

U.S. SMALL BUSINESS ADMINISTRATION

FY 2013 CONGRESSIONAL BUDGET JUSTIFICATION AND FY 2011 ANNUAL PERFORMANCE REPORT

APPENDICES

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Appendix 1 — Appropriations Language

Salaries and Expenses

For necessary expenses, not otherwise provided for, of the Small Business Administration as authorized by Public Law 108-447, including hire of passenger motor vehicles as authorized by 31 U.S.C. 1343 and 1344, and not to exceed \$3,500 for official reception and representation expenses, [\$417,348,000] \$423,577,000: *Provided*, That the Administrator is authorized to charge fees to cover the cost of publications developed by the Small Business Administration, and certain loan program activities, including fees authorized by section 5(b) of the Small Business Act: *Provided further*, That, notwithstanding 31 U.S.C. 3302, revenues received from all such activities shall be credited to this account, to remain available until expended, for carrying out these purposes without further appropriations: *Provided further*, That the Small Business Administration may accept gifts in an amount not to exceed \$4,000,000 and may co-sponsor activities, each in accordance with section 132(a) of division K of Public Law 108-447, during fiscal year [2012] 2013: *Provided further*, That [\$112,500,000] \$101,093,000 shall be available to fund grants for performance in fiscal year [2012] 2013 or fiscal year [2013] 2014 as authorized by section 21 of the Small Business Act, to remain available until September 30, [2013] 2014: *Provided further*, That [\$20,000,000] \$19,760,000 shall remain available until September 30, [2013] 2014 for marketing, management, and technical assistance under section 7(m) of the Small Business Act (15 U.S.C. 636(m)(4)) by intermediaries that make microloans under the microloan program: *Provided further*, That \$7,100,000 shall be available for the Loan Modernization and Accounting System, to be available until September 30, [2013] 2014: *Provided further*, That \$2,000,000 shall be for the Federal and State Technology Partnership Program under section 34 of the Small Business Act (15 U.S.C. 657d)]. (*Financial Services and General Government Appropriations Act, 2012.*)

Office of Inspector General

For necessary expenses of the Office of Inspector General in carrying out the provisions of the Inspector General Act of 1978, [\$16,267,000] \$19,400,000. (*Financial Services and General Government Appropriations Act, 2012.*)

Office of Advocacy

For necessary expenses of the Office of Advocacy in carrying out the provisions of title II of Public Law 94-305 (15 U.S.C. 634a et seq.) and the Regulatory Flexibility Act of 1980 (5 U.S.C. 601 et seq.), [\$9,120,000] \$8,900,000, to remain available until expended. (*Financial Services and General Government Appropriations Act, 2012.*)

Disaster Loans Program Account

(including transfers of funds)

For administrative expenses to carry out the direct loan program authorized by section 7(b) of the Small Business Act and resulting from major disasters declared pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)), [\$117,300,000] \$167,000,000, to be available until expended, of which \$1,000,000 is for the Office of Inspector General of the Small Business Administration for audits and reviews of disaster loans and the disaster loan programs and shall be transferred to and merged with the appropriations for the Office of Inspector General; of which [\$110,300,000] \$157,000,000 is for direct administrative expenses of loan making and servicing to carry out the direct loan program, which [may be transferred to and merged with] *shall be paid to* the appropriations for Salaries and Expenses; and of which [\$6,000,000] \$9,000,000 is for indirect administrative expenses for the direct loan program, which [may be transferred to and merged with] *shall be paid to* the appropriations for Salaries and Expenses: *Provided*, That such amount is designated by Congress as being for disaster relief pursuant to section 251(b)(2)(D) of the Balanced Budget and

Emergency Deficit Control Act of 1985 (Public Law 99-177), as amended. (Financial Services and General Government Appropriations Act, 2012.)

Business Loans Program Account

(including transfer of funds)

For the cost of direct loans, [\$3,678,000] \$2,844,000, to remain available until expended, and for the cost of guaranteed loans as authorized by section 7(a) of the Small Business Act (Public Law 85-536) and section 503 of the Small Business Investment Act of 1958 (Public Law 85-699), [\$207,100,000] \$348,600,000, to remain available until expended: *Provided*, That such costs, including the cost of modifying such loans, shall be as defined in section 502 of the Congressional Budget Act of 1974: *Provided further*, That subject to section 502 of the Congressional Budget Act of 1974, during fiscal year [2012] 2013 commitments to guarantee loans under section 503 of the Small Business Investment Act of 1958 shall not exceed [\$7,500,000,000] \$6,000,000,000: *Provided further*, That during fiscal year [2012] 2013 commitments for general business loans authorized under section 7(a) of the Small Business Act shall not exceed [\$17,500,000,000] \$16,000,000,000 for a combination of amortizing term loans and the aggregated maximum line of credit provided by revolving loans: *Provided further*, That during fiscal year [2012] 2013 commitments to guarantee loans for debentures under section 303(b) of the Small Business Investment Act of 1958 shall not exceed \$4,000,000,000: *Provided further*, That during fiscal year [2012] 2013, guarantees of trust certificates authorized by section 5(g) of the Small Business Act shall not exceed a principal amount of \$12,000,000,000. In addition, for administrative expenses to carry out the direct and guaranteed loan programs, [\$147,958,000] \$145,060,000, which [may be transferred to and merged with] shall be paid to the appropriations for Salaries and Expenses. (*Financial Services and General Government Appropriations Act, 2012.*)

Administrative Provisions_Small Business Administration

(including transfer of funds)

Sec. 530. Not to exceed 5 percent of any appropriation made available for the current fiscal year for the Small Business Administration in this Act may be transferred between such appropriations, but no such appropriation shall be increased by more than 10 percent by any such transfers: *Provided*, That any transfer pursuant to this paragraph shall be treated as a reprogramming of funds under section 608 of this Act and shall not be available for obligation or expenditure except in compliance with the procedures set forth in that section.

[Sec. 531. Section 7(d)(5)(D) of the Small Business Act (15 U.S.C. 636(d)(5)(D)) is amended by striking "three years" and inserting "7 years".]

Sec. [532]531. [Beginning in fiscal year 2013 and each fiscal year thereafter, the] *The* budget request for the Small Business Administration shall provide a detailed justification of any proposed changes from the enacted level by individual appropriation. The detailed justification shall include at a minimum a description of each credit and non-credit program including amount of funding and costs by appropriation account and fiscal year. For activities funded in multiple appropriations, the budget justification shall specify the amount included in each enacted appropriation, the amount proposed in the budget year and a justification for any proposed changes. (*Financial Services and General Government Appropriations Act, 2012.*)

Appendix 2 — Data Validation and Certification

Managing for results and integrating performance with budget information require valid, reliable and high-quality performance measures and data. The SBA faces many challenges in acquiring high-quality data on both outputs and outcomes. In addition to using output data internally from its own systems, the SBA relies on data from resource partners and other federal agencies and local governments to assess its accomplishments and effectiveness. Limitations such as the lack of relevant data for measures, the accuracy and timeliness of data, and the reporting capacity of quality data remain major issues for the Agency. Improving data quality continues to be a high priority for the SBA, as demonstrated by the creation of the Office of Performance Management within the Office of the Chief Financial Officer. The SBA vigorously pursues the following strategies to address the shortcomings of its data quality:

- Ensuring the validity of performance measures and data. The SBA does this through assessing the relevancy of performance measures and data on an annual basis.
- Fostering organizational commitment and capacity for data quality. Achieving data quality through (1) training its managers to make sure they understand the need for quality data, how to develop valid performance measures and how to ensure data quality; and (2) managers attesting to the quality of the data under their management.
- Assessing the quality of existing data. Audits and reviews ensure the quality of its financial data systems. However, the SBA must assess the quality of loan and program data provided by its resource partners and will include data verification in its lender and resource partner oversight.
- Responding to data limitations. It is not enough to identify data quality problems. Where there are data limitations, the SBA is working hard to improve quality. In the meantime, the SBA will recognize where there are data limitations and specify the steps being taken to improve the data.
- Reconciling Finances and Performance Costs. The SBA will continue to ensure the accuracy of this cost-related performance data by reconciling that information with its financial statements. Achieving this important reconciliation means that the Agency has strengthened the integration of its financial and performance information.
- The SBA rates every indicator as to the quality of the data. Every indicator has been subject to critical review and has been rated at least “acceptable.” Any indicator that does not meet the standards of acceptability is rejected as an indicator.

The SBA prepares data validation and verification forms for all indicators. These forms are published on www.sba.gov/performance.

Appendix 3 — New and Discontinued Performance Indicators

New Performance Indicators

SG*	Program	Performance Indicator	Type of Measure	FY 2009 Actual	FY 2010 Actual	FY 2011 Target	FY 2012 Target	FY 2013 Target
1.1	7(a)	Percent Use of Electronic Processing (%)	Outcome	N/A	N/A	72%	84%	84%
1.1	504	Percent Use of Electronic Processing (%)	Outcome	N/A	N/A	72%	84%	84%
1.1	7(a), 504, ML & SBG	Jobs Supported (#)	Outcome	514,035	583,737	583,800	574,800	590,400
1.3	SBDC, WBC, SCORE	Average Annual Hours of Client Assistance (%)	Outcome	N/A	N/A	N/A	Baseline	TBD
1.4	Disaster	Percent use of electronic processing (%)	Outcome	27.0%	27.6%	26.6%	27.0%	40.5%
1.5	SBIC	Debt Leverage Committed to SBICs (\$ M)	Output	\$ 788	\$ 1,165	\$ 1,352	\$ 1,900	\$ 2,400
1.5	SBIR	Commercialization Rate for SBR Awardees (%)	Outcome	N/A	N/A	N/A	Baseline	TBD
1.5	SBIR	Number of Patents (#)	Output	N/A	N/A	N/A	Baseline	TBD
1.5	SBIR	Additional Outside Investment Received (\$)	Output	N/A	N/A	N/A	Baseline	TBD
1.5	OIT	Value of Exports Supported by Counseling (\$)	Output	N/A*	N/A*	NG*	TBD*	TBD*
1.5	OIT	Value of Exports Supported by Financing (\$)	Output	N/A*	N/A*	NG*	TBD*	TBD*
1.5	OIT	New Markets Entered by U.S. Companies (#)	Output	N/A*	N/A*	NG*	TBD*	TBD*
1.5	OIT	Participants Receiving Export Training (#)	Output	N/A*	N/A*	NG*	TBD*	TBD*
1.5	OIT	Business Counselors Trained on Exporting (#)	Output	N/A*	N/A*	NG*	TBD*	TBD*
1.6	SBIR	USM - SB Assisted (#)	Outcome	N/A*	N/A*	N/A*	Baseline	TBD*
2.1	OCIO	Network Availability (%)	Output	0.00%	0.00%	0.00%	99.9%	99.9%
2.1	OCIO	Network Response Time (%)	Output	0	0	0	8	8
2.1	OCIO	Percent of Incoming Calls to IT Service Desk Resolved on First Call (%)	Output	0	0	0	80%	80%
2.1	OCIO	Number of IT Security Incidents Reported to US CERT (#)	Output	0	0	0	100%	100%
2.1	OCIO	Overall IT Satisfaction (%)	Outcome	0	0	0	80%	80%
2.1	SBA.gov	SBA.gov Customer Satisfaction Score (#)		N/A*	N/A*	NG*	71	73
2.1	SBA.gov	Percentage of Unique Visitors to SBA.gov who use the SBA Direct tool (%)	Outcome	N/A*	N/A*	NG*	7%	8%
2.1	SBA.gov	Percentage of ACSI (Forsee Results) Survey Takers That Responded to Question re: Finding What They Were Looking for on SBA.gov (%)	Efficiency	N/A*	N/A*	NG*	85%	87%
2.1	SBA.gov	Number of SBA.gov Community Unique Visitors (#)	Efficiency	N/A*	N/A*	NG*	33,000	45,000
2.3	OCA/OCRM	Number of Offsite Reviews of Lenders (#)	Output	-	-	-	-	-

* Strategic Goal and Objective

Discontinued Performance Indicators

SG*	Program	Performance Indicator	Type	FY 2009 Actual	FY 2010 Actual	FY 2011 Actual	FY 2011 Targets	FY 2011 Variance
1.1	7 (a)	Loans Approved (\$000) (Non-Recovery) ⁽²⁾	Output	\$ 2,808,969	\$ 2,434,355	NA -1	NA -1	NA -1
1.1	7 (a)	Loans Approved (\$000) (Recovery) ⁽²⁾	Output	\$ 6,382,135	\$ 9,972,642	NA -1	NA -1	NA -1
1.1	7 (a)	SB Assisted (#) (Non-Recovery) ⁽²⁾	Output	12,175	13,195	NA -1	NA -1	NA -1
1.1	7 (a)	SB Assisted (#) (Recovery) ⁽²⁾	Output	24,978	28,510	NA -1	NA -1	NA -1
1.1	7 (a)	Jobs Supported (#) (Non-Recovery) ⁽²⁾	Output	136,838	130,600	NA -1	NA -1	NA -1
1.1	7 (a)	Jobs Supported (#) (Recovery) ⁽²⁾	Output	287,142	342,902	NA -1	NA -1	NA -1
1.1	504	Loans Approved (\$000) (Non-Recovery)	Output	\$ 1,150,336	\$ 881,345	NA -1	NA -1	NA -1
1.1	504	Loans Approved (\$000) (Recovery)	Output	\$ 2,683,927	\$ 3,551,963	NA -1	NA -1	NA -1
1.1	504	SB Assisted (#) (Non-Recovery)	Output	1,845	1,687	NA -1	NA -1	NA -1
1.1	504	SB Assisted (#) (Recovery)	Output	4,616	5,977	NA -1	NA -1	NA -1
1.1	504	Jobs Supported (#) (Non-Recovery)	Output	22,033	17,206	NA -1	NA -1	NA -1
1.1	504	Jobs Supported (#) (Recovery)	Output	52,816	65,337	NA -1	NA -1	NA -1
1.1	Microloan	SB Assisted (#) (Non-Recovery)	Output	2,722	2,566	NA -1	NA -1	NA -1
1.1	Microloan	SB Assisted (#) (Recovery)	Output	5	1,232	NA -1	NA -1	NA -1
1.1	Microloan	Jobs Supported (#) (Non-Recovery)	Output	10,950	10,303	NA -1	NA -1	NA -1
1.1	Microloan	Jobs Supported (#) (Recovery)	Output	20	3,309	NA -1	NA -1	NA -1
1.1	Microloan	Loans Approved by Microlenders (\$000) (Non-Recovery)	Output	\$ 37,923	\$ 31,532	NA -1	NA -1	NA -1
1.1	Microloan	Loans Approved by Microlenders (\$000) (Recovery)	Output	\$ 5	\$ 10,962	NA -1	NA -1	NA -1
1.1	Microloan	Businesses Counseled (#) (Non-Recovery)	Output	2,757	9,976	NA -1	NA -1	NA -1
1.1	Microloan	Businesses Counseled (#) (Recovery)	Output	-	4,940	NA -1	NA -1	NA -1
1.1	SBG	Jobs Supported (#) (Non-Recovery)	Output	4,053	13,655	NA -1	NA -1	NA -1
1.1	SBG	Jobs Supported (#) (Recovery)	Output	203	425	NA -1	NA -1	NA -1
1.3	SBDC	SB Created (#) ⁽¹⁾ (Non-Jobs Bill)	Output	12,543	14,065	NA -1	NA -1	NA -1
1.3	SBDC	SB Created (#) ⁽¹⁾ (Jobs Bill)	Output	NA	NA	NA -1	NA -1	NA -1
1.3	SBDC	Capital Infusion (\$ Millions) (Non-Jobs Bill)	Output	\$ 3,489	\$ 3,780	NA -1	NA -1	NA -1
1.3	SBDC	Capital Infusion (\$ Millions) (Jobs Bill)	Output	NA	NA	NA -1	NA -1	NA -1
1.4	Disaster	Customer Satisfaction Rate for Declines (%)	Outcome	41%	33%	46%	41%	12%
1.5	SBC	Amount of Long-Term Capital Deployed by SBC (\$ in Billions)	Output	\$ 1.86	\$ 2.05	\$ 2.83	\$ 2.60	9%
1.5	OIT	Lenders Counseled/Trained (#)	Output	NA*	NG*	6,790	4,000	70%
1.5	OIT	Loans Approved (\$000)	Output	\$ 618,439	\$ 639,977	\$ 924,292	\$ 400,000	131%
1.6	ONAA	Number of NAA Owned Companies Assisted	Output	1,181	3,116	NA -2	3,000	NA -2
1.6	ONAA	Cost per NAA Owned Company (\$)	Efficiency	\$ 4,428	\$ 1,638	NA -2	\$ 1,380	NA -2
2.1	OOO	IT Systems Availability (%)	Output	99.93%	99.65%	100%	99.65%	0.2%
2.1	OOO	Unauthorized Network or Data Breaches (#) ⁽¹⁾	Outcomes	6	0	3.5%	0	350%
2.1	OOO	Wide-Area-Network Optimization (%) (Recovery)	Output	40%	50%	NA -3	0%	NA -4
2.1	OOO	Customer Satisfaction (%) (Recovery)	Output	NA*	55%	NA -3	0%	NA -4
2.1	SBA.gov	Percentage of Satisfied Customers (%)	Outcome	NA*	NA*	NA -2	74%	NA -2
2.1	SBA.gov	Percentage of Surveyed Visitors Who Found What They Were Looking For (%)	Outcome	NA*	NA*	NA -2	70%	NA -2
2.1	SBA.gov	Percentage of Satisfied Customers Using Search (%)	Efficiency	NA*	NA*	NA -2	74%	NA -2
2.3	OCA/OCRM	Number of Programmatic Reviews of the 7 (a), 504 and Microloan Programs (#)	Output	-	-	NA -2	-	NA -2
3.2	Advocacy	Research Publications (#)	Output	24	25	NA -4	25	NA -3
3.2	Advocacy	Regulatory Cost Savings to Small Businesses (\$ Billion)	Outcome	\$ 14.90	\$ 5.50	NA -4	\$ 5.50	NA -3
3.2	Advocacy	Regulatory Staff with In-house Regulatory Flexibility Act Expertise (#) ⁽¹⁾	Output	193	100	NA -4	100	NA -3
3.2	Advocacy	States Considering Legislative/Executive Regulatory Flexibility Action (#) ⁽²⁾	Output	8	10	NA -4	10	NA -3
3.2	Advocacy	Research Publications and Data Reports in Curricula (#)	Output	15	15	NA -4	15	NA -3
3.2	Advocacy	Cost per \$1 Million Savings (\$)	Efficiency	\$ -	\$ -	NA -4	\$ -	NA -3

* Strategic Goal and Objective

NA - Not Available

NA -1 - These 26 indicators were Recovery Act indicators that were discontinued in FY 2013. In the FY 2012 CBI three accounts were created for the 13 indicators that were affected by the Recovery Act and Jobs Act: (1) A "Non-Recovery" indicator; (2) a "Recovery" indicator and (3) a "Total" indicator that summed up the first two accounts. The first two accounts were discontinued here and we are only reporting the "Total" indicator. The same thing was done with the Jobs Bill - "Jobs Bill" indicator, "Non-Jobs Bill" indicator and a "Total" indicator. A total of 39 (13 + 3) Recovery and Jobs Bill Act indicators were created and discontinued 2/3 of them here - 26 (39/3 * 2 = 26). Variance explanations are tied to the "Total" indicator that was retained in each of the 5 programs affected (7(a), 504, Microloans, SBG, and SBDC). NA -2 - These indicators were new for FY 2011. A different approach was adopted in FY 2011 and different indicators were identified for this program.

NA -3 - This indicator was used to monitor ARRA activities only. Data was not available for FY 2011.

NA -4 - In FY 2011, Advocacy was identified as a separate reporting entity by SBA's Administrator. For FY 2011 and beyond, Advocacy will be reporting as a separate entity.

Variance Explanation

Customer Satisfaction Rate for Declines (12% over target) - Limited disaster activity allowed the Office of Disaster Assistance to exceed customer satisfaction goals.

OIT - Lenders Counseled/Trained (70% over Target) - Changes to SBA export loan guarantee programs made by the Small Business Jobs Act, particularly the increased maximum guarantee amount and the enhanced 90% guaranty available on three targeted export loan programs, increased the relevance of these programs for lenders. As a result of these changes, demand for Office of International Trade lender assistance, including counseling and training on the use of SBA export loan

OIT - Loans Approved (131% over Target) - Changes to SBA export loan guarantee programs made by the Small Business Jobs Act, particularly the increased

OIT - Unauthorized Network or Data Breaches (350% over Target) - SBA has put into place new procedures that substantially reduce the risk of data breaches.

Appendix 4 — Addendum to FY 2011-2016 Strategic Plan

The purpose of this addendum is to add goal owners and update Priority Performance Goals in accordance with GPRA and minor changes to the text. All of the adjustments to the Strategic Plan are included in this addendum and in effect as of FY 2011. The original issued Strategic Plan and this addendum constitutes the agency's complete Strategic Plan. For the convenience of the reader, we have **underlined and bolded** the text changes and additions, and ~~struck through~~ for deletions in the Strategic Plan.

Strategic Goal 1: Growing businesses and creating jobs

Strategic Objective 1.1: Expand access to capital through SBA's extensive lending network.

Lead office: Office of Capital Access

Partners: Small Business Development Centers, SCORE, Women's Business Centers, SBA Lending Partners, Office of Field Operations

Performance Indicators

- **Paperless Processing. Increase the percentage use of paperless processing on 7(a) and 504 programs**

Strategic Objective 1.2: Ensure federal contracting goals are met or exceeded by collaborating across the federal government to expand opportunities for small businesses and strengthen the integrity of the federal contracting certification process and data.

Lead Office: Government Contracting & Business Development

Partners: HUBZone, Acquisition Training Institutions, Chief Acquisition Officers Council, Small Business Procurement Advisory Council, Office of Federal Procurement Policy

Strategic Objective 1.3: Strengthen SBA's entrepreneurial education, counseling and training resources to help create new businesses and support the needs of existing businesses by successfully focusing on core program resources and ensuring these resources are aligned with the needs of both Main Street and High Growth Small Businesses.

Lead Office: Office of Entrepreneurial Development

Partners: Small Business Development Centers, Women's Business Centers, SCORE

Strategic Objective 1.4: Ensure that SBA's disaster assistance resources for businesses, non-profit organizations, homeowners, and renters can be deployed quickly, effectively and efficiently in order to preserve jobs and help return small businesses to operation.

Lead Office: Office of Disaster Assistance

Partners: FEMA, SBA District Offices

Strategic Objective 1.5: Strengthen SBA's relevance to high-growth entrepreneurs and small businesses to more effectively drive innovation and job creation through both the agency's existing programs as well as new initiatives.

Lead Office: Office of Investment and Innovation

Partners: Small Business Innovation Research, Office of International Trade, Regional Clusters, Small Business Technology Development Center, SBA District Offices

Performance Indicators

- *SBIR Operational and Commercialization Improvements.*
Commercialization Rate (%)
Number of patents (#)
Additional outside investment received (\$)

Significantly strengthen the SBIR program as the government's premier innovation program, deploying improved data collection, reporting systems, and performance

~~metrics. Specific performance metrics will be added after we complete building a performance management system that establishes the current baseline of commercialization levels. The targets will focus on a meaningful increase in the rate of commercialization above that baseline~~

Strategic Objective 1.6: Strengthen outreach to underserved communities and underserved populations.

Lead Office: Government Contracting & Business Development

Partners: Office of Capital Access, Office of Entrepreneurial Development, Small Business Investment Companies, Small Business Development Centers, Regional Clusters, Service-Disabled Veteran Owned Small Business program, Women-owned Small Business program, HUBZone

Performance Indicators

- *Capital Access*. Number of Small Businesses Assisted **in Underserved Markets** for 7(a), 504, SBIC, and Microloans
- **Investment and Innovation. Number of Small Business Assisted in Underserved Markets for Small Business Investment Companies and Small Business Innovation Research**

Strategic Goal 2: Building an SBA that meets needs of today's and tomorrow's small businesses

Strategic Objective 2.1: Strengthen SBA's core programs and operations to ensure that they are high performing, effective, and relevant to the needs of the small business community.

Lead Office: Chief Operating Officer

Partners: Chief Information Officer, Office of Performance Management & Chief Financial Officer, Office of Field Operations, Office of Communications & Public Liaison

Strategies

1. **Provide Streamlined Navigation Tools, such as SBA Direct, Improve the Customer Experience through Online Tools and Resources, and Ongoing Simplification of Simplify SBA's Processes to Improve Customer Service**
Continue to improve sba.gov to ensure a more user-centric, streamlined experience for SBA's customers. Provide a small business **navigation tools gateway** that enables small businesses to **easily and directly** connect with needed resources and answers in a way that continues to save them time. Implement the Administration's Open Government principles of transparency, collaboration and participation across the agency. Release high-value data sets that are relevant to small businesses. Invest in online and mobile resources to support our mobile and remote workforce. Continue to identify ways to simplify SBA's processes and procedures and re-engineer them as appropriate.
2. **Implement Customer Relationship Management Technologies to Yield Usable Customer Information.** Deploy tools to create and utilize a single source of customer data to provide consistent service delivery across the country **from SBA personnel.**
5. **Improve performance management throughout the Agency, field operations Align individual and organizational performance plans, goals and metrics with the Strategic Plan itself.**

Performance Indicators

- ~~*Hours saved by users of sba.gov*~~

Strategic Objective 2.2: Invest in SBA's employees so they can more effectively serve small businesses.

Lead Office: Office of Human Resources Solutions

Partners: Office of the Chief Information Officer

Strategic Objective 2.3: Mitigate risk to taxpayers and improve oversight across SBA programs.

Lead Office: Office of Credit Risk Management

Partners: HUBZone, 8(a), Office of Entrepreneurial Development

Performance Indicators

- Conduct regular programmatic reviews of the 7(a), 504, and Microloan programs.

Strategic Goal 3: Serving as the voice for small business

SBA's Office of Advocacy will publish their Strategic Plan separately and apart from the SBA Strategic Plan. Therefore, the Office of Advocacy has been removed from SBA's Strategic Plan.

Strategic Objective 3.1: Collaborate with other agencies to strengthen the delivery of programs, resources and services.

Lead Office: Office of the Administrator

Partners include, but are not limited to: the Department of State; Department of Commerce; U.S. Trade Representative; Department of Agriculture Foreign Agriculture Service; Department of Defense; the Environmental Protection Agency's Green Supplier Network; and, the Department of Veterans Affairs

Strategies

- 3. Prioritize small business customer service throughout the federal government. Explore a secure data-sharing platform with key sister agencies that provides small businesses with heightened levels of responsiveness and tailored solutions.**
- 34. Continually Evaluate SBA's Collaborations.** Assess the benefits of collaborations, weighing benefits to small businesses against additional resources required to support efforts.

Strategic Objective 3.2: Foster a small business-friendly environment by encouraging Federal Agency awareness about the impact of unfair regulatory enforcement and compliance efforts, reducing burdens on small business, and improving small business research.

Lead Office: Office of the Administrator

Strategies

- 1. Reduce Regulatory Burdens: Support federal agency plans and efforts to reduce regulatory burdens for entrepreneurs and small business owners. Leverage ongoing roundtables with startups, businesses, and investors to identify additional ways to improve what government does and the way government works to empower job creators and innovation.**
~~Assess and mitigate regulatory burdens on small business. Provide Regulatory Flexibility Act compliance training to regulatory staff and policymakers in federal regulatory agencies. Evaluate Federal agencies' efforts to reduce regulatory burdens as required by the Regulatory Flexibility Act. Advance the concept of regulatory flexibility at the state government level.~~
- 3. Strengthen Awareness.** Deploy sba.gov enhancements that strengthen the awareness of SBA's Office of Advocacy and Office of Ombudsman as critical resources for small businesses.

Performance Indicators

- ~~**Regulatory cost savings achieved.**~~ The long-term goal from Fiscal Year 2011 through Fiscal Year 2014 is to achieve \$22 billion in regulatory cost savings. (Office of Advocacy)
- ~~**Number of research products published annually.**~~ (Office of Advocacy)

Strategic Objective 3.3: Promote the availability, analysis, and dissemination of the most current, accurate, and detailed statistics possible on small business.

Lead Office: Office of Administrator

Appendices

Performance Planning

Annual performance budgets and reports located at:

<http://www.sba.gov/aboutsba/budgetsplans/index.html>. <http://www.sba.gov/performance>.

Priority Goals (replaces High Priority Performance Goals)

Below are the Priority Goals for FY 2012 and FY 2013.

Priority Goal	Map to Strategic Plan
<p><i>Capital: Process business loans as efficiently as possible. By September 30, 2012, increase the use of paperless processing in the 7(a) program from 72% to 90% and in the 504 program from 55% to 75% to improve the efficiency, effectiveness, and level of service in its business loan programs.</i> <i>Goal Owner: Office of Capital Access</i></p>	Strategic Objective 1.1
<p><i>Contracting: Increase small business participation in government contracting. By September 30, 2013, SBA will increase small business participation in federal government contracting to meet the government wide goal that 23 percent of all prime contracting dollars go to small businesses, and continue to ensure that the benefits of SBA's small business contracting programs flow to the intended recipients.</i> <i>Goal Owner: Government Contracting and Business Development</i></p>	Strategic Objective 1.2
<p><i>Disaster: Process Disaster Assistance applications efficiently. By September 30, 2013, increase the use of the Disaster Assistance electronic loan application (ELA) by 50%.</i> <i>Goal Owner: Office of Disaster Assistance</i></p>	Strategic Objective 1.4
<p><i>Innovation & Investment: Expand access to long-term capital. From FY 2012 through September 30, 2013, commit at least \$4.3 billion of capital via the Small Business Investment Company program in order to facilitate access to capital for high growth companies and enhance job creation and retention by these companies.</i> <i>Goal Owner: Office of Investment and Innovation</i></p>	Strategic Objective 1.5

Performance Measures Goals

This Strategic Plan associates performance measures with each Strategic Objective and identifies a few long-term quantified performance goals. Those Performance Measures Goals and the Strategic Objective with which they are associated are noted below.

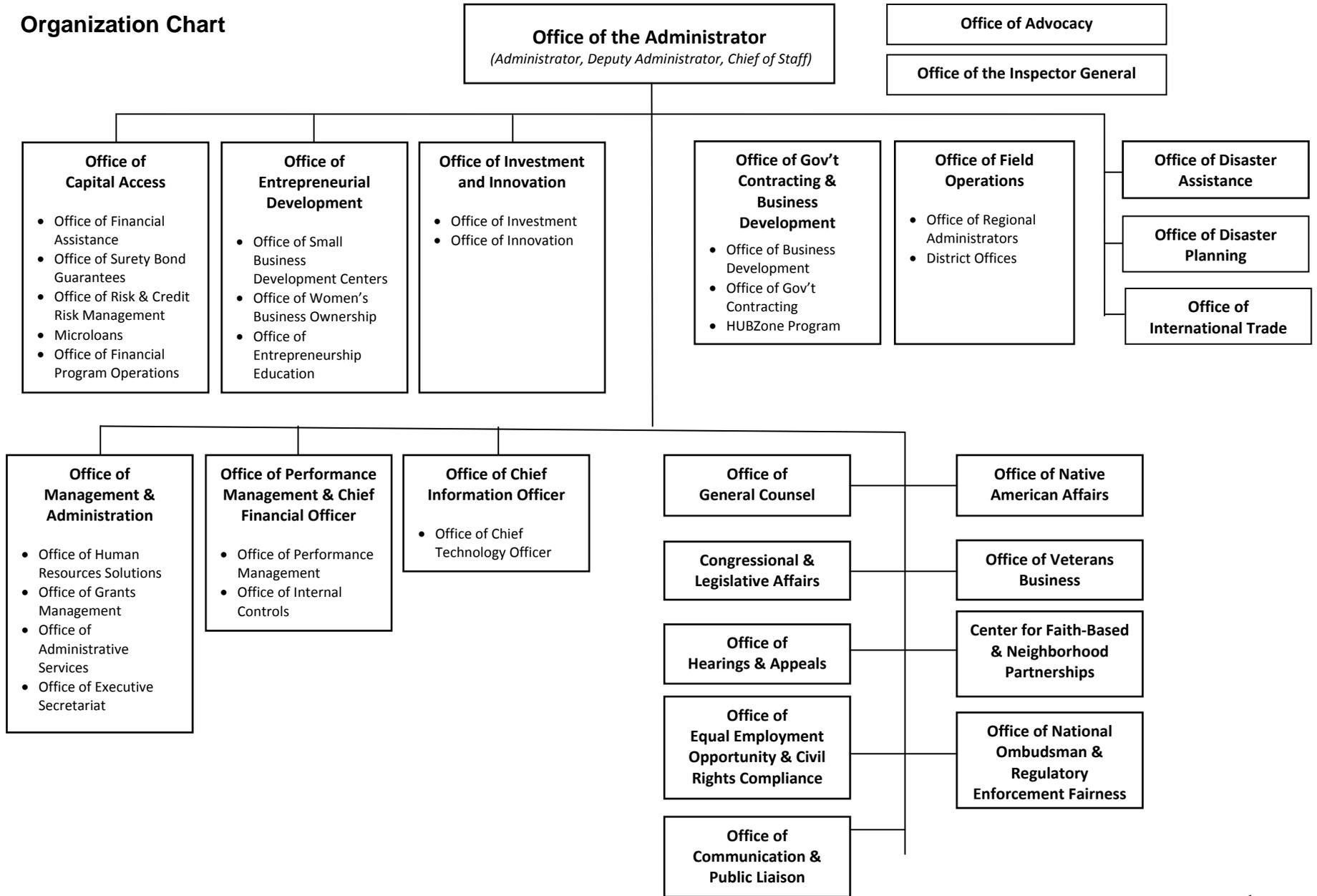
Revised Performance Measure table below:

Performance Goal	Strategic Objective
Capital: Jobs Supported (#) for 7(a), 504, ML & SBG Goal Owner: Office of Financial Assistance	1.1
Counseling & Training: Average annual hours of client assistance (%) Goal Owner: Office of Entrepreneurial Development	1.3
Disaster: Customer Satisfaction Rate for Approvals (%) Goal Owner: Office of Disaster Assistance	1.4
Innovation & Investment: Commercialization rate for SBIR awardees (%) Goal Owner: Office of Investment and Innovation	1.5

Federal Priority Goals

Per the GPRA Modernization Act, P.L. 111-352, requirement to address Federal Goals in the agency Strategic Plan and Annual Performance Plan, please refer to Performance.gov for information on Federal Priority Goals and the agency's contributions to those goals, where applicable.

Organization Chart



Appendix 5 — SBA Programs and Offices

Center for Faith-based and Neighborhood Partnerships

Faith-based and community organizations can play an important role in helping the SBA reach, train, and finance the entrepreneurs whose businesses will bring jobs and hope to economically distressed communities all across the nation. The Center for Faith-based and Neighborhood Partnerships promotes SBA partnerships with faith-based and community organizations to help build awareness of SBA's programs that can transform neighborhoods and change lives. Additionally, the office informs faith-based and neighborhood organization of SBA's loan programs that require non-profit intermediary participation and actively encourages qualified faith-based and neighborhood organizations to apply for certification as microloan intermediaries.

Office of Capital Access

The Office of Capital Access assists small businesses in obtaining the loans necessary for growth by being a gap lender, providing assistance to small businesses that would otherwise would not qualify for un-guaranteed financing, obtaining equity, or taking advantage of contracting opportunities. Programs include the following:

- The 7(a) loan program requires SBA lending partners to certify that the applicant was unable to qualify for loans elsewhere on reasonable terms.
- The 504 program, which has a statutorily mandated job creation component, fills another lending gap by providing long-term, fixed rate financing for major assets such as real estate and heavy equipment.
- The Surety Bond Guarantee is a program that serves as a gap surety bond credit provider, expanding the bond credit and capacity of small contractors that would not otherwise be able to compete for public and private work.
- The Office of Credit Risk Management provides risk management based on monitoring, reviewing, and oversight of the 7(a) and 504 lenders and microloan intermediaries; and monitoring and analysis of the 7(a), 504, microloan and disaster portfolios.

Office of the Chief Information Officer

The Office of the Chief Information Officer provides information technology leadership, products, services and operational support for the SBA. The chief information officer is the principal advisor to the Administrator on information technology matters and has overall responsibility for developing, managing and monitoring SBA-wide IT systems, projects, personnel and expenditures. The office provides information technology governance support to the Agency, ensuring that the SBA manages its current and prospective IT investment portfolio in accordance with the laws, regulations and policies applicable across government.

The OCIO manages SBA's functional IT units encompassing systems development, operations, voice and data communications and user support. Directly or through contractors, the OCIO has responsibility for over 80 current, mission oriented IT systems that support SBA program delivery and enable the Agency to equip and outfit its employees with current hardware, software and computing tools, such as email, wireless capabilities and remote access for telecommuters. This office manages and maintains SBA's web presence on www.sba.gov.

The OCIO is also the Agency's lead office for information security, data privacy, electronic identity protection and incident reporting, including information technology aspects of *COOP*, continuity of operations planning.

Office of Communication and Public Liaison

The Office of Communications and Public Liaison has the principal responsibility for developing and implementing effective communications strategies to ensure that SBA's mission, programs, services and initiatives are articulated clearly and consistently to the American public in general and the small business community in specific. It supports field and program offices with planning and implementation of effective communications strategies. OCPL plays the chief role in articulating, explaining and promoting Agency policy and goals to the national news media.

Through Community Relations and the Office of Strategic Alliances within OCPL, the SBA forms alliances with for-profit corporations, small businesses, non-profit organizations, trade and professional associations, academic institutions, and public-sector agencies. The alliances offer opportunities to network on areas of common interest.

This office manages the web content on www.sba.gov and is also the federal managing partner for *Business Gateway*, www.business.gov, a program integrating web resources to provide small businesses and aspiring entrepreneurs with information services that save time and money, engage citizens to participate, and enable collaboration across all levels of government.

Office of Congressional and Legislative Affairs

The Office of Congressional and Legislative Affairs assists in the development of SBA legislative programs and serves as the communications focal point on legislation and congressional activity. The CLA monitors legislation and policies introduced by Congress and government agencies to determine their effects on the SBA and small business. It furthers the goals of the SBA and enables Members of Congress to best serve their small business constituencies by promptly providing accurate, current, and continuous information to Members of Congress, congressional committees, and others interested in SBA programs. It also devises and implements legislative strategy and has primary responsibility for all matters relating to the congressional and legislative functions of the SBA. It provides liaison with legislative personnel at the White House, the Office of Management and Budget, and various federal departments and agencies. It coordinates with program offices and field offices to ensure continuity and consistency in SBA's communications with Congress.

Office of Disaster Assistance

The Office of Disaster Assistance plays a vital role in the aftermath of disasters. Through ODA, the SBA is responsible for providing affordable, timely, and accessible financial assistance to homeowners, renters, and businesses of all sizes affected by disaster. Financial assistance is available in the form of low-interest, long-term loans. SBA disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to small businesses. ODA makes the following types of disaster loans:

- Physical disaster loans are for permanent rebuilding and replacement of uninsured or underinsured disaster-damaged privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, businesses of all sizes and nonprofit organizations.
- Economic injury disaster loans provide necessary working capital until normal operations resume after a disaster. Economic injury disaster loans are restricted to small businesses and non-profit organizations.

Office of Disaster Planning

The Office of Disaster Planning reports directly to the SBA Administrator and is responsible for integrating disaster planning, preparedness activities and disaster response programs for all SBA offices.

The office provides Agency coordination in utilizing SBA resources to assist citizens, communities and businesses in response to disaster occurrences and long-term recovery needs. It also represents the SBA on various inter-governmental bodies related to disaster response and recovery and works to ensure that the Agency and its resource partners coordinate effectively to help serve disaster victims.

Office of Entrepreneurial Development

The Office of Entrepreneurial Development serves the small business community through outreach and public/private sector collaborative ventures and other creative mechanisms with the purpose of providing management and technical assistance through counseling and training to America's small businesses that otherwise would not be able to locate or afford trained and professional assistance. OED provides entrepreneurs with free and low-cost education and training, topical information, and management assistance critical for sound decision-making in the start-up and growth phases of the business cycle. The tools used to accomplish this are OED's SCORE, Small Business Development Center, and Women's Business Center programs; SBA's online small business training; Emerging Leaders; and delivery systems such as SBA district offices.

Office of Equal Employment Opportunity and Civil Rights Compliance

To advance Agency-wide diversity at all levels, and equal access to programs and activities receiving SBA financial assistance, this office works to prohibit discrimination against all SBA employees and applicants based on: race, color, sex, age, religion, disability, national origin, and retaliation for opposition to discriminatory practices or participation in the EEO process. The office of EEO and CRC also works to achieve equal employment opportunity for all qualified employees consistent with the nation's workforce diversity. The office works to ensure that no person in the U.S. is denied the benefits of, excluded from participation in, or subjected to discrimination under any program or activity receiving SBA financial assistance, based on race, color, sex, age, disability, national origin, and marital status (extension of credit). In addition, the office ensures that individuals with disabilities have equal access to SBA-conducted or co-sponsored programs and activities.

Office of the Executive Secretariat

The Office of the Executive Secretariat works with senior management officials to formulate the Administrator's and Deputy Administrator's written correspondence. Under the leadership of the associate deputy administrator for management and administration, ExecSec reviews, edits, and manages correspondence. ExecSec ensures that correspondence and written products are delivered in the most timely and efficient manner, while providing useful, reliable information, and advice to Congress, other federal agencies, and small business owners nationwide.

Office of Field Operations

The Office of Field Operations represents SBA field offices at headquarters. This office provides policy guidance and oversight to regional administrators and district directors in implementing Agency goals and objectives, and in solving problems in specific operational areas. It establishes and monitors performance goals for district offices; provides associate administrators, program heads and the general counsel with a vehicle for overseeing field office program and policy implementation; provides feedback to headquarters management regarding the performance of their programs; ensures that field offices have adequate input into all policy formation and participate in policy deliberations at headquarters; organizes reviews of field offices; informs the SBA Administrator of field activity; and, when necessary, the Office of Field Operations provides coordination with the Office of Disaster Assistance.

Office of General Counsel

The Office of General Counsel (OGC) provides legal advice in support of all SBA programs and initiatives. The office helps minimize the Agency's legal risks and costs, reduce litigation exposure; and monitors compliance with the applicable statutes, regulations, Executive Orders and other legal requirements. OGC provides the legal support necessary to defend SBA's interest in judicial and administrative actions, and proactively represents the Agency in all legal matters that arise in the context of its financial assistance, procurement and contracting programs, as well as labor and employment disputes.

Office of Government Contracting and Business Development

The Office of Government Contracting and Business Development promotes increased small business participation in the federal contracting market for goods and services. The office fulfills SBA's statutory mission to ensure that a fair share of federal contracting goes to small businesses.

Working with federal agencies, the SBA negotiates procurement goals, monitors performance, encourages the use of small business sources, provides procurement training and technical assistance to small firms, and provides policy direction and guidance to federal agencies. Several of the government-wide goals are statutory, including small businesses, small disadvantaged businesses, women-owned small businesses, HUBZone small businesses, and service-disabled veteran-owned small businesses.

Office of Grants Management

The Office of Grants Management (OGM) awards and administers all grants under SBA's authorization and appropriations, with the exception of the small business development center and women's business center grants, which are awarded and administered by the respective program offices. In the case of congressional earmark grants, the OGM serves as the technical representatives for the grants as well. The director of OGM serves as SBA's senior grant officer and represents the Agency on all interagency grant-related policy making groups.

Office of Hearings and Appeals

The Office of Hearings and Appeals was established in 1983 to provide an independent, quasi-judicial appeal of certain SBA program decisions. OHA formally adjudicates disputes rising in numerous jurisdictional areas. These include appeals regarding SBA formal size determinations; appeals from contracting officer designations of North American Industry Classification System codes for procurements government-wide; appeals regarding certain SBA determinations relating to development companies; and appeals from Agency and private certifier small disadvantaged business determinations, all of which, by regulation, may be decided either by an Administrative Judge or an Administrative Law Judge. OHA's jurisdiction also includes 8(a) BD program eligibility, suspension, and termination appeals, and salary offset appeals, all of which, by statute, must be decided by an administrative law judge.

Office of Human Resources Solutions

The Office of Human Resources Solutions develops and provides innovative human capital strategies. The OHRS advises SBA management with respect to selecting, developing and managing a high-quality, productive workforce. This office sets SBA's workforce development strategy; assesses current workforce characteristics and future needs based on SBA's Strategic Plan; aligns human resources policies with organization mission, strategic goals, and performance outcomes; develops and advocates a culture of continuous learning to attract and retain employees with superior abilities; identifies best practices and benchmarks studies; and creates systems for measuring intellectual capital and identifying links of that capital to organizational performance and growth. This office also implements laws, rules and regulations governing the civil service.

Office of the Inspector General

The Office of Inspector General is an independent office created by law within the SBA to conduct and supervise audits, investigations, and other reviews relating to SBA programs and supporting operations; detect and prevent waste, fraud, and abuse; and promote economy, efficiency, and effectiveness in the administration and management of SBA programs. The inspector general keeps the SBA Administrator and the Congress fully informed of any problems, recommends corrective actions, and monitors progress in the implementation of such actions. The two operating components of the OIG are the Auditing Division and the Investigations Division. The Auditing and Investigations Divisions each administer their respective activities through staff located in various locations around the country. The Management and Policy and Counsel Divisions support both the inspector general and the operating divisions by providing policy, planning, administrative, and legal services, respectively.

Office of International Trade

The Office of International Trade enhances the ability of small businesses to compete in the global marketplace by facilitating access to capital and technical assistance to support international trade, ensuring the interests of small business are considered and reflected in trade negotiations, and supporting and contributing to the U.S. government's international commercial and economic agenda.

Office of Investment and Innovation

The Office of Investment and Innovation assists small businesses through the administration of the Small Business Investment Company (SBIC) and the Small Business Innovation Research (SBIR) programs. SBICs are privately owned and managed investment funds that are licensed and regulated by the SBA. They use their own private capital plus funds borrowed with an SBA guaranty to make investments in qualifying small businesses, especially those with potential for substantial job growth and economic impact. The SBIR program has helped small businesses develop innovations to meet the research and development needs of the federal government and then commercialize those innovations in the marketplace. In addition to helping meet federal research and development needs, the SBIR can advance American innovation and competitiveness in the broader economy.

Office of Management and Administration

The Office of Management and Administration is responsible for all aspects of personnel, employee relations, grants management, space management, mailroom operations, and controlled correspondence. The office oversees the Office of Human Resources Solutions, the Office of Grants Management, the Office of Administrative Services, and the Office of the Executive Secretariat.

Office of the National Ombudsman

The Office of the National Ombudsman fosters a more small business-friendly federal regulatory enforcement environment by assisting small businesses when they experience excessive federal regulatory enforcement actions, such as repetitive audits or investigations, excessive fines, penalties, threats, retaliation, or other unfair enforcement action by a federal agency. It does this by evaluating how federal agencies treat small businesses during enforcement or compliance actions.

Office of Native American Affairs

The SBA, through its Office of Native American Affairs, coordinates Native American initiatives and develops policies and procedures to ensure that SBA assistance is made available to American Indians, Native Alaskans, and Native Hawaiians. The initiative consists of three major components: marketing, outreach, and training to enhance business opportunities.

Office of Performance Management and the Chief Financial Officer

The Office of the Chief Financial Officer conducts and promotes effective financial management activities for the SBA including budget, credit subsidy, financial operations, financial systems, internal controls, and acquisitions. It develops and maintains integrated accounting and financial management systems; directs, manages, and provides policy guidance and oversight of all Agency financial management personnel, activities, and operations; approves and manages financial management systems design and enhancement projects; establishes and implements Agency-wide policies for management integrity and audit follow-up, including internal controls; develops budgets for financial management operations and improvements; implements Agency asset management systems; monitors the financial execution of the Agency budget in relation to actual expenditures; and develops policies and procedures for the acquisition of supplies, equipment, and non-personnel services.

The Office of Performance Management provides tools and guidance to assist the Agency in driving performance improvement efforts across the organization. It also helps the Agency develop better performance measures in order to facilitate SBA's continued movement from measuring activity outputs to measuring programmatic and Agency outcomes. It builds Agency capacity for results-based management through data-driven reviews and analysis, training and outreach to program offices. The office supports the Agency's strategic planning and prepares annual accountability and/or performance reports.

Office of Veterans Business Development

The Office of Veterans Business Development conducts comprehensive outreach on behalf of the Agency and is responsible for the formulation, execution, and promotion of policies and programs of the Administration. To accomplish these tasks, OVBD operates its national outreach initiative and provides direct service delivery through funding agreements with resource partners, coordination of outreach and service delivery with other federal agency partners, and development of Agency program initiatives.

Appendix 6 — Glossary of Acronyms and Abbreviation

504 — The 504 Certified Development Loan program provides small businesses with long-term, fixed-rate financing for the purchase of land, buildings and long-life capital equipment.

7(a) — The 7(a) Loan Guaranty program is SBA's primary loan program. It provides general loan financing for a wide variety of purposes.

8(a) — The 8(a) Business Development program assists firms owned and controlled by socially and economically disadvantaged individuals to enter and succeed in the economic mainstream.

7(m) — The 7(m) Microloan program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers.

A-123 — Designation for OMB Circular on "Internal Control Systems." It prescribes policies and procedures to be followed by executive departments and agencies in establishing, maintaining, evaluating, improving, and reporting on internal controls in their program and administrative activities.

AA — Associate Administrator

AFMAC — The Audit and Financial Management Advisory Committee assists the Administrator in overseeing SBA's financial operations.

AFR — The Agency Financial Report is one of the annual PAR reports.

APR — The Annual Performance Report, required by the Government Performance and Results Act presents a federal agency's progress in achieving the goals in its strategic plan and performance budget.

ARC — The America's Recovery Capital Loan program is a temporary guaranty loan program authorized by the American Recovery and Reinvestment Act of 2009.

ARRA — The American Recovery and Reinvestment Act of 2009 is most often referred to as the Recovery Act in SBA documents.

BATF — The Business Assistance Trust Fund is a trust fund in the U.S. Treasury maintained to receive and account for donations made by private entities for activities to assist small business.

BD — Business Development. The Office of Business Development uses SBA's statutory authority to provide business development and federal contract support to small disadvantaged firms.

BDMIS — The Business Development Management Information System automates the certification and annual review process for the 8(a) program.

BLIF — The Business Loan and Investment Fund is operated by the Treasury Department to maintain the accounting records of loans approved prior to 1992.

CA — Capital Access (See OCA)

CDC — Certified Development Company, refers to the Section 504 Certified Development Company debenture program.

CFO — Chief Financial Officer. The CFO is responsible for the financial leadership of the Agency. This includes responsibility for all Agency disbursements, management and coordination of Agency planning, budgeting, analysis and accountability processes.

CFR — the Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the federal government.

CIO — Chief Information Officer. The CIO is responsible for the management of information technology for the Agency, including the design, implementation and continuing successful operation(s) of information programs and initiatives.

CLA — The Office of Congressional and Legislative Affairs assists in the development and enactment of SBA legislative proposals and serves as the liaison for SBA's communications on all legislative and congressional activities.

COOP — The Continuity of Operations Plan is a predetermined set of instructions or procedures that describes how an organization's essential functions will be sustained for up to 30 days following a disaster and then return to normal operations.

CRC — The Civil Rights Center administers and enforces various federal statutes, regulations and Executive Orders that relate to nondiscrimination and equal opportunity.

CY — Current Year

DAP — Disaster Assistance Plan. Executive Order 13411 mandates that federal agencies create a single application that fulfills the information requirements of all applicable federal disaster assistance programs.

DCIA — The Debt Collection Improvement Act is a federal law to maximize collections of delinquent debts owed to the government.

DCMS — The Disaster Credit Management System is the electronic system used by the SBA to process loan applications for all new disaster declarations.

DFF — The Dealer Floor Plan is a small pilot program to make revolving loans to retail dealerships, including automobile dealers that began in July 2009.

DLF — The Disaster Loan Fund assists eligible small businesses impacted by disasters.

ECCB — The Enterprise Change Control Board is in charge of the administration of the centralized network accounts for the SBA.

EEO — Equal Employment Opportunity

ELA — The Electronic Loan Application simplifies the application process by providing electronic loan applications.

EVB — Entrepreneurship Boot Camp for Veterans with Disabilities

FASAB — The Federal Accounting Standards Advisory Board promulgates accounting principles for federal government reporting entities.

FCRA — The Federal Credit Reform Act is a law enacted to provide a more realistic picture of the cost of U.S. government direct loans and loan guaranties.

FECA — The Federal Employees Compensation Act provides compensation benefits to federal civilian employees for work-related injuries or illnesses and to their surviving dependents.

FEMA — The Federal Emergency Management Agency is the agency that is tasked with responding to, planning for, recovering from and mitigating against disasters.

FERS — The Federal Employees' Retirement System is a three-tiered retirement plan for federal employees hired after 1984, composed of Social Security benefits, a basic benefit plan, and contributions to a TSP.

FEVS — Federal Employee Viewpoint Survey

FMIA — The Federal Financial Management Improvement Act requires each agency to implement and maintain financial management systems that comply substantially with federal financial management systems requirements, applicable federal accounting standards, and the USSGL.

FHCS — The Federal Human Capital Survey is administered by OPM to measure federal employees' perceptions about how effectively agencies have managed their workforces.

FICA — Federal Insurance Contributions Act

FMFIA — The Federal Managers Financial Integrity Act primarily requires ongoing evaluations and reports on the adequacy of the internal accounting and administrative control systems of executive agencies.

FPDS — Federal Procurement Data System

FRIS — The Financial Reporting Information System is SBA's consolidated general ledger system.

FTA — Fiscal and Transfer Agent

FY — Fiscal Year. The federal government fiscal year begins October 1 and ends the following September 30.

GAO — The Government Accountability Office is the audit, evaluation and investigative arm of Congress.

G CBD — Office of Government Contracting and Business Development. G CBD works to create an environment for maximum participation by small, disadvantaged and women-owned business in federal government contract awards and large prime subcontract awards.

GDP — Gross Domestic Product

GPRA-Mod — GPRA (Government Performance and Results Act) Modernization Act of 2010.

GS — General Schedule

GSA — General Services Administration

GWAC — Government-wide Acquisition Contract

HUBZone — The Historically Underutilized Business Zone program encourages economic development by the establishment of federal contract award preferences for small businesses located in historically underutilized business zones.

IP — Improper Payments (See IPIA)

IPA — Independent Public Accountant is a firm or person, other than the agency's IG, who meets the independence standards specified in GSA, and is engaged to perform the audit of a federal agency or for other purposes.

IPIA — The Improper Payment Information Act is a federal law enacted in 2002 to identify and reduce erroneous payments in the government's programs and activities.

IT — Information Technology, refers to matters concerned with the design, development, installation and implementation of information systems and applications.

IV&V — Independent Validation and Verification is a review of SBA Office of Financial Analysis and Modeling (OFAM) Financial Models for accuracy and proper functioning by an outside expert.

Jobs Act — The Small Business Jobs Act of 2010, most often referred to as the Jobs Act in SBA documents, may also be referred to as SBJA.

LAS — The Loan Accounting System is SBA's loan origination servicing and disbursement system.

LLG — Liability for Loan Guaranties, net present value of expected future cash flows for outstanding guaranties

LMAS — The Loan Management and Accounting System is the financial management system that supports loan accounting.

LMS — The Loan Monitoring System aids the SBA in managing its core loan guaranty programs and serves as one of the building blocks in the overall systems modernization project.

MAS — Multiple Awards Schedule

MAX — OMB uses the MAX Budget Information System to collect, validate, analyze, model and publish budget information.

MD&A — Management's Discussion and Analysis. The MD&A is considered required supplementary information for federal financial statements and is designed to provide a high level overview of the Agency.

MED — Minority Enterprise Development

MRA — Master Reserve Account. SBA's fiscal agent maintains this escrow fund to facilitate the operation of the Certified Development Company program.

MRF — Master Reserve Fund. SBA's fiscal and transfer agent maintains this reserve fund to facilitate the operation of the 7(a) secondary market program.

NAICS — North American Industry Classification System. NAICS is the standard used by federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.

NGPC — National Guaranty Purchase Center is SBA's centralized loan guaranty purchase processing center.

NIST — The National Institute of Standards and Technology is an agency of the U.S. Department of Commerce.

NPV — Net Present Value

NWBC — The National Women's Business Council is a bi-partisan federal advisory council created to serve as an independent source of advice and policy recommendations to the President, Congress, and the SBA on economic issues of importance to women business owners.

OCA — The Office of Capital Access is the SBA office responsible for small business program loans, lender oversight, and the surety bond program.

OCPL — The Office of Communications and Public Liaison is the SBA office that provides communication for the Agency's programs and priorities to small businesses, their partners, and the public at large.

OCRM — The Office of Credit Risk Management is the SBA office that manages program credit risk, monitors lender performance, and enforces lending program requirements.

ODA — The Office of Disaster Assistance is the SBA office that promotes economic recovery in disaster ravaged areas. SBA disaster loans are the primary form of federal assistance for non-farm, private sector disaster losses for individuals and businesses.

OED — The Office of Entrepreneurial Development is the SBA office that provides business counseling and training through its resource partner network composed of small business development centers, women's business centers and SCORE, as well as through online training and related resources through SBA's website.

OFA — The Office of Financial Assistance is the SBA office that administers various loan programs to assist small businesses.

OFO — The Office of Field Operations is the SBA office that represents field offices, including regional and district offices, at headquarters.

OGC — The Office of General Counsel provides legal advice for senior management and legal support for all Agency programs, initiatives and administrative responsibilities.

OGM — The Office of Grants Management is the SBA office that awards and administers all grants under SBA's authorization and appropriations, with the exception of the small business development centers and women's business center grants which are awarded and administered by respective program offices.

OHA — The Office of Hearings and Appeals is the SBA office that provides an independent, quasi-judicial appeal of certain SBA program decisions.

OHCM — The Office of Human Capital Management is the SBA office that supports the strategic management of human capital in the accomplishment of the Agency's mission.

OIC — The Office of Internal Control, part of the SBA Office of the Chief Financial Officer, has the lead in making sure managers can comply with internal control standards.

OIG — The Office of Inspector General, conducts and supervises audits, inspections and investigations relating to SBA programs and operations.

OII — The Office of Investment and Innovation is the SBA office that assists small businesses through the administration of the Small Business Investment Company program and the Small Business Innovation Research program.

OIT — The Office of International Trade is the SBA office that promotes small business ability to compete in the global marketplace and delivers export technical assistance and trade finance.

OMB — The U.S. Office of Management and Budget is the White House office that oversees preparation of the federal budget and supervises its administration in Executive Branch agencies.

ONAA — The Office of Native American Affairs is the SBA office that coordinates Native American initiatives and develops policies and procedures to ensure that SBA assistance is made available to American Indians, Native Alaskans, and Native Hawaiians.

OPM — The U.S. Office of Personnel Management is the federal government's human resources agency.

ORACLE — ORACLE is the accounting program used by SBA's Administrative Accounting Division.

ORCA — Online Representation and Certification Application is an e-government initiative that was designed to replace the paper-based representations and certifications process.

OVBD — The Office of Veterans Business Development is the SBA office that works to enhance and increase successful small business ownership by veterans.

PAR — The Performance and Accountability Report is the annual report that presents financial, budgetary and performance information to OMB, Congress and the public.

PCECGF — The Pollution Control Equipment Contract Guaranty Fund supports costs associated with the credit portfolio of pre-October 1991 pollution control equipment loans and guaranties being liquidated by the SBA.

PIA — Privacy Impact Assessment is part of the Privacy Impact Statement from the Privacy Act.

PII — Personally Identifiable Information is any information that can identify a person.

PLP — Preferred Lender program, covers certified or preferred lenders that receive full delegation of lending authority.

POA&M — Plan of Action and Milestones

PPS — Probability Proportional to Size

PY — Prior Year

QA — Quality Assurance, functions to assure that project deliverables meet SBA's requirements and quality standards.

QAR — Quality Assurance Review

Recovery Act — The American Recovery and Reinvestment Act of 2009, most often referred to as the Recovery Act in SBA documents, may also be referred to as ARRA.

SAS — The Statement on Auditing Standards, establishes standards and provides guidance on the design and selection of an audit sample and the evaluation of the sample results.

SAT — Senior Assessment Team

SBA — The U.S. Small Business Administration is a federal agency of the Executive Branch whose mission is to aid, counsel and protect the interests of small businesses and help families and businesses recover from disasters.

SBA Express — The loan program provides selected lenders with a 50 percent guaranty on their loans in exchange for the ability to primarily use their own application and documentation forms, making it easier and faster for lenders to provide small business loans of \$250,000 or less.

SBDC — The Small Business Development Center program delivers management and technical assistance, economic development and management training to existing and prospective small businesses through cooperative agreements with universities and colleges and government organizations.

SBG — The Surety Bond Guarantee program provides guaranties, bid, performance and payment bonds for contracts up to \$2 million for eligible small businesses that cannot obtain surety bonds through regular commercial channels.

SBGRF — Surety Bond Guaranty Revolving Fund. All the contractor and surety fees collected by the SBA are deposited in the SBGRF at the Treasury Department, which is used to pay claims.

SBIC — The Small Business Investment Company program provides long-term loans, debt-equity investments and management assistance to small businesses, particularly during their growth stages.

SBIR — The Small Business Innovation Research program supports scientific excellence and technological innovation through the investment of federal research funds.

SBLC — A Small Business Lending Company is a non-depository small business lending company listed by the SBA Office of Capital Access.

SBPRA — Small Business Paperwork Relief Act of 1992

SBREFA — Small Business Regulatory Enforcement Fairness Act

SCORE — A volunteer organization sponsored by the SBA that offers counseling and training for small business owners who are starting, building or growing their businesses.

SDB — A Small Disadvantaged Business is a small business owned and controlled by individual(s) who are socially and economically disadvantaged.

SDM – System Development Methodology. A software development methodology or system development methodology in software engineering is a framework that is used to structure, plan, and control the process of developing an information system.

SES – Senior Executive Service

SFFAS — Statements of Federal Financial Accounting Standards, agreed upon specific standards and concepts published in the Federal Register.

SOP — Standard Operating Procedure. SOPs are the primary source of the Agency's internal control.

SOX — The Sarbanes-Oxley Act of 2002 introduced major changes to the regulations of financial practice and corporate governance.