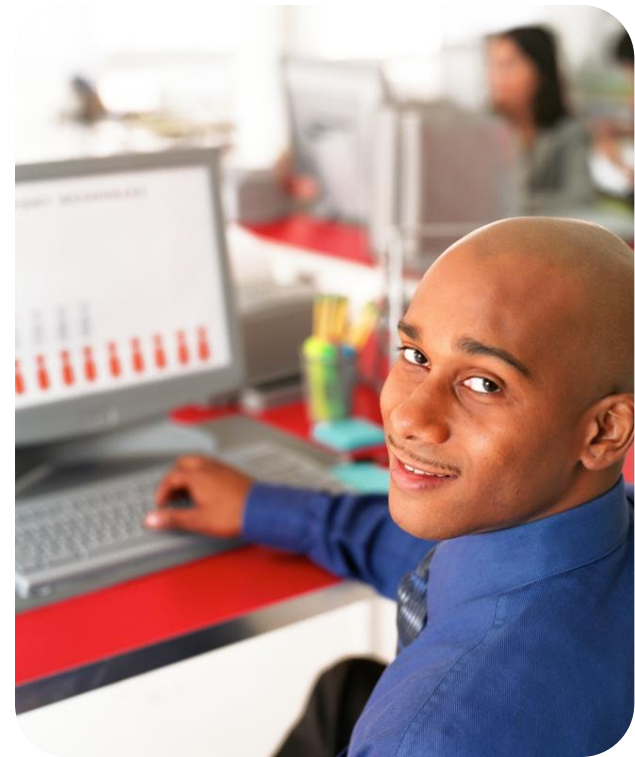
- Definition of offering
- Functionality and packaging
- Quality
- Differentiation

- Who needs it?
- Why do they need it?
- How is it different or better than the competition?

Position

SESSION 1: Start-Up Basics

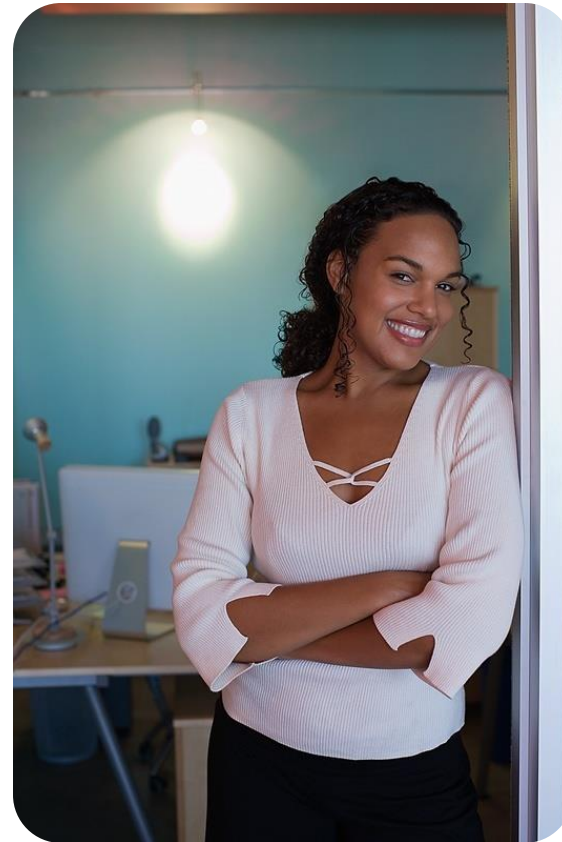
- Location, Location, Location
- Niche / target market
- Competition
- Distribution
- Merchandising



Branding

SESSION 1: Start-Up Basics

- Name recognition
- Qualification of product/service
- Market identity
- Advertising



Price

SESSION 1: Start-Up Basics



- Consumer reaction
- Cost
- Competition
- Credit terms and discount

Competition

SESSION 1: Start-Up Basics

- Size of operation and number of employees
- Price and quality
- Services provided
- Reputation: strengths and weaknesses
- Personal visits and observations
- Suppliers & contractors
- Other businesses in area



MAKING IT LEGAL

Business Organization Forms

SESSION 1: Start-Up Basics



- Sole Proprietorship
- Partnership
- Limited Liability Company (LLC)
- “C” Corporation (Conventional)
- “S” Corporation (Sub-chapter)

Recommendations for Start-Ups

SESSION 1: Start-Up Basics



Keep It Simple

- Sole proprietorship or partnership
- If liability and/or taxation is a concern, an LLC or S-corporation

Insurance Considerations

SESSION 1: Start-Up Basics



- Property
- Liability
- Motor Vehicles
- Umbrella Liability
- Worker's Compensation
- Health
- Life
- Business Interruption

Government Regulations

SESSION 1: Start-Up Basics



- Business Licenses and Approvals
- Labor Laws
- Immigration Laws
- IRS and Social Security Withholding & Payments

Every Business Owner Needs...

SESSION 1: Start-Up Basics



- Banker
- Lawyer
- Accountant
- Insurance Agent
- Business Mentor

FUNDING AND CASH MANAGEMENT

Considerations

SESSION 1: Start-Up Basics



- Total monthly cost of living
- Areas where you can cut back
- Outstanding debt
- Amount in savings
- Total amount needed to cover 6 to 12 months of expenses

Start-Up Cash Needs

SESSION 1: Start-Up Basics

Essential Considerations:

- Tools and equipment
- Leasehold improvements
- Licenses and permits
- Professional fees
- Initial inventory
- Working capital reserve fund



Operating Cash Needs

SESSION 1: Start-Up Basics



- Salaries
- Rent
- Insurance
- Taxes and fees
- Advertising
- Loan interest/ principal
- Utilities
- Maintenance

Sources of Capital

SESSION 1: Start-Up Basics

Equity Signifies Ownership

- Personal savings
- Family and friends
- Partners' contributions
- Profits retained in the business

Debt Does **NOT** Signify Ownership

- Banks and credit unions*
- Community Express Micro Loans*
- Credit cards (not recommended)

** Usually guaranteed by SBA*

Lender's View of Borrower

SESSION 1: Start-Up Basics



- Character, Commitment
- Credit rating
- Cash flow
- Collateral, Capital
- Industry knowledge
- Personal investment
- Financial history
- Financial projections
- Management skills
- Competition

Cash: Most Important Asset

SESSION 1: Start-Up Basics

- Open a separate bank account for your business
- Deposit all receipts “in tact”
- Use a petty cash fund
- Separate sales tax receipts on your books
- Hang on to cash as long as possible
- Reconcile bank account monthly
- Have adequate cash and a reserve fund at the start of the business
- Prepare and maintain a cash forecast for at least six months into the future



SMALL BUSINESS READINESS SELF-ASSESSMENT

Exercise I: Small Business Readiness Self-Assessment

SESSION 1: Start-Up Basics

- A quick self-assessment will indicate strengths and areas to work on with your mentor and other associates.
- 10 minutes to fill-in and score
- 5 minutes to share some of the areas you need to work on with a mentor

Small Business Readiness Self-Assessment

SESSION 1: Start-Up Basics

Total score should not be more than 10. Assign more points to indicate agreement, less if you do not agree.

Topic	Question	Points
Idea Feasibility	My product/service is servicing an unmet need.	
	My product/service could be expanded to gain additional customer groups.	
Market Identification	I know who my potential buyers are.	
	I have a clear value proposition for my potential buyers.	
Implementation	I know what it will take to start my business.	
	I know what it will take to run my business.	
Funding	I understand what it will take to obtain funding.	
	I have a plan to fund my business start.	
Personal Readiness	I am ready to work hard to achieve my business goals.	
	I understand the challenges ahead and have a plan to tackle them.	
Total Points:		

BUSINESS PLAN BASICS

Business Plan Importance

SESSION 1: Start-Up Basics



- Encourages an objective view
- Becomes foundation for planning
- Powerful management tool
- Communicates owner's ideas

Business Plan Contents

SESSION 1: Start-Up Basics

- Table of Contents
- Executive Summary
- Section One:
The Business
- Section Two:
Financial Forecasts
- Section Three:
Supporting Data



Now What?

SESSION 1: Start-Up Basics

1. Be well prepared to proceed by signing up for the *Simple Steps for Starting Your Business* series (includes free, one-on-one mentoring with SCORE).
 - Test the feasibility of one or multiple business ideas and start work on a business plan and financials
 - Learn more about topics presented in this session
2. Defer your decision about going into business for yourself for now, but don't give up on your dream. Work with a SCORE mentor to fine tune your idea.
3. If you are already in business – talk to the workshop leader about your options.

Simple Steps for Starting Your Business

SESSION 1: Start-Up Basics

Testing Your Business Ideas



Session 1

→ Start-up Basics

Session 2

→ Business Concept

Session 3

→ Marketing Plan

Session 4

→ Financial Projections

Session 5

→ Funding Sources & Next Steps

Sign-Up

SESSION 1: Start-Up Basics



[Insert chapter registration information here, including website and costs]

Sign up for the remaining workshops!

Simple Steps for Starting Your Business Student Webpage

<http://www.score.org/startyourbusiness>

Includes links to handouts, workshop materials, and additional resources.

Homework

SESSION 1: Start-Up Basics

1. Write a vision statement for your business idea(s). It should contain:
 - a) The overall purpose of your business: What are you trying to achieve? Why are you in business?
 - b) Describe the products and services your business provides.
 - c) Explain what is important to your business—the values your business lives by.

2. Read the business plan and background for Ann's Nursery.
www.score.org/startyourbusiness

See you at the next session on Business Concepts.

Help Us, Help You

SESSION 1: Start-Up Basics

Please complete our workshop survey:



1. On a scale of 0 - 10, how likely is it that you would recommend this workshop to your friends and colleagues?
2. What is the primary reason for the answer you just gave us?
3. What is the most important improvement that would make you rate us closer to a 10?



Small Business Development Center

at Clayton State University

UNIVERSITY OF GEORGIA

“Opportunities in the Film & Entertainment Industry”

FORUM AGENDA

- 12:25-12:30 **Welcome / Introduction of Panelists** (5min)
- 12:30-12:35 **“The Impact of Film, Television, and Music Production in Georgia”** (5min)
- 12:35-12:45 **Overview of the Production Eco-System** (10min)
- 12:45-1:20 **Panel Discussion** (35min)

Moderated by: Judiffier Pearson – UGA SBDC at Clayton State University
Film & Entertainment Business Consultant

Craig Dominey- Georgia Film Office
Manager, Camera Ready Georgia

Nelson Burke- The Engineer Guy
Film Production Vendor/ Owner (Molding, Casting, Makeup, SPFX materials)

Jim Tripp-Haith- Big Jimmy TV
Line Producer/ UPM

Winsome Sinclair – Winsome Sinclair and Associates
Casting Director/ Producer/ Owner

- 1:20-1:30 **Q & A** (10min)

Doing Business With The Federal Government

Doing Business With The Federal Government

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Doing Business With The Federal Government

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Doing Business With The Federal Government

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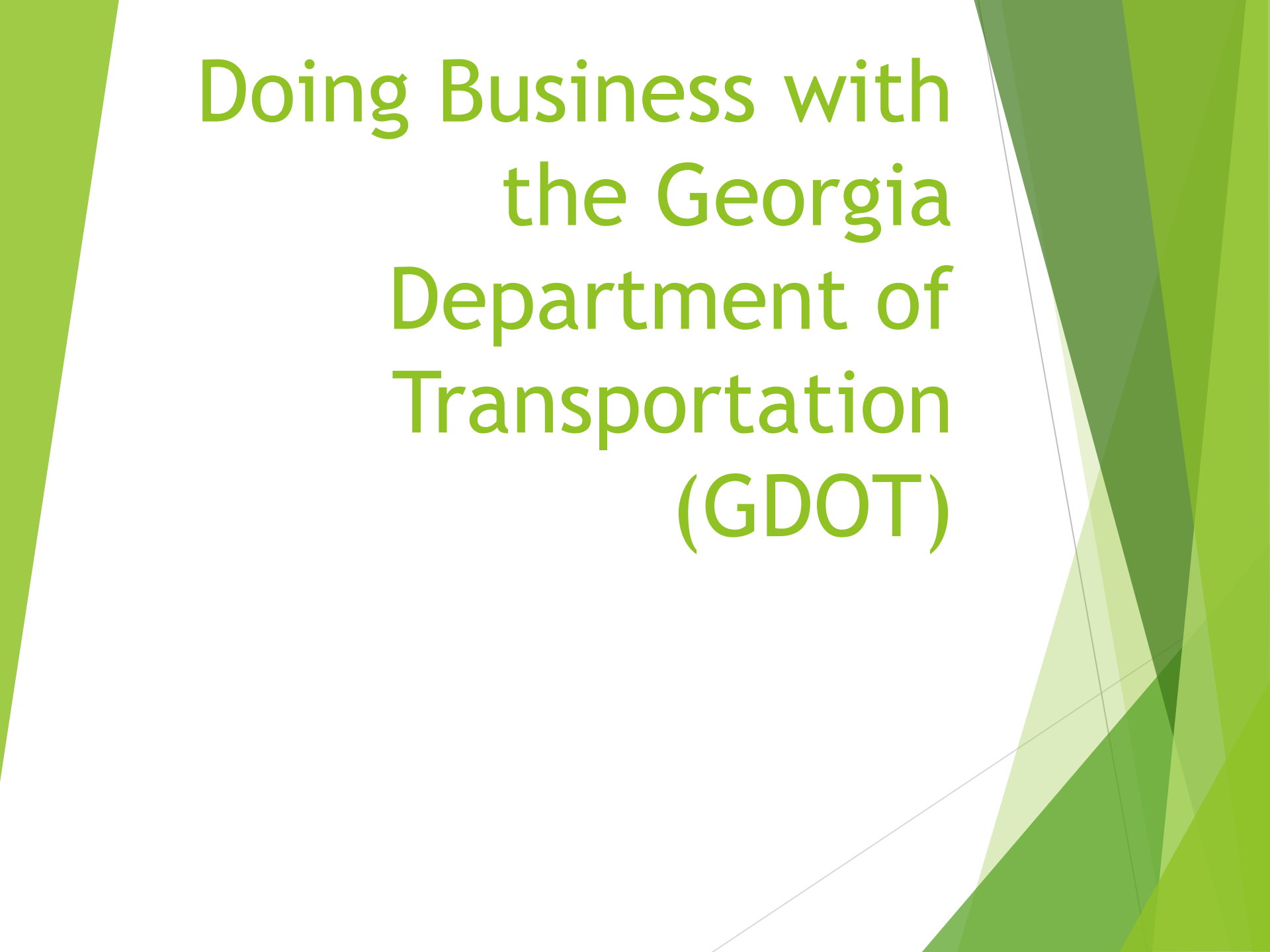
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Doing Business with the Georgia Department of Transportation (GDOT)

State Funded Projects

- ▶ The Transportation Funding Act of 2015 provided GDOT with additional resources to focus on maintenance of its roadways. Project types include:
 - ▶ Fencing & Barricades,
 - ▶ Herbicide Application,
 - ▶ Highway mowing,
 - ▶ Joint Repair of Bridge Structures,
 - ▶ Landscaping, Tree Cutting, Pruning & Vegetation Removal
 - ▶ Pavement Marking, Short Line Striping,
 - ▶ Pavement Preservation,
 - ▶ Concrete and Portland Cement Concrete,
 - ▶ Sound Barrier,
 - ▶ Traffic Signal,

Resources Available - Business Resource Center

DBEs and small businesses are being supported in their State funded project interest through our Business Resource Help Center. The Center exists to assist eligible businesses in identifying and responding to business opportunities funded by State dollars.

- Visitors to the Center are able to seek one on one assistance or participate in small workshop settings,
- Since opening in August 2016, more than 180 firms have utilized the Center's services,
- Specifically identified firms with NAICS codes that match our maintenance project work codes have been notified for specific assistance,
- Every visitor is given an Intake form to record their visit and the reason for same,
- A Satisfaction Survey is provided once the visit is concluded,



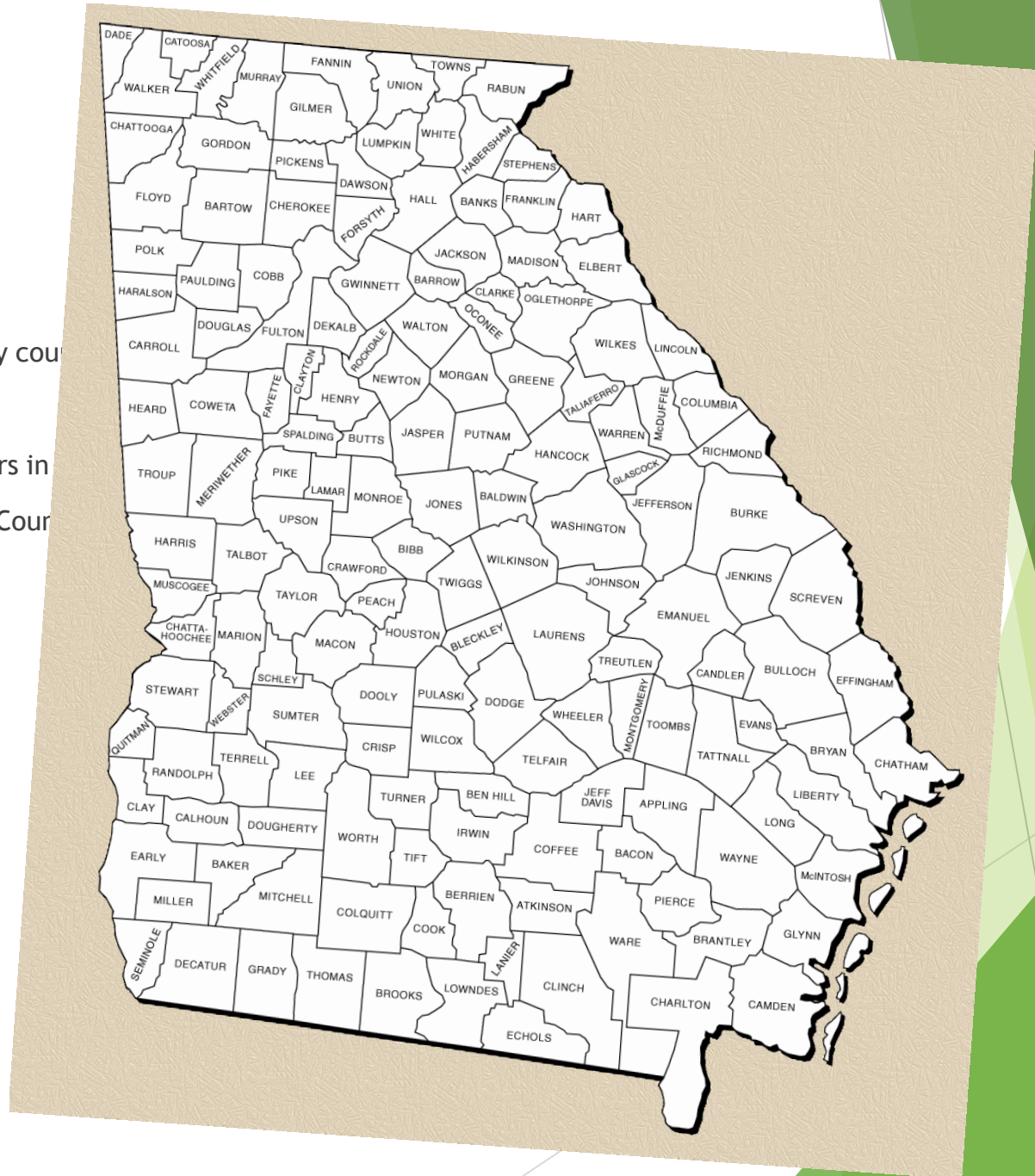
For More Information

- ▶ The GDOT Business Resource Help Center is open to eligible GDOT certified Disadvantaged Business Enterprises (DBEs), GDOT Registered Small Businesses, and veteran owned small businesses.
- ▶ Visit www.gdotstateprojects.com
- ▶ Call Business Resource Help Center at 678-420-5500

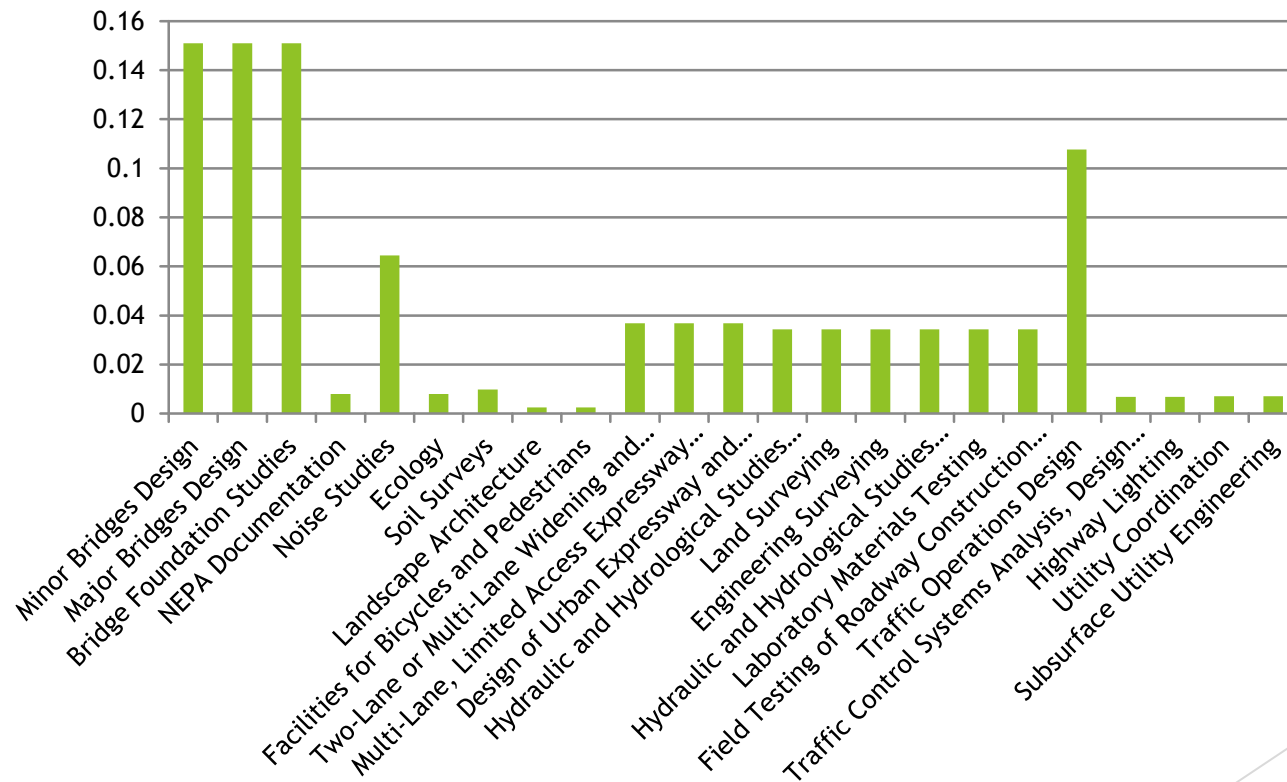
DBE Participation

- ▶ Once projects are identified, EEO reviews those projects for:
 1. Geographic Location,
 2. Scope of Work,
 3. Dollar value of project and individual work items,
- ▶ This analysis is done to arrive at a definitive DBE goal for that project,

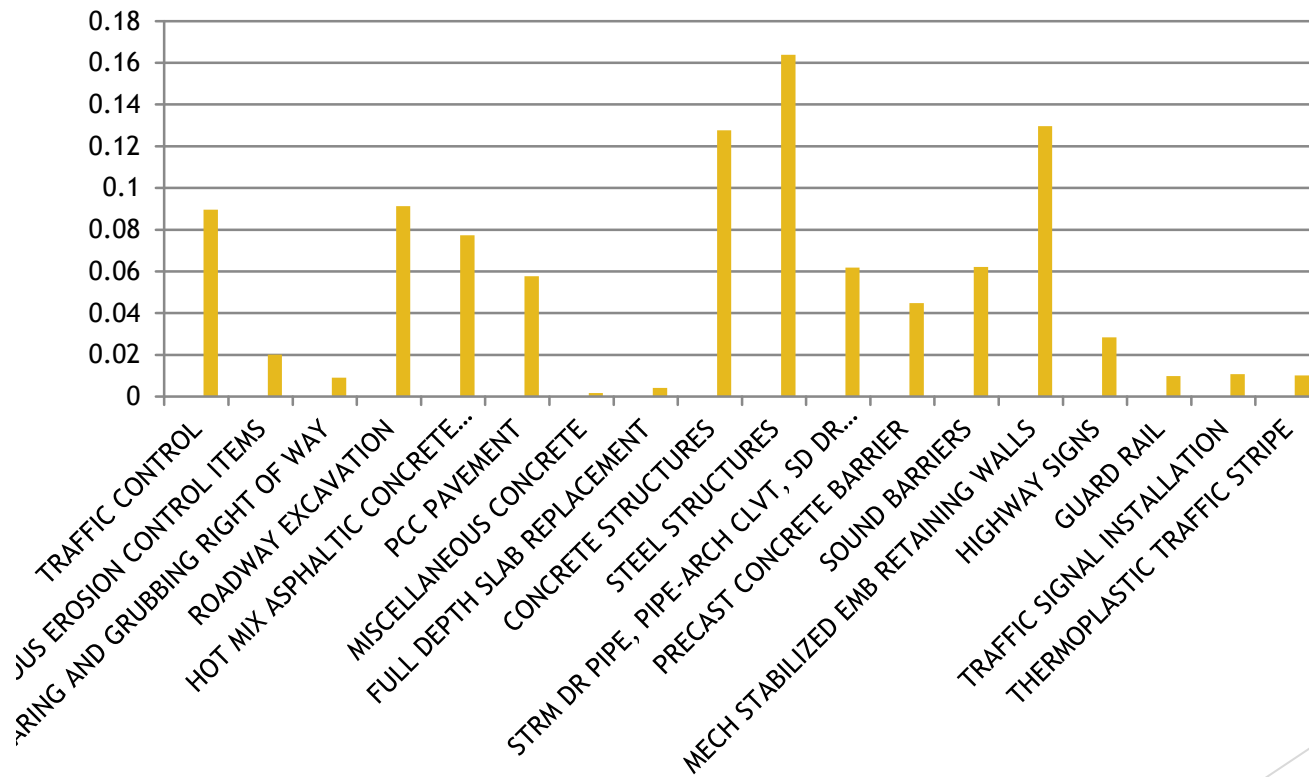
1. Project location, by county
2. Project Work Items
3. All available vendors in the work items in the County
4. Project Estimate



285 / 400 Design DBE Availability



285/ 400 Construction DBE Availability



Support in Certification

- ▶ **GA DBE Supportive Services Program**
- ▶ Construction Estimating Institute
- ▶ Federally Funded Assistance to certified DBE firms
- ▶ www.gadbesupport.com
- ▶ 855-432-1DBE

GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS

Georgia State Small Business Credit Initiative

Entrepreneurial Seminar in Conjunction with
Congressman David Scott's Job Fair



TIMOTHY D. SMITH

How to Fund Growth - Access to Capital Panel

Georgia's SSBCI Program: April 2017

Credit initiatives available to private lenders to expand small business lending:

To sustain Georgia's SSBCI program, current plans are to continue to deliver the following:

Georgia Loan Participation Program (LPP)

\$17.2 million

To assist Georgia's private financial institutions in providing capital to small-to-mid-sized employers

Georgia Small Business Credit Guarantee (SBCG)

\$10.8 million

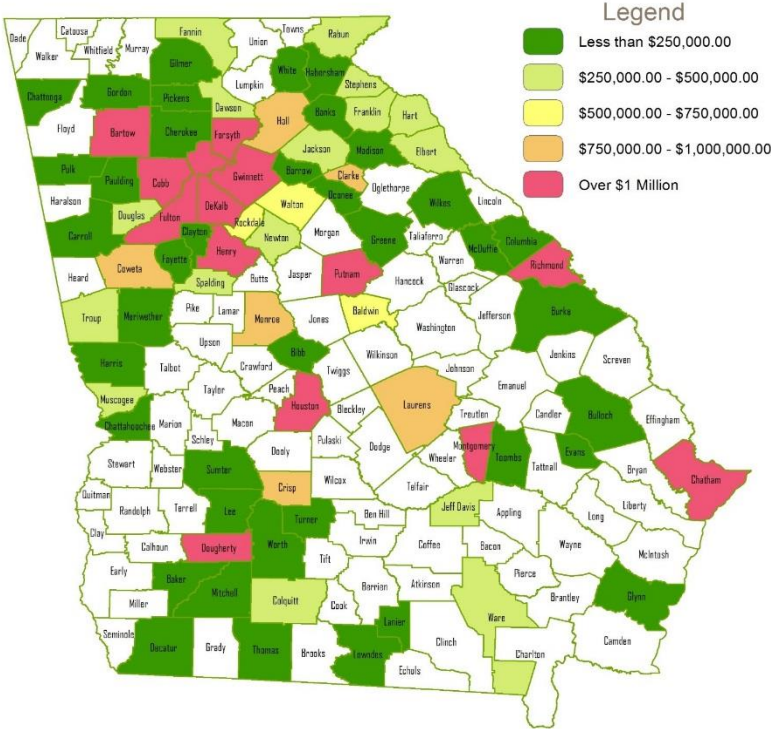
To guarantee financiers' loans to small businesses that employ thousands of Georgians

SSBCI Program Execution

As of March 31, 2017

Enrolled Loans	486
SSBCI Investment	\$51,393,651
Private Investment	\$254,144,767
Jobs Created	2,378
Jobs Retained	1,880
Counties Served	73
Participating Lenders	52

Georgia SSBCI Loan Activity
as of March 31, 2017



SSBCI Advantages

□ Lenders

- Credit enhancements
- Delegated lending
- Potential for Community Reinvestment Act (CRA) credit
- Streamlined process
- Increased loan portfolio

□ Small Businesses

- Access to affordable capital
- New/expansion market opportunities
- Expertise
- Establish banking relationships
- Stronger financial condition

For more information

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www.georgia-ssbci.org