

# The ABCs of SBA



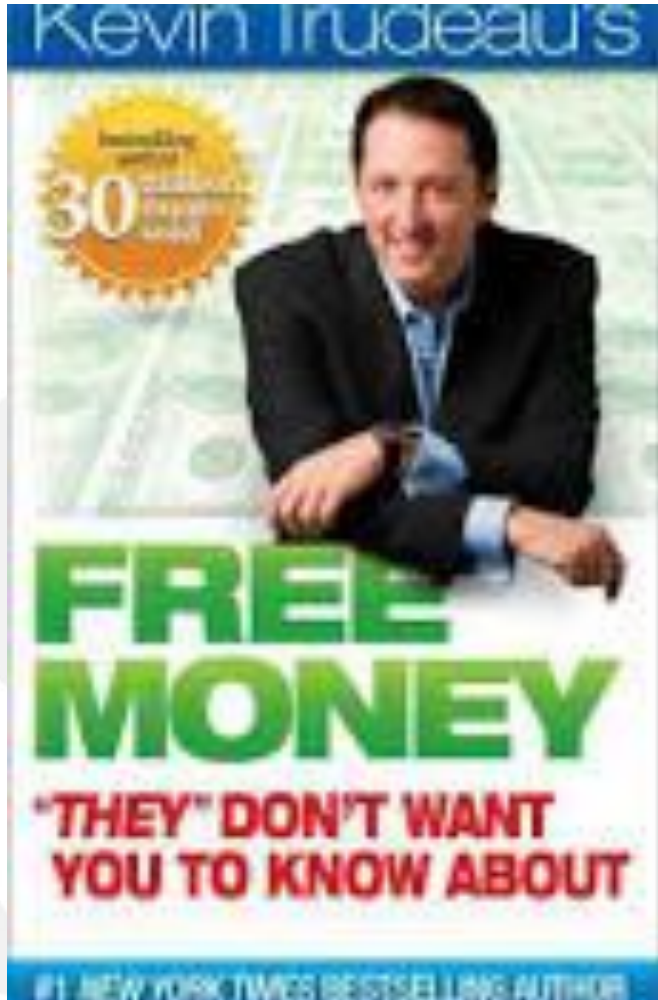
*U.S. Small Business Administration*

Guide to Grants Seminar

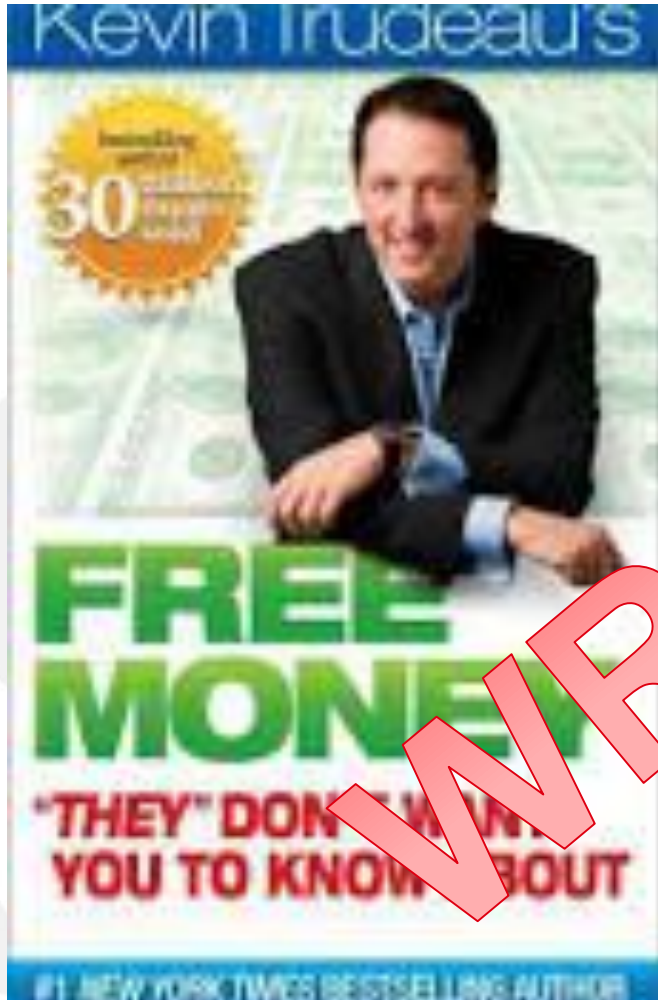
May 20, 2016

Tuscaloosa, AL

# “Free” Money?



# “Free” Money?



# The ABC's of SBA

- A few words about SBA grants to small business owners...

# A few words about SBA grants to small business

■ **Nope**

■ **NONE**

■ Huh?

■ **Zero**

■ *Whaaaaat?*

■ **Nada**

■ **ZILCH**

■ Fegedaboudit!

# www.sba.gov/loans-grants/see-what-sba-offers

The screenshot shows the SBA website at the URL <https://www.sba.gov/loans-grants/see-what-sba-offers>. The page features a header with the SBA logo and navigation links. A large banner image of a woman in an apron is titled "Learn about SBA loan programs". Below this is a "Loans & Grants" section with three sub-links: "Video: SBA Loans Explained", "Connect with SBA Lenders", and "Blogs on Financing". The main content area is divided into two columns. The left column, titled "Loans & Grants", lists links for "See What SBA Offers", "Get Ready to Apply", "Connect with SBA Lenders", and "Find Other Sources for Financing". The right column, titled "See What SBA Offers", contains three sub-sections: "What SBA Offers to Help Small Businesses Grow", "SBA Loan Programs", and "SBIC Investments". A blue arrow points to the "What SBA Doesn't Offer" link, which is located below the "SBA Loan Programs" section. The footer contains various links for customer service, about SBA.gov, SBA information, SBA performance, advocacy & oversight, and tools & features.

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**SBA**  
U.S. Small Business Administration

Starting & Managing Loans & Grants Contracting Learning Center Local Assistance About SBA

**Learn about SBA loan programs ▶**

1 2 3

**Loans & Grants**

Video: SBA Loans Explained ▶ Connect with SBA Lenders ▶ Blogs on Financing ▶

SBA.gov • Loans & Grants • See What SBA Offers

**Loans & Grants**

- ▶ See What SBA Offers
- ▶ Get Ready to Apply
- ▶ Connect with SBA Lenders
- ▶ Find Other Sources for Financing

**See What SBA Offers**

**What SBA Offers to Help Small Businesses Grow**

What does SBA offer to small business owners? The programs are varied and the qualifications for each are specific. Understanding how SBA works is the first step towards receiving assistance.

**SBA Loan Programs**

SBA offers a variety of loan programs for very specific purposes. Take some time to study the programs described in this section, to see if you qualify to participate.

**SBIC Investments**

In 1958, Congress created the Small Business Investment Company (SBIC) program to facilitate the flow of long-term capital to America's small businesses. SBA does not provide capital directly to...

**What SBA Doesn't Offer**

SBA does not provide grants for starting and expanding a business. Government grants are funded by tax dollars and require very stringent compliance and reporting measures.

**Surety Bonds**

A surety bond is a document signed by the contractor and the surety company that assures the project owner the contract will be completed.

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**Customer Service**  
About SBA  
Contact SBA  
En Español

**About SBA.gov**  
Site Map  
Privacy Policy  
Linking Below

**SBA Information**  
Freedom of Information Act  
No Fear Act

**SBA Performance**  
Strategic Planning  
Performance  
Budget & Finances

**Advocacy & Oversight**  
Inspector General  
Advocacy  
Hearings and

**Tools and Features**  
Online Training  
Create a Business Plan



# LINC-Leveraging Information and Networks to access Capital

The screenshot displays the SBA website's 'Loans & Grants' section. The main header features the SBA logo and navigation links. A large banner image of a woman is accompanied by the text 'Learn about SBA loan programs'. Below this, a 'Loans & Grants' section includes links to 'Video: SBA Loans Explained', 'Connect with SBA Lenders', and 'Blogs on Financing'. The main content area is divided into two columns. The left column, titled 'Loans & Grants', lists links for 'See What SBA Offers', 'Get Ready to Apply', 'Connect with SBA Lenders', and 'Find Other Sources for Financing'. The right column, titled 'See What SBA Offers', contains three sub-sections: 'What SBA Offers to Help Small Businesses Grow', 'SBA Loan Programs', and 'SBIC Investments'. Below these are 'Surety Bonds' and 'What SBA Doesn't Offer'. A blue arrow points from the 'Learn about SBA loan programs' banner to a sidebar on the right. The sidebar contains two boxes: 'LINC' with the text 'Connect with prospective SBA lenders based on your business needs' and 'Apply for a Disaster Loan'.

SBA Employee Gateway x SBA See What SBA Offers x

← → ↻ https://www.sba.gov/loans-grants/see-what-sba-offers

TRANSLATE LOGIN REGISTER CONTACT US FOR LENDERS NEWSROOM SBA EN ESPAÑOL

**SBA**  
U.S. Small Business Administration

Starting & Managing Loans & Grants Contracting Learning Center Local Assistance About SBA

**Learn about SBA loan programs ▶**

1 2 3

**Loans & Grants**

Video: SBA Loans Explained ▶ Connect with SBA Lenders ▶ Blogs on Financing ▶

SBA.gov > Loans & Grants > See What SBA Offers

**Loans & Grants**

- ▶ See What SBA Offers
- ▶ Get Ready to Apply
- ▶ Connect with SBA Lenders
- ▶ Find Other Sources for Financing

**See What SBA Offers**

**What SBA Offers to Help Small Businesses Grow**  
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TRANSLATE LOGIN REGISTER EMAIL UPDATES CONTACT US FOR LENDERS NEWSROOM SBA EN ESPAÑOL

**Customer Service**  
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SBA Resources

**About SBA.gov**  
Site Map  
Privacy Policy  
Linking Below

**SBA Information**  
Freedom of Information Act  
No Fear Act

**SBA Performance**  
Strategic Planning  
Performance  
Budget & Finances

**Advocacy & Oversight**  
Inspector General  
Advocacy  
Hearings and

**Tools and Features**  
Online Training  
Create a Business Plan

Start | Inbox - thomas.to... | See What SBA Off... | Grants Funding Se... | See What SBA O... | Microsoft Lync ...

5:30 PM

# When you click the LINC link...

The screenshot shows the SBA LINC website interface. At the top, the browser address bar displays 'https://www.sba.gov/tools/linc'. The page header includes 'SBA.gov • Tools • LINC'. The main heading is 'Connecting Borrowers with SBA Approved Lenders'. Below this, there are three steps outlined with circular icons: Step ONE (Answer a few questions about your business), Step TWO (Hear from SBA Lenders within 2 business days), and Step THREE (Receive information on free and low-cost training options). A prompt 'Login or Register to find a lender now' is followed by 'Log In' and 'Register' buttons. A table titled 'Affordable Rates & Terms' lists loan amounts (up to \$5 million), maximum rates (4% - 10%), term (up to 25 years), and uses (starting a business, working capital, etc.). Below the table is a footnote: '\* Maximum rates as of May 2015, subject to change'. At the bottom, there are links for 'LINC Borrower FAQ' and 'LINC Lender FAQ'. The footer contains navigation links: TRANSLATE, LOGIN, REGISTER, EMAIL UPDATES, CONTACT US, FOR LENDERS, NEWSROOM, and SBA EN ESPAÑOL. The Windows taskbar at the bottom shows various open applications and the system clock at 5:33 PM.

SBA.gov • Tools • LINC

## Connecting Borrowers with SBA Approved Lenders

**StepONE**  
Answer a [few questions](#) about your business

**StepTWO**  
Hear from SBA Lenders within 2 business days

**StepTHREE**  
Receive information on free and low-cost training options

Login or Register to find a lender now

[Log In](#) [Register](#)

Affordable Rates & Terms	
Loan Amounts	Up to \$5 million
Maximum Rates*	4% - 10%
Term	Up to 25 Years
Uses	Starting a Business; Working Capital; Purchasing property; Equipment, Fixtures, Inventory, Lease-hold improvements; Refinancing debt

*\* Maximum rates as of May 2015, subject to change*

[→ LINC Borrower FAQ](#)

[→ LINC Lender FAQ](#)

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# The ABCs of SBA - Background

- **U.S. Small Business Administration**
  - Established in July 1953
  - Part of the Executive Branch of Government
  - Help Small Businesses Start, Grow & Succeed
  - Improve competitiveness of small businesses

# The ABCs of SBA

- 3 Cs
- 1 D
- and an E

# The ABCs of SBA - Counseling

- **3 Cs, 1D and an E**
  - *Free Counseling*
    - **SCORE Chapters**
    - **Small Business Development Centers (SBDC)**
    - **Procurement Technical Assistance Counselors (PTAC)**
    - **Veteran's Business Opportunity Centers (VBOC)**
    - **Women's Business Centers (WBC)**

# Resource Partners

SBA Employee Gateway | SBA Alabama District Office | SBA resourceguide\_2822.p

https://www.sba.gov/sites/default/files/files/resourceguide\_2822.pdf

The U.S. Small Business Administration

## ALABAMA SMALL BUSINESS RESOURCE PARTNERS



**William Cummins**  
Executive State Director of the Alabama SBDC Network



**Earl Heath**  
SCORE Director



**Erin Bloxham Curtis**  
Project Director of the Women's Business Center of North Alabama



**Lora Michael**  
Project Director of the Women's Business Center of Southern Alabama



**Susan Rhodes**  
Project Director of the Women's Business Center of Rural Alabama



○ SBDC  
△ WBC  
□ SCORE

# The ABCs of SBA - Capital

- **3 Cs, 1D and an E**
  - Access to *Capital*
    - **7(a) Loan Guarantees up to \$5 million**
    - **504 Loan Program**
    - **Microloans up to \$50,000**
    - **SBA Surety Bond Guarantee Program**

# The ABCs of SBA - Contracting

- **3 Cs, 1D and an E**

- Access to Government ***Contracting*** Opportunities  
(GC Seminar 1<sup>st</sup> Tuesday of each month from 1 – 3 pm)

- **8(a) Business Development Program**

- **Historically Underutilized Business Zone Program (HUBZone)**

- **Woman-Owned Small Business (WOSB)**

- **Service-Disabled Veteran-Owned Small Business (SDVOSB)**



# The ABCs of SBA – Disaster Assistance

- **3 Cs, 1D and an E**
  - *Disaster* Assistance (Direct Loans)
    - **Declared Disaster**
    - **Businesses**
    - **Homeowners**
    - **Renters**
    - **Non-Profit Entities**

# The ABCs of SBA – Export Assistance

- **3 Cs, 1D and an E**
  - *Export* Assistance
    - Alabama International Trade Center (AITC)
    - US Export Assistance Center (USEAC)
    - SBA Export Working Capital Loans

Please Remember this One Thing

[www.sba.gov/al](http://www.sba.gov/al)

# What's at www.sba.gov/al

SBA Employee Gateway x SBA Alabama District Office x

← → ↻ https://www.sba.gov/offices/district/al/birmingham

TRANSLATE LOGIN REGISTER CONTACT US FOR LENDERS NEWSROOM SBA EN ESPAÑOL

**SBA**  
U.S. Small Business Administration

Starting & Managing Loans & Grants Contracting Learning Center Local Assistance About SBA

## ALABAMA DISTRICT OFFICE

SBA.gov » Local Assistance » District Office List » Alabama

**Birmingham District Office**  
801 Tom Martin Drive Suite #201  
Birmingham, AL  
Phone: 205-290-7101  
Fax: 205-290-7404

**Locations:**  
Birmingham | Mobile

**About Us**  
The Birmingham District Office serves all 67 counties located in Alabama.... [MORE >>](#)

**Hours of Operation:**  
Monday through Friday from 8:00 AM to 4:30 PM

**District Director:** Tom Todt  
[Office Directory](#)

**Resource Guide**  
[Alabama District Office Resource Guide](#)  
[National Resource Guide \(En Español\)](#)



**ABOUT THE ALABAMA DISTRICT OFFICE**

### Small Business Events

◀ May 2016 ▶

May  
19

**SBA Small Business Lending Overview**  
Thursday, May 19, 2016 - 10:00am CDT  
SBA Sponsored  
IRS Building  
801 Tom Martin Drive  
Birmingham, AL 35211

Start | Inbox - thomas.to... | See What SBA Off... | Grants Funding Se... | Alabama District ... | Microsoft Lync ...

5:21 PM

# What's at www.sba.gov/al



The screenshot shows the SBA Alabama District Office website. The browser address bar displays <https://www.sba.gov/offices/district/al/birmingham>. The website header includes navigation links: TRANSLATE, LOGIN, REGISTER, CONTACT US, FOR LENDERS, NEWSROOM, and SBA EN ESPAÑOL. The SBA logo is prominently displayed. Below the logo, a menu lists: Starting & Managing, Loans & Grants, Contracting, Learning Center, Local Assistance, and About SBA. A blue banner reads "ALABAMA DISTRICT OFFICE". Below this, a breadcrumb trail shows: SBA.gov » Local Assistance » District Office List » Alabama.

**Birmingham District Office**  
801 Tom Martin Drive Suite #201  
Birmingham, AL  
Phone: 205-290-7101  
Fax: 205-290-7404

**Locations:**  
Birmingham | Mobile

**About Us**  
The Birmingham District Office serves all 67 counties located in Alabama.... [MORE >>](#)

**Hours of Operation:**  
Monday through Friday from 8:00 AM to 4:30 PM

**District Director:** Tom Todt  
Office Directory

**Resource Guide**  
[Alabama District Office Resource Guide](#)  
[National Resource Guide \(En Español\)](#)

**ABOUT THE ALABAMA DISTRICT OFFICE**

**Small Business Events**

May 2016

**May 19**

**SBA Small Business Lending Overview**  
Thursday, May 19, 2016 - 10:00am CDT  
SBA Sponsored  
IRS Building  
801 Tom Martin Drive  
Birmingham, AL 35211

A blue arrow points from the left towards the "Resource Guide" section.

# Alabama Resource Guide





# Thank You!

US Small Business Administration

Alabama District Office

801 Tom Martin Drive, Suite 201

Birmingham AL 35211



*U.S. Small Business Administration*