



U.S. Small Business
Administration

NEW MEXICO EDITION 2020

Small Business

RESOURCE GUIDE



**START
GROW
EXPAND
YOUR BUSINESS**

Small
businesses
power our
economy.

The SBA
powers
small
businesses.

During these uncertain times, we're still here for you. Whether you're in need of financial assistance or reworking your business plan, SBA has your back...because small business is our business.

Contact sba.gov/nm to learn how to move your business forward with confidence.



U.S. Small Business
Administration

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New Mexico Edition 2020



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ON THE COVER Emile Gonzales, courtesy of G2i

A MESSAGE FROM THE ADMINISTRATOR



It is my honor to serve as Administrator of the U.S. Small Business Administration, leading a dedicated team of talented individuals across America who are focused on helping entrepreneurs start, grow, and expand their small businesses. The SBA is here to support the prosperity and longevity of our nation's small businesses with timely and innovative resources to help them thrive in today's economy. America's entrepreneurs are innovators, risk-takers, and the catalyst for employment opportunities within their communities, and they are what makes our economy so strong and dynamic.

As we enter a new decade of possibilities, small businesses have a remarkable opportunity to continue building upon the success we've seen in our economy over the last three years. As the voice for America's 30 million small businesses, I am eager to advocate on entrepreneurs' behalf as a member of the President's Cabinet. Whether it's seeking access to capital, government contracting opportunities, business mentoring, or assistance with disaster recovery, the SBA is ready and determined to help our customers succeed.

The SBA remains committed to continuing our support of America's entrepreneurs and making an even bigger impact in communities across the country. In particular, the SBA is focused on elevating female entrepreneurs and our military veterans, expanding access to SBA resources

among entrepreneurs in disadvantaged communities, and continuing to prioritize disaster relief.

Within this resource guide, you will learn more about the tremendous tools the SBA provides small businesses through our 68 District Offices and numerous Resource Partners, such as our Small Business Development Centers, our SCORE mentoring network, Women's Business Centers, and Veterans Business Outreach Centers. Featured in this guide are some of the remarkable success stories of entrepreneurs who partnered with the SBA to take their businesses to the next level. The SBA encourages you to also utilize these resources to help strengthen and meet your business goals.

Sincerely,

Jovita Carranza
SBA Administrator



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Local Agent | ProgressiveCommercial.com

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3203 N. Main

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509 Broadway

ELEPHANT BUTTE (575) 744-5593
501 Butte Blvd

LAS CRUCES (575) 527-5498
1043 N. Main

HATCH (575) 267-1095
134 E. Hall, Suite B

FARMINGTON
320 W. Main (505) 325-1971

FARMINGTON
6570 E. Main (505) 326-6204

KIRTLAND (505) 598-5823
2 CR 6500

BLOOMFIELD (505) 632-0450
920 N. First

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SBA New Mexico District Office

500 Gold Ave. SW, suite 11301

Albuquerque, NM 87102

(505) 248-8225

sba.gov/nm

@SBA_NewMexico

District Director Letter

Welcome to the 2020 edition of the U.S. Small Business Administration's New Mexico Small Business Resource Guide. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster.

To get started, visit an SBA office or one of our SBA Resource Partners. Our local Small Business Development Centers, Women Business Centers, the Veteran Business Outreach Center, and SCORE mentors provide free or low-cost business guidance to New Mexico small business owners and entrepreneurs. Find out if SBA-backed financing is right for you by consulting with an SBA specialist at one of our partner lending institutions. This guide also details SBA disaster assistance loans and SBA-backed loans exclusively for small business exporting. If you are interested in getting started in government contracting, read about SBA certifications and our business development programs. Eligible small business owners can receive one-on-one counseling and technical guidance so they can better compete in the public marketplace.

We're also helping create economic possibility in low-income communities. The SBA works with the U.S. Department of Housing and Urban Affairs to increase investments in Opportunity Zones located in our district, often expanding from Historically Underutilized Business Zones. Opportunity Zones provide a tax break in which investors can use capital gains to support long-term economic development.

Stay up to date on SBA events near you and get valuable local business information by following us @SBA_NewMexico. Register for email updates at sba.gov/updates. Use our Small Business Resource Guide to power your dream of starting, growing, or expanding your small business in New Mexico.

Sincerely,



John Garcia
District Director



District Director

John Garcia
(505) 248-8238
john.garcia@sba.gov

Deputy District Director

Ivan Corrales
(505) 248-8227
ivan.corrales@sba.gov

Business Opportunity Specialists

Joshua Baca
(505) 248-8236
joshua.baca@sba.gov

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merico.zanotti@sba.gov

LOCAL BUSINESS ASSISTANCE



How I Did It

Emile Gonzales

Founder/owner, G2i
Albuquerque, NM

With guidance from the SBA New Mexico District Office and her local Procurement Technical Assistance Center, Emile Gonzales positioned her business to better compete for government contracts.

Emile has worked her way up in the male-dominated industry, founding G2i in 2006 after a career in residential construction and renovation. G2i is a general contractor specializing in design-build and bid-build construction, renovations, and demolition. She has also stepped in as a senior project manager at a crucial time, working on several multimillion dollar projects. Emile knew she wanted her small business to capitalize on local SBA assistance so her team and community could benefit.

Challenge

One of our biggest obstacles was figuring out the government contracting process. Bidding on and winning these projects is a daunting process. We needed expert business counselors who could guide us through the process and provide best practices at no additional cost to us.

Solution

The SBA New Mexico staff answered all my questions on how to succeed as a government contractor. I also received guidance on surety bonding, which is integral in the construction industry. My local SBA directed me on how to do annual reviews as well as so many other things pertinent to growing a small business, avoiding any fast-growth pitfalls. Also essential to my growth was the SBA Emerging Leaders program. I received business training and networking opportunities that accelerated the growth of my small business. In the class, you create a three-year growth plan which requires you to review the fundamentals of business ownership. I committed to the seven-month program because I wanted to develop that long-term growth plan with business experts. I still use that plan to this day to attain and track annual goals.

My district office staff also directed me to the SBA 8(a) Business Development Program, which provides free business development education to better compete in the public sector. I had the opportunity to meet with government contracting specialists so that I could understand what agencies are looking for and how to best bid for these contracts. I got invaluable training on how to develop business systems and proposals. G2i was then able to secure a HUBZone designation because our office is located in a historically underused business zone. This designation allows special access to federal contracts.

Benefit

G2i has grown from netting \$100,000 to \$5-\$8 million a year. We started out in one office room and grown into a six-room suite. I've increased my employees' earnings from \$95,000 total a year to \$646,000. I've added new benefits, like a 401k profit-sharing plan. This has had a significant effect on the quality of life for my employees.



“The SBA New Mexico staff answered all my questions on how to succeed as a government contractor.”

Emile Gonzales
G2i founder/owner

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you startup and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

SMALL BUSINESS DEVELOPMENT CENTERS

950+

**Small Business
Development Centers**

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at sba.gov/sbdc.

SCORE

300+

SCORE chapters

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation's largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at sba.gov/score.

WOMEN'S BUSINESS CENTERS

100+

**Women's Business
Centers**

Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

20+

**Veterans Business
Outreach Centers**

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.

Our Local SBA Resource Partners

SBA's Resource Partners are independent organizations funded through SBA cooperative agreements or grants.

Small Business Development Centers

New Mexico SBDC Lead Center

State Director Russel Wyrick
Santa Fe Community College
6401 Richards Ave.
(505) 428-1362 or (800) 281-7232
Fax (505) 428-1469
nmsbdc.org

Central New Mexico Community College SBDC

Workforce Training Center
Interim Director Francisquita Fernandez
5600 Eagle Rock Ave. NE, Albuquerque
(505) 224-5250

Meeting locations:

Albuquerque Hispano Chamber of Commerce

1309 Fourth St. SW
(505) 224-5250, by appointment

Montoya Campus

4700 Morris St. NE, room TW-103C,
Albuquerque
(505) 224-5250, by appointment

Rio Rancho Campus

2601 Campus Blvd. NE, room RR-121C
(505) 224-5250, by appointment

Clovis Community College SBDC

Director Sandra Taylor-Sawyer
417 Schepps Blvd.
(575) 769-4136

Dona Ana Community College SBDC

Workforce Center
Director Jo Ann Garay
2345 E. Nevada Ave., suite 101, Las Cruces
(575) 527-7676

Eastern New Mexico University-Roswell SBDC

Director Scott Bucher
20 W. Mathis St., Roswell
(575) 624-7133

Luna Community College SBDC

Director Don Bustos
366 Luna Drive, Las Vegas
(505) 454-2582

Mesalands Community College SBDC

Director Vicki Watson
911 S. 10th St., Tucumcari
(575) 461-4413 x140

New Mexico Junior College SBDC

Director Brandon Hunt
1 Thunderbird Circle, Hobbs
(575) 492-4700

NMSU-Alamogordo SBDC

Director Trish Livingston
2400 N. Scenic Drive
(575) 439-3660

ENMU-Ruidoso SBDC

709 Mechem Drive
(575) 439-3660, by appointment

NMSU-Carlsbad SBDC

Director Nicholas Melbourne
221 S. Canyon
(575) 885-9531

NMSU-Grants SBDC

Director Denise Chavez
701 E. Roosevelt Ave.
(505) 287-6688

Northern New Mexico College SBDC

Director Julianna Barbee
921 Paseo de Onate, Espanola
(505) 747-2236

San Juan College SBDC

Director Carmen Martinez
5101 College Blvd., Farmington
(505) 566-3528

Santa Fe Community College SBDC

Santa Fe Higher Education Center
Director Brian DuBoff
1950 Siringo Road
(505) 428-1343

UNM-Gallup SBDC

Director Cynthia Jarvison
106 W. Highway 66
(505) 722-2220

UNM-Los Alamos SBDC

Director Monther Jubran
4000 University Drive
(505) 662-0337

UNM-Taos SBDC

Director Anwar Kaelin
115 Civic Plaza Drive
(575) 737-6214

UNM-Valencia SBDC

Director Vernon Mulanix
280 La Entrada
Los Lunas
(505) 925-8980

Meeting locations:

Belen Business Center

719 S. Main St.
(505) 925-8980, by appointment

Socorro Public Library

401 Park St.
(505) 925-8980, by appointment

Western New Mexico University SBDC

Watts Hall
Interim Director Mario LaFragola
500 18th St.
Silver City
(575) 538-6320

Meeting locations:

Mimbres Valley Learning Center

2300 E. Pine St., Deming
(575) 546-6556 x4105

**The International
Business Accelerator**

Executive Director Jerry Pacheco
2660 Airport Road, suite 780
Santa Teresa
(575) 589-2200
nmiba.com

SCORE

Contact your closest SCORE office first for an appointment.

Albuquerque Chapter

Chair Stephanie Skaggs
500 Gold Ave. SW, suite 11409
(505) 248-8232
albuquerque.score.org

Las Cruces Chapter

Chair Doug Butler
Loretto Towne Center
505 S. Main St., suite 125
(575) 523-5627
lascrucses.score.org

**Santa Fe & Northern
New Mexico Chapter**

Chair Bob Gallatin
Montoya Federal Building
120 S. Federal Place, room 307
Santa Fe
(505) 988-6302
santafe.score.org

Veterans Business Outreach Center

Director Richard Coffel
5201 Eagle Rock Ave. NE, suite 2A,
Albuquerque
(505) 383-2403
Fax (505) 383-2413
nmvbc.org



COURTESY OF THE SBA

Women's Business Centers

WESST Enterprise Center

President Agnes Noonan
609 Broadway Blvd. NE, Albuquerque
(505) 246-6900
Fax (505) 243-3035
wesst.org

WESST Albuquerque

Regional Manager Margarita Guarin
609 Broadway Blvd. NE
(505) 246-6900

WESST Farmington

San Juan College Quality Center for Business
Regional Manager Alex Chambers
5101 College Blvd., suite 5060
(505) 566-3715

WESST Las Cruces

Regional Manager Humberto Hajar
277 E. Amador Ave., suite 275
(575) 541-1583

WESST Rio Rancho

New Mexico Bank & Trust Building
Regional Manager Brad Crowson
4001 Southern Blvd., suite B
(505) 892-1238

WESST Roswell

Bank of America Building
Regional Manager Rhonda Johnson
500 N. Main St., suite 700
(575) 624-9850

WESST Santa Fe

Santa Fe Business Incubator
Regional Manager Bette Bradbury
3900 Paseo del Sol, suite 351
(505) 474-6556



Your Advocates

The SBA offices of advocacy and ombudsman are independent voices for small business within the federal government.

Advocacy

When you need a voice within the federal government for your interests as a small business owner, SBA advocates are here to assist. They analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits.

The office, [advocacy.sba.gov](https://www.sba.gov/advocacy), helps with these small business issues:

- » if your business could be negatively affected by regulations proposed by the government
- » when you need economic and small business statistics

The SBA Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, and federal agencies.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy receive assistance from the SBA national ombudsman.

The ombudsman's office helps you:

- » resolve regulatory disputes with federal agencies
- » reduce unfair penalties and fines
- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA national ombudsman. These events are posted periodically on the ombudsman website, [sba.gov/ombudsman](https://www.sba.gov/ombudsman).

To report how a proposed federal regulation could unfairly affect you, contact [advocacy.sba.gov](https://www.sba.gov/advocacy).

To submit a comment about how your business has been hurt by an existing regulation, visit [sba.gov/ombudsman/comments](https://www.sba.gov/ombudsman/comments).

To submit a comment or complaint through the online form, visit [sba.gov/ombudsman/comments](https://www.sba.gov/ombudsman/comments). Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.



Adriana Medina, owner of Fuerte Fitness, in Seattle, WA, received counseling from a SCORE mentor and a Women's Business Center adviser.

COURTESY OF THE SBA

How to Start a Business in New Mexico

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics

Even if you're running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research regulations is as important as knowing your market. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research

View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Name Registration

Register your business name with the county clerk where your business is located. If you're a corporation, also register with the state. The Secretary of State supports New Mexico businesses by registering and authenticating business entities and trademarks, enabling secured creditors to protect their financial interests.

» **New Mexico Secretary of State**
325 Don Gaspar, suite 300, Santa Fe
(800) 477-3632
sos.state.nm.us

Taxes

As a business owner, you should know your federal tax responsibilities and make business decisions to comply with tax requirements. The IRS Small Business and Self-Employed Tax Center, irs.gov/businesses/small-businesses-self-employed, includes information on paying and filing income tax and finding an Employer ID Number.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. For the latest tax reform updates that affect your bottom line, visit irs.gov/tax-reform.

» Tax Assistance Centers

Albuquerque

5338 Montgomery Blvd. NE
(505) 837-5631

Las Cruces

505 S. Main, suite 149
(575) 526-0161

Santa Fe

2945 Rodeo Park Drive E.
(505) 424-5961

» State Taxes

New Mexico Taxation & Revenue Department
1100 S. Saint Francis Drive, Santa Fe
(505) 827-0700
tax.newmexico.gov

Social Security

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms at (800) 772-1213 or visit socialsecurity.gov/employer. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms, see uscis.gov/forms. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify is the quickest way for employers to determine the employment eligibility of new hires by verifying the Social Security number and employment eligibility information reported on Form I-9. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit employer.gov and dol.gov. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit osha.gov.

» Albuquerque

Wage and Hour Division
500 Gold Ave. SW, suite 12000
(505) 248-6100

» State Department of Labor

121 Tijeras NE, suite 3000
(505) 841-4400

» New Mexico Department of Workforce Solutions

401 Broadway NE
(877) 664-6984
dws.state.nm.us

» New Mexico Workers Compensation Administration

2410 Centre Ave. SE
(505) 841-6000
<https://workerscomp.nm.gov>
Santa Fe

» New Mexico OSHA

525 Camino De Los Marquez, suite 3
(505) 476-8700

Employee Insurance

Check your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, call the Small Business Health Options program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

» New Mexico's Health Insurance Exchange

7601 Jefferson St. NE, suite 160, Albuquerque
(833) 862-3935
bewellnm.com

Environmental Regulations

State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free and confidential assistance to help small business owners understand and comply with environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list.

» Environmental Protection Agency Small Business Division

epa.gov/resources-small-businesses

» New Mexico Environment Department

Harold Runnels Building
1190 St. Francis Drive, suite N4050, Santa Fe
(505) 827-2855
env.nm.gov

Accessibility & ADA Compliance

For assistance with the Americans with Disabilities Act, call the ADA center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the

ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support

Employers are essential to the success of the child support program and collect 75% of support nationwide through payroll deductions. You're required to report all new and rehired employees to the State Directory of New Hires. If you have employees in two or more states, you may register with the Department of Health and Human Services to report all your employees to one state. Find electronic income withholding orders and the Child Support Portal, which can be used to report information to nearly all child support agencies, at acf.hhs.gov/programs/css/employers. Send questions to employerservices@acf.hhs.gov.

» **New Mexico Child Support Enforcement Division**
(800) 288-7207

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov, call (800) 786-9199 or the Texas Regional Office in Dallas, Texas, uspto.gov/texas. For inventor entrepreneur resources visit uspto.gov/inventors.

There are three types of patents:

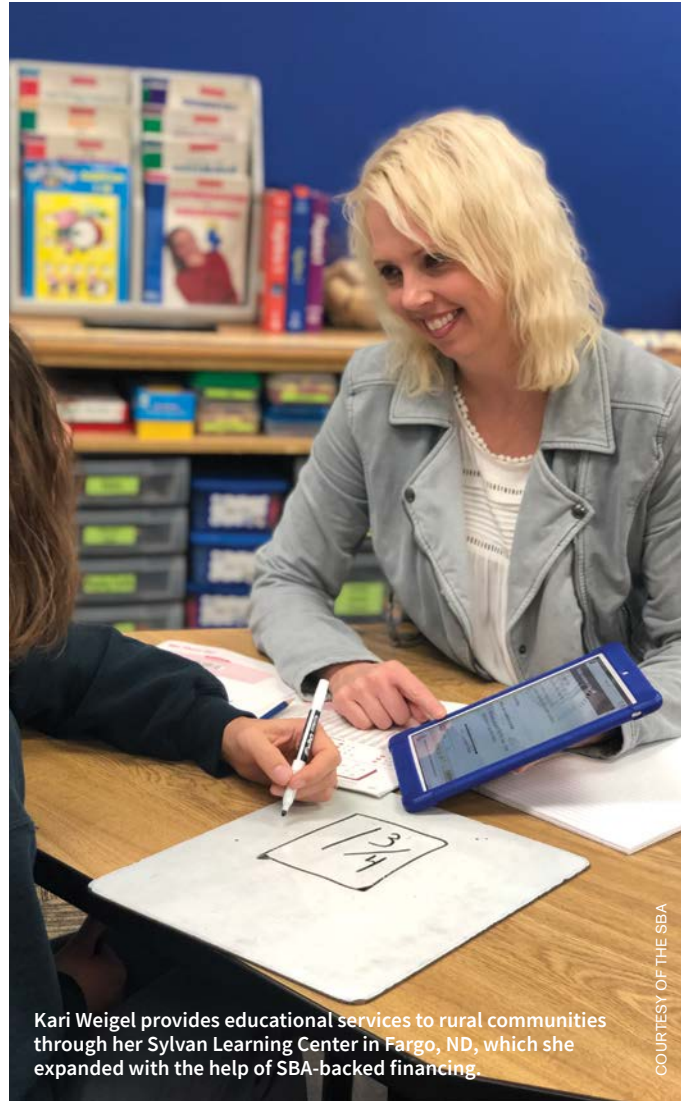
- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for a manufactured article.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, name, symbol, device, or any combination, used to identify and distinguish the goods/services of one provider from others. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks, which may conflict with and supersede state trademarks. Visit uspto.gov/trademarks.

» **State Trademark Registration**
New Mexico Office of the Secretary of State
325 Don Gaspar, suite 300, Santa Fe
(800) 477-3632
sos.state.nm.us

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works, such as computer software. Copyrights do not protect facts, ideas, and systems, although they may protect the way they are expressed. For general information on copyrights, contact:

» **U.S. Copyright Office**
U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. SE
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov



Kari Weigel provides educational services to rural communities through her Sylvan Learning Center in Fargo, ND, which she expanded with the help of SBA-backed financing.

COURTESY OF THE SBA

Economic Development

New Mexico Economic Development Department

Cabinet Secretary Alicia Keyes
Joseph M. Montoya Building
1100 S. St. Francis Drive, Santa Fe
(505) 827-0300
gonm.biz

Exporting Assistance

New Mexico Economic Development Department

Office of International Trade
Director Ed Herrera
1100 S. St. Francis Drive, Santa Fe
(505) 827-0315
gonm.biz > [business development](#) > [international trade](#)

U.S. Export Assistance Center

El Paso World Trade Center
9570 Pan American Drive
El Paso, TX
(915) 929-6971
export.gov/texas/elpaso

Emerging Leaders

Learn the skills to grow your small business in this seven-month course.



COURTESY OF AA&A FIRE AND SAFETY

▲ HOW THE SBA HELPED ME SUCCEED

When April Broderick wanted to expand into government contracting, she turned to the SBA. A&A Fire and Safety Co. in Cabot, AR serves the fire protection and service needs of businesses, schools, and fire departments across Arkansas. She took over from her father, Alan, in 2014, becoming one of the few women executives in her industry. With the help of the SBA Emerging Leaders program, April received business training and networking opportunities to help her better compete in the public marketplace. April committed to the program because she wanted to develop a three-year growth plan with business experts. Since graduating from Emerging Leaders, she has grown her business to six full-time employees, seven part time, with a projected 2019 revenue of \$1.7 million.

Accelerate Growth

Small business executives looking to grow their business, create jobs, and strengthen their communities will find their next challenge



in the SBA Emerging Leaders program. This seven-month course offers about 100 hours of training and provides the opportunity for high-potential small business owners to work with experienced coaches and mentors while developing connections with peers, local leaders, and the financial community.

How it benefits you

Since the start of the program in 2008, Emerging Leaders graduates have reported creating over 6,500 jobs, gaining more than \$300 million in new financing, and securing over \$3.16 billion in government contracts. Participants produce a three-year strategic growth plan that connects them with the necessary tools and resources to reach major performance targets.

What you learn

The curriculum is research-based and nationally scalable, enabling you to engage in focused development and expansion strategies, including options for accessing new capital and securing government contracts.

Who's eligible

Small businesses having annual revenues of at least \$250,000, in business for at least three years, and with at least one employee.

Get involved

To register online, visit sba.gov/emergingleaders.

Entrepreneurial Resources

Regional Innovation Clusters

Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join

Small businesses driving innovation in one of these tech industries:

- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

How it works

Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you

Network with other industry innovators and connect with resources that will help your small business find funding. You'll also receive guidance on how to better compete for government contracts and other opportunities for growth and expansion. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved

Find an SBA Regional Innovation Cluster near you by visiting [sba.gov/localassistance](https://www.sba.gov/localassistance). Select the regional innovation clusters on the drop-down menu.

Online Learning

Find free short courses and learning tools to start and grow your small business at [sba.gov/learning](https://www.sba.gov/learning). The SBA's free Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.



Courses include:

- writing your business plan
- understanding your customer
- buying a business
- marketing to win customers
- legal requirements
- financing options
- disaster recovery

Native American Workshops

Tribal enterprises and business organizations can receive entrepreneurial training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting [nativesmallbusiness.org](https://www.nativesmallbusiness.org).

SBA Regional Innovation Clusters



1 Autonomous & Unmanned Systems Cluster – Emerging Tech Ventures

2 The Ozarks Cluster – Startup Junkie
(Industry focus: Food processing, supply chain, & logistics)

3 The Water Council Cluster

4 Marine Industry Science & Technology Cluster

5 BioSTL: St. Louis Biosciences Cluster

6 Oklahoma-South Kansas Unmanned Aerial Systems Cluster

7 The Appalachian Ohio Wood Products Cluster

8 Conductor RIC in Healthcare, Education & Data/Decision Sciences – Startup Junkie Consulting

9 Integrative Business Services Inc.
(Industry focus: Optics)

10 Great Plains Technology & Manufacturing Cluster

11 Montana Bioscience Cluster – Montana Technology Enterprise Center

12 AgLaunch Initiative

13 Utah Advanced Material Manufacturing Initiative

14 Defense Alliance - LSI Business Development Inc. (Industry focus: Advanced Power and Energy)

AVMAC President/CEO Bert Ortiz, left, and fellow U.S. Navy veteran and electrician Ken Morey manufacturing a power panel bracket.



COURTESY OF AVMAC INC.

◀ HOW THE SBA HELPED ME SUCCEED

U.S. Navy veteran Roberto Ortiz puts his 40 years of aviation management experience to use as a small business owner in Chesapeake, VA. Bert expanded AVMAC Inc. into the government sector fulfilling aviation and maritime logistical services with the help of his local SBA Veterans Business Outreach Center. VBOCs are the first stop for military community entrepreneurs looking to start, grow, or expand a small business. The VBOC located at Old Dominion University helped Bert obtain government contracting business certifications. With support from his local VBOC, Bert has strategically positioned AVMAC in the federal marketplace to better compete for large-scale government contracts. From AVMAC's first contract in 2010, this veteran-led company has nearly doubled in revenue and grown to over 400 employees.



Opportunities for Veterans

Military community members become more successful entrepreneurs with the help of the SBA.

Entrepreneurship training

In Boots to Business, explore business ownership and other self-employment opportunities while learning key business concepts. Walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense's Transition Assistance Program.

Who's eligible?

Service members transitioning out of active duty and military spouses. Boots to Business: Reboot, for veterans, National Guard or Reserve members and military spouses, teaches this entrepreneurship curriculum off base in communities. Register for either B2B program at <https://sbavets.force.com>.

For women veterans

Receive entrepreneurial training geared toward women veterans, service

members, and spouses through these SBA-funded programs:

- » Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
- » LiftFund in San Antonio, Texas

For service-disabled veterans

Learn how to start and grow a small business using these SBA-funded programs:

- » Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York

- » Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
- » Veteran Entrepreneurship Jumpstart at St. Joseph's University in Philadelphia, Pennsylvania
- » Dog Tag Inc., affiliated with Georgetown University in Washington, DC

Financing

Employee called to active duty?

You can receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA specialist or lender about the Military Reservist Economic Injury Disaster Loan.

Government contracting

Veteran-owned and service-disabled veteran-owned small businesses that want to better compete in the public market receive training from the Veteran Institute for Procurement, nationalvip.org.

VIP Start

Enter the federal market and become ready for procurement.

VIP Grow

Strategize to expand and operate within the federal marketplace.

VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

Get certified

Learn about the service-disabled veteran-owned small business certification program on page 48.

Need assistance?

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.



COURTESY OF AVMAC INC.

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.



Business plans help you run your business.

A good business plan guides you through managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart investment. Brain storm with a business counselor (visit one of our SBA Resource Partners detailed on page 10) and write a **traditional business plan**, which uses a standard structure and detailed sections. Once you've got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don't have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

Executive Summary

Briefly summarize your company and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description

Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve.

Explain the competitive advantages you have that will make your business successful. Are there experts on your team? Have you found the perfect location? Your company description is the place to boast about your strengths.

Market Analysis

Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women's Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management

Explain how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or limited liability company.

Want to see an example of a business plan?

View examples of business plans at [sba.gov/business-guide/plan/write-your-business-plan-template](https://www.sba.gov/business-guide/plan/write-your-business-plan-template)

TRADITIONAL BUSINESS PLAN CHECKLIST

- Executive summary
- Company description
- Market analysis
- Organization and management
- Service or product line
- Marketing and sales
- Funding request
- Financial projections
- Appendix

Use an organizational chart to show the hierarchy. Explain how each person's experience will contribute to the success of your venture. Consider including CVs of key members.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and the product lifecycle. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it.

Marketing and Sales

Your marketing strategy should evolve and change to fit your needs in each context.

Describe how you'll attract and retain customers. Show how a sale will actually happen. You'll refer to this section later when you make financial projections, so be thorough.

Funding Request

If you're asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you'd like. Your goal is to clearly explain how much funding you'll need over the next five years and how the investment will be used.

Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you'll pay off the debt.

Financial Projections

Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Explain your projections and match them to your funding requests.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.

Use visual organization tools—graphs and charts—to tell your business's financial story.

Appendix

Here you'll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

LEAN STARTUP PLAN FORMAT

Write a lean startup plan if requested from an investor, or if your business is relatively simple or you plan to regularly change and refine as you go.

Lean startup plans use more visual organization tools and only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing your company's fundamental facts. Your business counselor can help you edit down into the Business Model Canvas, used here—the most well known style, or another lean startup template.

Key Partnerships

Note the other businesses you'll work with, such as suppliers, manufacturers, subcontractors, and strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

Key Resources

List resources you'll leverage to create value for your customer. Your most important assets include staff, capital, and intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone-certified businesses.

Value Proposition

Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships

Describe how customers will interact with your business. Think through the customer experience from start to finish. Is it automated or personal? In person or online?

Customer Segments

Name your target market. Your business won't be for everybody; it's important to have a clear sense of who you serve.

Channels

List the most important ways you'll talk to your customers.

Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face.

Revenue Streams

Explain how your company makes money: direct sales, memberships fees, selling advertising space? If your company has multiple revenue streams, list them all.

LEAN STARTUP PLAN CHECKLIST

- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams

FUNDING PROGRAMS

Financing Your Small Business



How We Did It

Crafting a Business

SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

WRITTEN BY BECKY BOSSHART

Jennifer and Jeff Herbert's home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they've sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberts are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.


Challenge

The Herberts wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn't there to expand. They say that choosing to do something new breaks the mold, which can be uncomfortable for traditional lenders.

Solution

Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than \$600,000. The Herberts' first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberts recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

Benefit

The Herberts started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of \$2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders. 



Jeff & Jennifer Herbert, owners of Superstition Meadery, completed their 7,450-square-foot production space and opened a tasting room in Prescott, AZ with the assistance of SBA-backed financing. See their story on YouTube by searching for the 2019 National Small Business Persons of the Year.

COURTESY OF SUPERSTITION MEADERY

5 Tips for Success

Get guidance.

Develop a working relationship with an SBA Resource Partner (see page 10). Your business adviser will help make your business ready for financing.

Define your lending needs.

Determine if a loan is right for you and if this is the right time. Define your needs. How much do you need? What are you going to use it for? Include this in your business plan.

Keep clear records.

Track your cash, inventory, accounts payable & receivable, payroll, sales, purchases, loans payable, owners' equity, and retained earnings. Most lenders will want to see this data, balance sheets, and profit & loss statements for multiple years.

Talk to multiple lenders

Talk to multiple lenders and see who best matches your business. Lenders have different levels of risk and types of industries they take on.

Check all options.

SBA Lenders determine if you're eligible for SBA financing programs based on your industry & experience, collateral, credit score, and the relationship & transparency you develop with the lending agent.

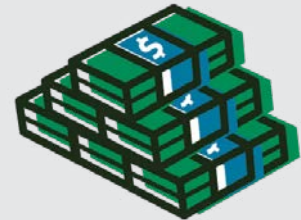
Lender Match

Find a lender interested in working with you at sba.gov/lendermatch. This matching tool connects entrepreneurs with SBA Lenders in your area.



SBA guarantees

help small business owners and entrepreneurs who are creditworthy but don't qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.



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- FHLB Small Business Boost Program

1. This is not an offer of credit. All loan applications are subject to credit approval. Speak to a Century Bank representative for more information and details including rates and other applicable fees.



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(575) 439-9800

First National Bank

414 10th St.
(575) 437-4880
3101 N. White Sands Blvd.
(575) 443-5154

First Savings Bank

500 Ninth St.
(575) 443-5075

Pioneer Bank

1020 10th St.
(575) 439-6040

WaFd Bank

300 E. First St.
(575) 439-0011

Wells Fargo Bank

1109 New York Ave.
(505) 766-6423

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Bank of Albuquerque

400 S. Tijeras., suite 150
(505) 222-8512
4901 Central Ave. NE
(505) 855-0640
6600 Fourth St.
(505) 855-0680
401 Coors Road NW
(505) 839-6180
3301 Coors Road NW, suite J
(505) 855-0660
10040 Coors Bypass NW
(505) 855-0620
1301 Juan Tabo NE
(505) 855-0650
2500 Louisiana NE
(505) 837-4161

4700 Montgomery Road NE,
suite 100
(505) 855-7200
6530 Paradise Blvd.
(505) 897-5200
5915 Wyoming Blvd. NE
(505) 855-0690
8221 Wyoming Blvd. NE
(505) 828-3700

Bank of the West

(888) 595-3156
303 Roma Ave. NW, suite 100
500 Dr. Martin Luther King
Drive NW
5228 Central Ave. SW
5401 Central Ave. NE
6125 Fourth St. NW
5901 Menaul Blvd. NE
4221 San Mateo Blvd. NE
3733 Isleta Blvd. SW
5501 Jefferson NE
6701 Academy Road NE
2101 Eubank Blvd. NE
10050 Coors Bypass Blvd. NW
780 Juan Tabo NE
7900 Wyoming Blvd. NE
3201 Juan Tabo NE

BBVA

505 Marquette Ave. NW
(505) 888-9033
4624 Fourth St. NW
(505) 888-9900
3500 Candelaria NE
(505) 888-9090
2444 Louisiana Blvd. NE
(505) 888-9115
9500 Sage Road SW
(505) 833-2220
7530 Montgomery Blvd. NE
(505) 888-9163
6001 Academy Road NE
(505) 888-9157
13140 Central Ave. SE
(505) 559-9910
10042 Coors Blvd. NW
(505) 888-9054

Century Bank

8220 San Pedro NE, suite 200
(505) 798-5900

Enterprise Bank & Trust

7445 Pan American Freeway
(505) 662-5171

First American Bank

8110 Ventura Blvd. NE
(505) 821-9854
4301 The 25 Way NE
(505) 798-3580

First Citizens Bank

4701 Lang Ave. NE
(505) 243-9899

First Financial Credit Union

(505) 766-5600
601 Tijeras Ave. NW
2700 San Mateo Blvd NE
1625 Rio Bravo Blvd. SW, suite 6
831 Juan Tabo NE, suite A
10400 Academy Road NE,
suite 150
6100 Coors Blvd. NW, suite J

First National 1870

2011 Mountain Road NW
(505) 200-2100
2200 Louisiana Blvd. NE, suite E8
(505) 798-5849
7300 Jefferson St. NE
(505) 798-5800

Hillcrest Bank

2155 Louisiana Blvd. NE
(505) 888-3300

The Loan Fund

423 Iron SW
(505) 243-3196

Main Bank

7300 Menaul Blvd. NE
(505) 880-1700

Mountain America Credit Union

8021 Ventura St. NE
(505) 856-7885
9200 Golf Course Road NW
(505) 897-0090

New Mexico Bank & Trust

320 Gold Ave. SW
(505) 830-8100
3701 Fourth St. NW

(505) 830-8345
6201 Riverside Plaza Lane NW
(505) 830-8350
3002 Louisiana Blvd. NE
(505) 830-8325
7021 Jefferson NE
(505) 830-8300
9500 Montgomery Blvd. NE
(505) 830-8200

Nusenda Credit Union

(505) 889-7755
2801 Juan Tabo Blvd. NE
8321 Palomas Ave. NE
7517 Montgomery Blvd. NE
401 Eubank Blvd. SE, suite G
6501 Indian School Road NE
20392 Pennsylvania St. SE
4100 Pan American Freeway NE
10090 Coors Blvd. NW
6125 Fourth St. NW
1801 Lomas Blvd. NE
3200 La Orilla Road NE, suite C-1
2001 Unser Blvd. SE
3600 Coors Blvd. SW
120 98th St. NW, suite C-2

Sandia Laboratory Federal Credit Union

(505) 293-0500
3707 Juan Tabo Blvd. NE
3740 Ellison Road
7500 Jefferson St. NE
8920 Holly NE
1301 Britt St. NE

SW Capital Bank

1410 Central Ave. SW
(505) 243-1890

State Employees Credit Union

3521 Montgomery Blvd. NE
(505) 884-0128

TBK Bank

7401 Jefferson NE
(505) 244-8000

United Business Bank

1500 Mercantile Ave. NE
(505) 341-5200
6000 Montgomery Blvd. NE
(505) 861-4100

U.S. Bank

(505) 823-6215
7900 Jefferson NE
111 Lomas N.W.
3000 Central Ave. SE
1418 Carlisle Blvd. NE
3801 Isleta Blvd. SW
5001 Montgomery Blvd. NE
2300 Louisiana NE
8251 Golf Course Road NW
2015 Eubank Blvd. NE
5620 Wyoming Blvd. NE

U.S. Eagle Federal Credit Union

(505) 342-8888
3939 Osuna Road NE
2608 Tennessee St. NE
4411 Irving Blvd. NW
201 Third St. NW
5201 Antequera NW

WaFd Bank

4400 Osuna Road NE
(505) 341-7300
3000 Eubank Blvd. NE
(505) 291-3700
3761 NM Highway 528
(505) 890-2600

Wells Fargo Bank

(505) 766-6423
200 Lomas Blvd. NW
1406 Bridge Blvd. SW
3022 Central Ave. SE
550 San Mateo Blvd. SE
3801 Fourth St. NW
3401 Coors Blvd. NW
4411 Carlisle Blvd. NE
6000 Menaul Blvd. NE
7827 Fourth St. NW
7412 Jefferson St. NE
8333 Montgomery Blvd. NE
1800 Eubank Blvd. NE
11199 Montgomery Blvd. NE
156 Juan Tabo NE
9390 Coors Blvd. NW
8100 Wyoming Blvd. NE

Western Commerce Bank

1910 Wyoming Blvd. NE
(505) 271-9964

ANGEL FIRE

FNB New Mexico

1 First National Place
(575) 377-3077

IN Bank

9 N. Angel Fire Road
(575) 377-2326

WaFd Bank

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(575) 377-6481

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Bank of the West

300 N. Anthony Drive
(888) 595-3156

**First New Mexico Bank
Las Cruces**

455 Landers Road
(575) 556-3000

Wells Fargo Bank

800 Highway 478
(505) 766-6423

ARTESIA

Artesia National Bank

908 W. Main St.
(575) 746-4794

First American Bank

303 W. Main St.
(575) 746-8000

WaFd Bank

602 W. Texas Ave.
(575) 627-4691

Wells Fargo Bank

610 W. Main
(505) 766-6423

Western Bank

320 W. Texas
(575) 748-1345

AZTEC

Citizens Bank

215 S. Main
(505) 599-0100

Four Corners Community Bank

1301 W. Aztec Blvd.
(505) 327-3222

Wells Fargo Bank

118 E. Chaco St.
(505) 766-6423

BAYARD

First American Bank

1401 Tom Foy Blvd.
(575) 537-2481

BELEN

Bank of Albuquerque

634 Becker Ave.
(505) 855-0610

State Employees Credit Union

19390 N. Highway 314
(505) 864-0335

United Business Bank

19339 Highway 314 Belen
(505) 864-3301
394 Rio Communities Blvd.
(505) 864-3301

U.S. Bank

620 W. Reinken Ave.
(505) 966-0400

Wells Fargo Bank

101 S. Main St.
(505) 766-6423

BERNALILLO

BBVA

430 Highway 528
(505) 353-5960

U.S. Bank

388 W. Highway 550
(505) 771-4300

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Credit Union**

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(505) 342-8888

Wells Fargo Bank

239 W. Highway 550
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BLOOMFIELD

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Citizens Bank

320 W. Broadway Ave.
(505) 599-0100

Wells Fargo Bank

1200 W. Broadway Ave.
(505) 766-6423

BOSQUE FARMS

Wells Fargo Bank

970 Bosque Farms Blvd.
(505) 766-6423

CAPITAN

WaFd Bank

103 E. Smokey Bear Blvd.
(575) 354-5030

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Carlsbad National Bank

202 W. Stevens
(575) 234-2500

1509 W. Pierce St.
(575) 234-2588

First American Bank

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(575) 941-2050

Pioneer Bank

111 N. Canal
(575) 885-7474

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115 W. Fox St.
2318 W. Pierce St.

Western Commerce Bank

127 S. Canyon St.
(575) 887-6686
212 N. Canal St.
(575) 887-6686
501 N. Canal St.
(575) 887-6686
3010 National Parks Highway
(575) 887-6686

CEDAR CREST

Bank of the West

12127 N. Highway 14
(888) 595-3156

CHAMA

WaFd

541 Terrace Ave.
(575) 756-2111

CHAPARRAL

First American Bank

324 McCombs Road
(575) 824-3241

CIMARRON

IN Bank

31062 Highway 64
(575) 376-2274

CLAYTON

Farmers & Stockmens Bank

22 Maple St.
(575) 374-8301

FNB New Mexico

201 Main St.
(575) 374-8315

CLOUDCROFT

First National Bank-

Alamogordo

301 Burro Ave.
(575) 682-2531

CLOVIS**American Heritage Bank**

3300 N. Prince St.
(575) 762-2800

Bank of Clovis

300 N. Main St.
(575) 769-9000
2211 N. Prince St.
(575) 766-6300

Citizens Bank of Clovis

421 Pile St.
(575) 769-1911

**James Polk Stone
Community Bank**

901 Colonial Parkway
(575) 742-1000

New Mexico Bank & Trust

709 Pile St.
(575) 762-4741
2009 Ross St.
(575) 762-4741

U.S. Bank

2501 N. Prince St.
(505) 823-6215

WaFd Bank

2720 N. Prince St.
(575) 769-2806

Wells Fargo Bank

223 N. Main St.
(505) 766-6423

Western Bank of Clovis

901 Pile St.
(575) 769-1975

COLUMBUS**First New Mexico Bank**

202 S. Main
(575) 531-2643

CORRALES**Wells Fargo Bank**

4341 Corrales Road
(505) 766-6423

CUBA**Wells Fargo Bank**

6381 S. Main St.
(505) 766-6423

DEMING**First Financial Credit Union**

801 E. Cedar St.
(505) 766-5600

First New Mexico Bank

(575) 546-2691
300 S. Gold Ave.
1501 S. Columbus Highway 11

First Savings Bank

520 S. Gold Ave.
(575) 546-2707

Wells Fargo Bank

223 S. Gold Ave.
(505) 766-6423

Western Heritage Bank

108 W. Maple St.
(575) 544-7754

DES MOINES**Farmers & Stockmens Bank**

680 Broadway Ave.
(575) 278-2861

DEXTER**Valley Bank of Commerce**

201 State Road #2
(575) 734-2265

DULCE**Wells Fargo Bank**

5 Hawks Drive
(505) 766-6423

EDGEWOOD**Sandia Laboratory Federal
Credit Union**

1 Liberty Square Circle
(505) 293-0500

Wells Fargo Bank

2B State Road 344
(505) 766-6423

EL PRADO**U.S. Bank**

1520 Paseo Del Pueblo Norte
(505) 751-3444

ELEPHANT BUTTE**Bank of the SW**

501 Butte Blvd.
(575) 744-5593

ESPANOLA**Century Bank**

322 N. Riverside Drive
(505) 367-1200

New Mexico Bank & Trust

411 Carr Lane
(505) 367-3000

WaFd Bank

1124 Riverside Drive
(505) 367-1780

Wells Fargo Bank

645 N. Riverside Drive
(505) 766-6423

EUNICE**James Polk Stone
Community Bank**

709 Main St.
(575) 394-1050

Wells Fargo Bank

911 Main St.
(505) 766-6423

FARMINGTON**Bank of the SW**

320 W. Main St.
(505) 325-1971
6570 E. Main St.
(505) 326-6204

Citizens Bank

(505) 599-0100
500 W. Broadway
4220 Hudson St.
2911 E. 20th St.

First Financial Credit Union

4919 E. Main St., suite 103
(505) 766-5600

Four Corners Community Bank

(505) 327-3222
500 W. Main St., suite 101
2811 E. 20th St.
5900 E. Main St.

Vectra Bank Colorado

2000 E. 20th St.
(505) 326-4341

WaFd Bank

1501 San Juan Blvd.
(505) 327-6100

Wells Fargo Bank

(505) 766-6423
100 E. Broadway
501 E. 20th St.
4601 E. Main St., suite 1

FORT SUMNER**Citizens Bank of Clovis**

105 E. Sumner Ave.
(575) 355-242

GALLUP**First Financial Credit Union**

(505) 766-5600
307 W. Aztec Ave.
1383 N. Highway 491

Pinnacle Bank

107 E. Aztec Ave.
(505) 722-4411
1804 E. Aztec Ave.
(505) 722-0300
1650 W. Malone
(505) 863-3442

TBK Bank

1600 E. Highway 66
(505) 722-6611

U.S. Bank

101 W. Hill Ave.
(505) 823-6215

WaFd Bank

221 W. Aztec
(505) 726-6500

Wells Fargo Bank

300 W. Aztec Ave.
(505) 766-6423

GRANTS**TBK Bank**

824 W. Santa Fe Ave.
(505) 285-6611

U.S. Bank

1129 N. First St.
(505) 823-6215

Wells Fargo Bank

201 N. First St.
(505) 766-6423

HAGERMAN**James Polk Stone
Community Bank**

7681 Wichita Road
(575) 752-4000

HATCH**Bank of the SW**

121 E. Hall St., suite. B
(575) 267-1095

Wells Fargo Bank

212 E. Hall St.
(505) 766-6423

HOBBS**First American Bank**

1220 W. Joe Harvey Blvd.
(575) 392-9200

**James Polk Stone
Community Bank**

1101 Joe Harvey Blvd.
(575) 391-3910

Lea County State Bank

1017 N. Turner
(575) 397-4511

Pioneer Bank

1020 N. Turner
(575) 391-5800
1600 W. Joe Harvey Blvd.
(575) 392-0517

WaFd Bank

325 E. Bender Blvd.
(575) 393-1511

Wells Fargo Bank

1910 N. Turner St.
(505) 766-6423

Western Commerce Bank

2224 N. Turner Blvd.
(575) 397-3281
209 W. Taylor St.
(575) 397-0555

HURLEY

First American Bank

512 Carrasco Ave.
(575) 537-2111

JAL

Wells Fargo Bank

236 S. Main St.
(505) 766-6423

KIRTLAND

Bank of the SW

2 County Road 6500
(505) 598-5823

LAS CRUCES

Bank 34

220 N. Telshor Blvd.
(575) 521-8100

Bank of the SW

1043 N. Main
(575) 527-5498

Bank of the West

(888) 595-3156
201 N. Church St.
795 S. Telshor Blvd.

BBVA

3800 E. Lohman Ave.
(575) 521-0000
225 E. Idaho Ave.
(575) 523-5920

Century Bank

141 S. Roadrunner Parkway
(505) 521-2400

Citizens Bank of Las Cruces

505 S. Main St.
(575) 647-4100
3030 W. Picacho

(575) 528-6363

3065 E. University

(575) 647-6700

3991 E. Lohman

(575) 528-6300

2841 N. Main St.

(575) 647-4136

First American Bank

1553 Avenida de Mesilla

(575) 524-8000

2145 E. Lohman Ave.

(575) 525-4230

First National 1870

421 N. Water St.

(575) 525-8907

2535 S. Telshor Blvd.

(575) 525-8910

3500 Northside Drive

(575) 525-8943

First New Mexico Bank

3000 E. Lohman Ave.

(575) 556-3000

First Savings Bank

2804 N. Telshor

(575) 521-7931

Pioneer Bank

3831 E. Lohman Ave.

(575) 532-7500

2900 Roadrunner Parkway

(575) 532-0639

705 E. University Ave.

(575) 532-7545

U.S. Bank

(505) 823-6215

277 E. Amador Ave.

3790 E. Lohman Ave.

WaFd Bank

301 W. Amador

(575) 647-0704

1800 S. Telshor Blvd.

(575) 522-2664

Wells Fargo Bank

(505) 766-6423

425 S. Telshor Blvd.

500 S. Main St.

2205 El Paseo Road

2400 N. Main St.

571 Walton Blvd.

Western Heritage Bank

230 S. Alameda Blvd.

(575) 541-0058

Weststar Bank

555 S. Telshor Blvd., suite 100 A

(575) 323-6045

LAS VEGAS

Community 1st Bank

Las Vegas

600 Douglas Ave.

(505) 425-7584

701 Legion Drive

(505) 425-3525

State Employees Credit Union

1201 Mills Ave.

(505) 454-1111

SW Capital Bank

622 Douglas Ave.

(505) 425-7565

1900 Hot Springs Blvd.

(505) 425-7212

Wells Fargo Bank

(505) 766-6423

715 Mills Ave.

701 Douglas Ave.

LOGAN

FNB New Mexico

301 S. US Highway 54

(575) 487-5000

LORDSBURG

Western Bank

140 E. Motel Drive

(575) 542-3521

LOS ALAMOS

Century Bank

751 Trinity Drive, suite 301

(505) 661-3440

Enterprise Bank & Trust

1200 Trinity Drive

(505) 662-5171

First National 1870

1910 Trinity Drive

(505) 662-4155

New Mexico Bank & Trust

1475 Central Ave.

(505) 663-3800

LOS LUNAS

Bank of Albuquerque

645 Main St.

(505) 855-0670

Bank of the West

2610 Main St. NW

(888) 595-3156

New Mexico Bank & Trust

1810 Main St.

(505) 830-8190

Nusenda Credit Union

320 Main St. NE

(505) 889-7755

Sandia Laboratory Federal Credit Union

2700 Palmilla Road NW

(505) 293-0500

State Employees Credit Union

280 Emilio Lopez Loop NW

(505) 565-8400

United Business Bank

2199 Main St. SE

(505) 861-8300

U.S. Bank

2421 Main St. SE

(505) 823-6215

Wells Fargo Bank

1027 Main St. SE

(505) 766-6423

LOVING

Western Commerce Bank

313 W. Cedar St.

(575) 745-3531

LOVINGTON

First American Bank

19 W. Washington Ave.

(575) 396-0000

Lea County State Bank

320 S. Main St.

(575) 396-2825

Wells Fargo Bank

601 S. Main Ave.

(505) 766-6423

Western Commerce Bank

18 W. Adams St.

(575) 396-2831

MELROSE

American Heritage Bank

400 E. Denby Ave.

(575) 253-4500

MORA

Community 1st Bank

Las Vegas

386 State Road 518

(575) 387-5666

SW Capital Bank

518 Main St.

(575) 387-227

MORIARTY

U.S. Bank

1401 Route 66
(505) 823-6215

Wells Fargo Bank

901 Route 66
(505) 766-6423

MOUNTAINAIR

United Business Bank

307 W. Broadway
(505) 861-5230

PECOS

SW Capital Bank

4 S. Main St.
(505) 757-2554

PORTALES

First Financial Credit Union

700 W. Second
(505) 766-5600

James Polk Stone Community Bank

109 E. Second St.
(575) 356-6601
520 W. 18th St.
(575) 359-1219

New Mexico Bank & Trust

1612 E. Spruce St.
(575) 356-1060

U.S. Bank

400 W. First St.
(505) 823-6215

Wells Fargo Bank

316 W. Second St.
(505) 766-6423

Western Bank of Clovis

220 N. Chicago Ave.
(575) 356-3095

QUESTA

Hillcrest Bank

5a Supermarket Road
(575) 586-2001

RATON

First National Bank in Trinidad

1247 S. Second St.
(575) 445-7123

FNB New Mexico

1104 S. Second St.
(575) 445-1400

IN Bank

(575) 445-2321
200 S. Second St.
1300 S. Second St.

WaFd Bank

1233 S. Second St.
(575) 445-2341

Wells Fargo Bank

1103 S. Second St.
(505) 766-6423

RED RIVER

Hillcrest Bank

121 E. Main St., unit 4D
(575) 754-6224

RESERVE

First State Bank

697 NM Highway 12
(575) 533-6226

RIO RANCHO

Bank of Albuquerque

3901 Southern Blvd. SE
(505) 855-0710

Bank of the West

3735 Southern Blvd. SE
(888) 595-3156

BBVA

1201 Rio Rancho Drive SE
(505) 888-9012

Century Bank

3634 Rio Rancho Blvd., suite 101
(505) 771-7300

First American Bank

3002 Southern Blvd. SE
(505) 798-1137

First Financial Credit Union

2201 Rio Rancho Blvd. SE
(505) 766-5600

New Mexico Bank & Trust

(505) 830-8100
4001 Southern Blvd. SE
7830 Enchanted Hills Blvd. NE

Nusenda Credit Union

(505) 889-7755
2001 Unser Blvd. SE
7840 Enchanted Hills Blvd. NE

State Employees Credit Union

7851 Enchanted Hills
(505) 884-0128

U.S. Bank

(505) 823-6215
1781 Rio Rancho Blvd. SE
1000 Commercial Drive SE

WaFd Bank

2518 Southern Blvd. SE
(505) 891-7070

Wells Fargo Bank

4110 Meadowlark Lane SE
(505) 766-6423

ROSWELL

Bank of the SW

(575) 625-1122
226 N. Main St.
800 W. Hobbs St.
3203 N. Main St.

First American Bank

111 E. 5th St.
(575) 623-8500
3220 N. Main St.
(575) 623-1656

James Polk Stone Community Bank

1901 N. Main St.
(575) 622-7621
1801 S. Main
(575) 625-1912

Pioneer Bank

3000 N. Main St.
575 624-5200
306 N. Pennsylvania Ave.
(575) 625-3677
2 St. Mary's Place
(575) 363-3167

Valley Bank of Commerce

(575) 623-2265
217 W. Second
2426 N. Main

WaFd Bank

300 N. Pennsylvania Ave.
(575) 622-6201
3201 N. Main St.
(575) 627-3945

Wells Fargo Bank

(505) 766-6423
400 N. Pennsylvania Ave.
1401 S. Main St.
2900 N. Main St.

RUIDOSO

BBVA

1710 Sudderth Drive
(575) 257-4043

City Bank

1850 Sudderth Drive
(575) 257-2265

First National Bank

451 Sudderth Drive
(575) 257-4033

First Savings Bank

2713 Sudderth Drive
(575) 257-7170

Pioneer Bank

1095 Mechem Drive
(575) 258-6500

WaFd Bank

398 Sudderth Drive
(575) 257-4006

Wells Fargo Bank

401 Sudderth Drive
(505) 766-6423

SANTA FE

Bank of Albuquerque

706-A St. Michaels Drive
(505) 989-5340

Century Bank

498 N. Guadalupe
(505) 995-1238
100 S. Federal Place
(505) 995-1222
4062 Cerrillos Road
(505) 424-2800
1790 St. Michael's Drive
(505) 995-1260

Enterprise Bank & Trust

(505) 662-5171
3674 Cerrillos Road
301 Griffin St.
2009 Galisteo St.

First Citizens Bank

700 Paseo de Peralta
(505) 992-6700

First National 1870

62 Lincoln Ave.
(505) 992-2280
540 W. Cordova
(505) 992-2222
2021 Cerrillos Road
(505) 820-0089
13 Avenida Vista Grande
(505) 992-2201

New Mexico Bank & Trust

1592 St. Michaels Drive
(505) 946-2500
1549 Paseo De Peralta
(505) 946-2540

Nusenda Credit Union

1710 St. Michael's Drive
(505) 467-6000

State Employees Credit Union

(505) 983-7328
813 St. Michaels Drive
4920 Promenade Blvd.

U.S. Bank

(505) 823-6215
600 W. San Mateo Road
201 Washington Ave.
3787 Cerrillos Road

WaFd Bank

208 Washington
(505) 946-6555
809 St. Michaels Drive
(505) 946-6500

Wells Fargo Bank

(505) 766-6423
545 W. Cordova Road
241 Washington Ave.
502 N. Guadalupe St.
770 St. Michaels Drive
3150 Cerrillos Road
4384 W. Rodeo Road
3 W. Gutierrez St.

SANTA ROSA

FNB New Mexico

2458 Historic Route 66
(575) 472-6000

SANTA TERESA

BBVA

1245 Country Club Road
(575) 589-7908

Wells Fargo Bank

1275 Country Club Road
(505) 766-6423

SHIPROCK

Wells Fargo Bank

U.S. Highway 491
& NM Highway 64
(505) 766-6423

SILVER CITY

First American Bank

1609 N. Swan St.
(575) 534-0550

First Financial Credit Union

2290 Superior St.
(505) 766-5600

**First New Mexico Bank
of Silver City**

(575) 388-3121
1928 Highway 180 E.
1110 N. Hudson St.

First Savings Bank

1221 N. Hudson St.
(575) 388-1531

WaFd Bank

1203 N. Hudson St.
(575) 388-1903

Wells Fargo Bank

1201 N. Pope St.
(505) 766-6423

Western Bank

333 Highway 180 W.
(575) 388-3521

SOCORRO

First State Bank

103 Manzanares Ave. E.
(575) 835-1550

Nusenda Union

108 California St.
(575) 835-1522

WaFd Bank

201 Plaza St.
(575) 835-1569

Wells Fargo Bank

501 N. California St.
(505) 766-6423

SPRINGER

IN Bank

419 Maxwell
(575) 483-3080

TAOS

Centinel Bank of Taos

512 Paseo del Pueblo Sur
(575) 758-6700

Hillcrest Bank

1356 Paseo Del Pueblo Sur
(575) 758-4500
219 Paseo Del Pueblo Norte
(575) 758-4211
710a Paseo del Pueblo Sur,
suite A
(575) 758-5999

Nusenda Credit Union

640 Paseo Del Pueblo Sur
(575) 776-2703

U.S. Bank

(505) 823-6215
120 W. Plaza
1021 Paseo Del Pueblo Sur
1520 Paseo Del Pueblo Norte

TATUM

Western Commerce Bank

102 S. Avenue A
(575) 398-4646

TEXHICO

Citizens Bank of Clovis

420 Wheeler
(575) 482-3381

TIERRA AMARILLA

New Mexico Bank & Trust

17345 Highway 84/64
(575) 588-7212

TIJERAS

Wells Fargo Bank

503 NM Highway 333
(505) 766-6423

TRUTH OR CONSEQUENCES

Bank of the SW

509 S. Broadway
(575) 894-7171

BBVA

210 Main St.
(575) 894-3075

Citizens Bank of Las Cruces

1720 N. Date St.
(575) 894-0820

First Savings Bank

915 N. Date St.
(575) 894-7148

TUCUMCARI

Citizens Bank

211 E. Main St.
(575) 461-1261

FNB New Mexico

101 E. Route 66 Blvd.
(575) 461-1100

Wells Fargo Bank

302 S. First St.
(505) 766-6423

TULAROSA

First National Bank

206 Central Ave.
(575) 585-6707

WHITE ROCK

Enterprise Bank & Trust

77 Rover Blvd.
(505) 662-5171

ZUNI

First Financial Credit Union

1230 Highway 53
(505) 766-5600

**Participating
Certified
Development
Companies**

**Capital Certified
Development Corp.**

Senior Business Development
Officer Lorena Chavez
Albuquerque
(505) 250-0572
Fax (866) 231-1141
lorenachavez@capitalcdc.com
capitalcdc.com

**Enchantment Land Certified
Development Co.**

Executive Director Justin Hyde
6500 Jefferson St. NE, suite
200, Albuquerque
(505) 843-9232 or (888) 282-9232
Fax (505) 764-9153
elcdc.com

**Community
Advantage
Lender**

DreamSpring

President/CEO Anne Haines
Yatskowitz
2000 Zearing NW, Albuquerque
(505) 243-8844 or (800) 508-7624
Fax (505) 243-1551
dreamspring.org

**Participating
Microlenders**

The Loan Fund

President/CEO Leroy Pacheco
423 Iron Ave. SW, Albuquerque
(505) 243-3196 or (866) 873-6746
Fax (505) 243-8803
loanfund.org

WESST

President Agnes Noonan
609 Broadway Blvd. NE,
Albuquerque
(505) 246-6900
Fax (505) 243-3035
wesst.org

Need Financing?

Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA's Largest Financing Program

If you cannot get conventional financing and you meet the eligibility requirements, use a 7(a) loan to buy real estate, equipment or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: \$5 million

INTEREST RATE: generally prime + a reasonable rate capped at 2.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

GUARANTEE: 50 to 90%

CAPLines

Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan

Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: \$350,000

INTEREST RATE: for loans less than \$50,000, prime + 6.5%; for loans of \$50,000 and greater, prime + 4.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital

GUARANTEE: 50%

Community Advantage

A financing program for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6%

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90%



Microloans

Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from \$500 to \$50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than \$10,000, lender cost + 8.5%; loans \$10,000 and greater, lender cost + 7.75%

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan

For those who do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for a small business. It provides competitive fixed-rate mortgage financing through a lender and a certified development company.

MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms

TERMS: 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment

GUARANTEE: the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)

SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%

Go Global with International Trade

Stabilize seasonal sales and become less less dependent on any one market by exporting.



COURTESY OF THE SBA

Expand your Market

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit [sba.gov/internationaltrade](https://www.sba.gov/internationaltrade) to find out if your state is participating. You can:

- learn how to export
- participate in foreign trade missions and trade shows
- obtain services to support foreign market entry
- translate websites to attract foreign buyers
- design international marketing products or campaigns

Financing for International Growth

Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance

foreign sales or for fixed assets, helping you better compete globally. Apply for lines of credit prior to finalizing an export sale or contract and adequate financing will be in place by the time you win your contract. If you've been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

Max loan amount: \$5 million

Interest rate: for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over \$50,000 and maturity of seven years or more.

Terms: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment.

Guarantee: up to 90%

Expert Advice on Exporting

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, [sba.gov/tools/local-assistance/eac](https://www.sba.gov/tools/local-assistance/eac), located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 10) for exporting assistance from professional business counselors.

Export Express uses a streamlined process that expedites the SBA guarantee—what small businesses need most when preparing to export or ramping up international trade on a fast timeline.

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5%

Terms: up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit

Guarantee: up to 90%

Approval time: 36 hours or less

Help with Trade Barriers

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.



COURTESY OF THE SBA

▲ HOW THE SBA HELPED US SUCCEED

Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business Development Center Export Assistance Network.

Help with Trade Barriers

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

R&D Opportunities for High Growth Startups

Businesses engaged in high-risk research and development can compete to develop their tech to market.



Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » augmented reality and virtual reality
- » big data
- » biomedical
- » cloud computing
- » cybersecurity
- » energy
- » health IT
- » national security
- » sensors
- » space exploration

America's Seed Fund

The Small Business Innovation Research and the Small Business Technology Transfer programs, known as America's Seed Fund, provide more than \$3.5 billion each year in early stage capital through a competitive awards process.

How it works

Every year, participating federal agencies announce topic areas that address their R&D needs. Topics include:

- » energy efficiency tech
- » remote exploration to outer space
- » New advances in devices for health research and diagnostic applications

Eligible businesses submit proposals to win either grants or contracts and then advance through three phases:

- » The proof-of-concept stage typically lasts from 6-12 months, and provides from \$100,000-\$225,000
- » The full R&D period lasts about 24 months, and typically provides \$600,000-\$1.5 million

▲ HOW THE SBA HELPED US SUCCEED

Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research seed funding program. Dr. Mandé Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators' needs. The business has raised more than \$1.2 million to support a team of full-time employees. Killer Snails's tabletop, digital, augmented and virtual reality games have won national and international awards.

- » The commercialization stage is when your small business seeks public or private funds for its venture or sells the innovation for a profit.

How your startup benefits

The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase three contracts. Some agencies provide additional resources beyond funding.

Participating agencies:

- » Department of Agriculture
- » Department of Commerce
 - › National Institute of Standards and Technology
 - › National Oceanic and Atmospheric Administration
- » Department of Defense
- » Department of Education
- » Department of Energy
- » Department of Health and Human Services
 - › Centers for Disease Control
 - › Food and Drug Administration
 - › National Institutes of Health
- » Department of Homeland Security
- » Department of Transportation
- » Environmental Protection Agency
- » NASA
- » National Science Foundation

Visit sbir.gov to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec. Use the local resources locator tool to identify state and regional programs and resources available to assist with grant writing, commercialization, and business counseling in your community.

SBIR Road Tour

Visit sbirroadtour.com and follow us @SBIRgov to learn about this annual national program and related events connecting tech entrepreneurs to the country's largest source of early stage funding, providing over 5,000 new awards annually.

Investment Capital

Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a small business investment company can help scale up your small business.



How an SBIC works

Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

To be eligible

The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include re-lenders, real estate, project financing, and foreign investment.

Visit sba.gov and click on Funding Programs and then Investment Capital. Follow us on Twitter for updates and announcements or visit our events page to learn about out-reach programs in your community.

For more information, visit sba.gov and click on Funding Programs and then Investment Capital.



COURTESY OF THE SBA

How I Did It

Smiling After the Storm

With SBA assistance, Stephanie Vitori rebuilt her Miami Beach, FL restaurant after Hurricane Irma.

WRITTEN BY JESS WALKER

If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus

beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as



COURTESY OF THE SBA

Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

Challenge

Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. “It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed,” Stephanie says. “It was the roughest road I’ve ever traveled.”

Solution

An SBA disaster assistance loan aided Cheeseburger Baby’s recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local

Once safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded. For information visit sba.gov/disaster.

What to do after a Disaster Declaration

After a disaster is declared by the President



Register with FEMA at

disasterassistance.gov or call (800) 621-3362, TTY (800) 462-7585, or visit a Disaster Recovery Center. Locations can be found at fema.gov/drc. Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the SBA cannot help you with a loan for all your needs, we will in most cases refer you back to FEMA. If you do not complete an SBA application, you may not be considered for assistance from other agencies.

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited financing through an SBA Express lender. These funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA’s direct disaster loan program.

Loan Amount: \$25,000

Terms: up to seven years

Guarantee: 50%

After a disaster is declared by the SBA

Businesses of all sizes, nonprofits, homeowners, and renters are eligible to apply for an SBA disaster assistance loan. Visit a Business Recovery Center or Disaster Loan Outreach Center in your area or visit disasterloan.sba.gov/ela to apply for a loan. You can also call the SBA customer service center at (800) 659-2955, TTY (800) 877-8339, and ask for an application package. FEMA grant assistance for homeowners or renters is not available under an SBA declaration.



Information you need to get started:

- address of damaged residence or business and contact information
- insurance information, including type of insurance, policy numbers, and amount received
- household and/or business income
- description of disaster-caused damage and losses



Small Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers to remain competitive in an ever-changing economy.

During disasters, the responsibility falls on the owner's shoulders. But one lesson Stephanie has learned is the value in reaching out to others for assistance and counsel. While her brick-and-mortar restaurant was being rebuilt, she sold from a food truck. When the restaurant was operational again, she advertised that with spray paint on the plywood covering the broken windows. Stephanie and her wife, Gabriele Vitori, rebuilt Cheeseburger Baby by depending on each other and SBA assistance. See their story on YouTube by searching for the 2019 Phoenix Award for Small Business Disaster Recovery. "You've got to have resiliency. You've got to swallow your pride sometimes," Stephanie says. "But you also have to believe in your product."

Benefit

For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she'd like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. "My whole life is this. I've always felt a love for business ownership," Stephanie says. "That drive keeps you going."



Get Ready

The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, flooding, power outages, and severe winds/tornadoes. Spanish materials are available.

Don't Wait

Take steps now to protect your business and reduce property damage with the help of an SBA disaster assistance loan. Those affected by a disaster can rebuild stronger by increasing their SBA loan up to 20% of the verified physical damage to make mitigation improvements. Borrowers have two years after loan approval to request an increase for higher rebuilding costs, code-required upgrades or mitigation.

Keep in mind

Since an SBA disaster loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA, or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.



Getting Back to Business:

Six essential preparedness steps for creating a continuity plan

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.



Establish a communications plan

- Test your calling tree or communications list to reach employees to ensure they and their families are safe.



Protect your documents

- Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.



Review insurance coverage

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down because of a disaster.



Establish a solid supply chain

- If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.



Plan for an alternative location

- Identify several places to relocate your operations in case you must close your primary location for an extended time.
- Consider creative options for available office space, including sharing space and resources with other businesses.
- Allow employees to telecommute until your location reopens.



Practice your plan with your staff

Based on your location, assess your risk for every type of emergency.

- Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.

Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

How you benefit

Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

How surety bonds work

Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

Is the program right for you?

Small businesses that often come to the SBA for surety bonds:

- » startups and firms in business less than three years
- » businesses with credit issues or internally prepared financial statements
- » those who cannot secure bonding through regular commercial channels
- » subcontractors with a desire to establish their own bonding as a prime contractor
- » those wishing to increase their current bonding limits



▲ HOW THE SBA HELPED ME SUCCEED

With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about \$30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.

For all contracts and subcontracts up to \$6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to \$10 million, the SBA makes a guarantee if it's in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses, and all projects up to \$100,000. The SBA reimburses 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under \$400,000, the process is streamlined using the SBA QuickApp program.

- » easy application
- » no need to submit financials to the SBA
- » online applications submitted to SBA authorized agents approved within hours



Ready to start?

The SBA partners with 40 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg. Do you want to discuss the advantages of the SBA Surety Bond Guarantee program? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153

Office of Surety Guarantees
(202) 205-6540

CONTRACTING

Doing Business with the Government



How I Did It

COURTESY OF THE SBA

Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE



COURTESY OF THE SBA

Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn's career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned "everything it takes to run a machine shop. I naturally just picked it up and wanted it."

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. "When I did something wrong, he told

me, and I didn't do that again," Rahn said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral.

"He did not want to sell to a corporation that would bring in their own people or end up foreclosing," Rahn says. "Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too."

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships

5 Tips for Success

Find a mentor.

I had a great mentor in my company, and I reached for opportunity when it was in front of me.

Always move forward.

The SBA has educational resources to improve your business knowledge. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

Compete smart.

See if your company can use the SBA Subcontracting Network database, https://eweb1.sba.gov/subnet/client/dsp_Landing.cfm. SubNet connects businesses with subcontractors & small businesses with contract opportunities.

Know your industry.

I see everything; I have my hands in everything. I don't want to expand to where I can't do that anymore.

Build a team.

Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.

with her existing clients, which include major government contractors. She's grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She's investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she's able to do all of this.



How to do business with the government

- 1** Consult your local Small Business Development Center (see page 10) or Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.
- 2** Search <https://beta.sam.gov> to see if any federal agencies are looking for your product or service. Search the SBA SubNet database for subcontracting opportunities.
- 3** Attend an SBA district office contracting workshop. Visit sba.gov/localassistance to find your local office.
- 4** Identify your product or service number at naics.com.
- 5** Obtain a free DUNS number at fedgov.dnb.com/webform. A Unique Entity ID managed by Ernst & Young will replace DUNS in late 2020.
- 6** Register with the System for Award Management (sam.gov).
- 7** Research SBA certification programs like the 8(a), woman-owned small business, and HUBZone programs. If eligible, upload all required documents to certify.sba.gov before you submit an offer on a contract.

SBA Certification Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.



COURTESY OF THE SUNDANCE CONSULTING

◀ HOW THE SBA HELPED ME SUCCEED

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has secured Department of Defense contracts to improve Native American lands adversely affected by past department activities.

American Indians, Alaska natives, and native Hawaiians seeking entrepreneurial development training can start, grow, and expand their business with the help of the SBA, sba.gov/naa. The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, native Americans, Alaska natives, native Hawaiians, Hispanic Americans, Asian Pacific Americans, and subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:

- » You are assigned an SBA professional to help coordinate business development assistance.
- » You could be awarded an 8(a) sole-source contract up to \$4 million for goods and services, \$7 million for manufacturing, exceptions apply.

What is an 8(a) sole-source contract?

A direct awarding of a contract to an 8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, sba.gov/allsmallmpp. At the same time you're gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business.

To qualify for this program:

- » Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit sba.gov/contracting to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and to then certify as 8(a), woman-owned, All Small Mentor Protege or HUBZone, visit certify.sba.gov.

8(a) Business Development Program

If you're an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, sba.gov/8a. It includes free business development

education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska native corporations, Indian tribes, Native Hawaiian organizations, and community development corporations are also eligible for 8(a) business development assistance. To be eligible for the 8(a) program, your small business must:

- » be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged
- » demonstrate at least a two-year track record and have potential for continued success
- » have a net worth and an adjusted gross income of less than \$250,000 and assets under \$4 million

Socially disadvantaged: those subjected

- » You must be certified as a small business within your NAICS industry classification (naics.com).
- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40% equity in the protege's business.
- » An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

HUBZone

Businesses located in historically underused business zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

- » be owned and controlled by U.S. citizens, a community development corporation, an agricultural cooperative, Indian tribal government, Alaska native corporation, or a native Hawaiian organization
- » have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, maps.certify.sba.gov/hubzone/map, to see if you qualify.
- » have at least 35% of your employees living in a HUBZone



Service-Disabled Veterans

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA's Office of Veterans Business Development, sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.

Woman-Owned Small Business Certification

Here's how to get certified so you can more easily compete for government contracts.

1. Make sure you're eligible

- » The business must be owned and controlled by one or more women who are U.S. citizens.
- » A woman must hold the highest officer position.
- » Women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, the business owner and/or manager must also meet certain income and asset requirements. Find out more at sba.gov/wosb.

2. Register

- » Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

- » Submit your documents to certify.sba.gov. The SBA will offer free certification starting in late summer 2020. Or obtain certification from one of the SBA's approved third-party certifiers (which costs a fee):
 - El Paso Hispanic Chamber of Commerce
 - National Women Business Owners Corp.
 - U.S. Women's Chamber of Commerce
 - Women's Business Enterprise National Council

4. Update your status

- » Update your status as a woman-owned small business in sam.gov.

5. Search the database

- » Search beta.sam.gov for your new business opportunity. You must receive your certification prior to submitting an offer on a contract set aside for a woman-owned small business.

Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don't have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov) and see if you're eligible for any small business certifications and/or programs. Visit sba.gov/localassistance to find one-on-one counseling that is free or low cost. (see page 10).

NM Procurement Technical Assistance Centers

Program Manager Therese Rivera
Santa Fe Community College
6401 Richards Ave.
(505) 428-1374

Albuquerque

CNM Workforce Training Center
5600 Eagle Rock Ave. NE
Adviser Elythia McAnarney
(505) 224-5964
Adviser Steve Hogan
(505) 224-5969
Adviser Steve Stewart
(505) 224-5969
Administrative Assistant Tracey Edwards
(505) 224-5965

Clovis

Clovis Community College
417 Schepps Blvd., room 152
Adviser Jonnie Loadwick
(575) 769-4135

Las Cruces

New Mexico State University Campus
3655 Research Drive
Genesis building A, suite 101
Adviser Karen Medina
(575) 646-1622
Adviser Penny Wilson
(575) 646-1623

Santa Fe

Santa Fe Higher Education Center
1950 Siringo Road
Adviser Chris Avery
(505) 428-1850

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.



COURTESY OF THE SBA

Regional/State Contracting Programs

General Services Department

State Purchasing Division
State Purchasing Director
Mark Hayden
Joseph Montoya Building

1100 S. St. Francis, room 2016
Santa Fe
(505) 827-2000
generalservices.state.nm.us

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U.S. Small Business
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Building New Mexico's Economy One Business At a Time



Bringing you professional, confidential low cost training and no cost business consulting statewide

Procurement Technical Assistance Center

- ✓ 7 locations Statewide
- ✓ Become 'contract ready'
- ✓ Respond to RFP's effectively
- ✓ Implement federal accounting practices
- ✓ Identify contracting opportunities
- ✓ Understand government regulations

www.nmptac.org

NM Small Business Development Center Network

- ✓ 18 centers statewide
- ✓ Existing Business Assistance:
Expansion Accounting Marketing
- ✓ Start up Assistance:

Business Planning Financing Business
Formation Human Resources

1-800-281-7232 www.nmsbdc.org

International Business Accelerator

- ✓ Become "Export Ready"
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- ✓ Conduct market research

www.nmlba.com

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