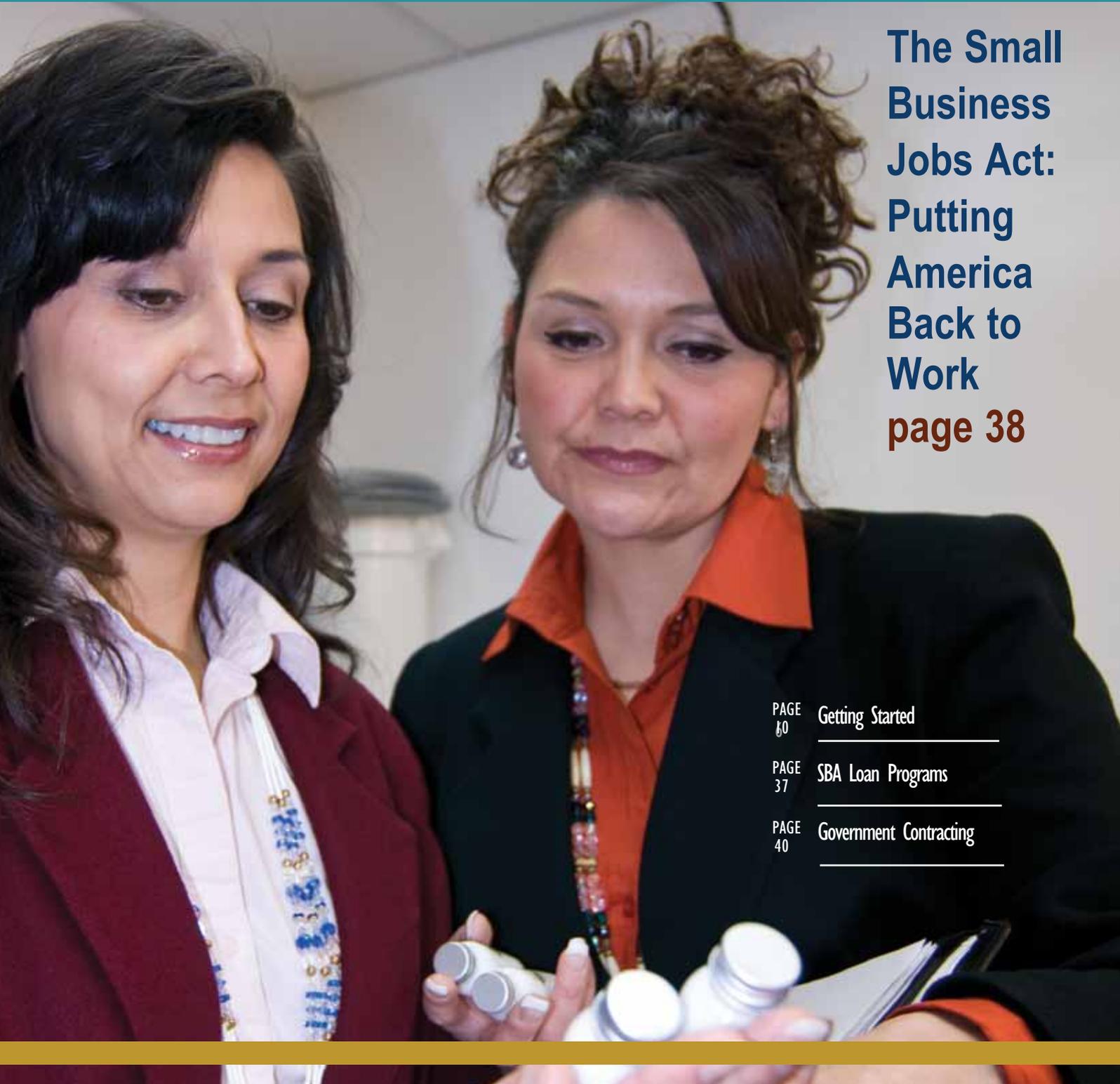


SMALL BUSINESS RESOURCE



The Small
Business
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“Everything you need to know about setting up, marketing and managing the revenue of your business.”



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FIRST NBC BANK HELPS SMALL BUSINESSES ACROSS LOUISIANA REOPEN THEIR DOORS AND LEND CAPITAL TO NEW STARTUPS



Michael J. LeBeau
Senior Vice President

Six years after Hurricanes Katrina and Rita ravaged New Orleans companies and small businesses throughout the Southern Region, many Louisiana economists are forecasting brighter days ahead.

Realizing that the U.S. economy is driven by small businesses, First NBC Bank plays a major role in the State's disaster recovery. First NBC Bank has made almost \$30 million in loans to small businesses across Louisiana and the Southern Region.

Bankers like Michael J. LeBeau, a senior vice president with First NBC Bank, shares his personal stories of business people, faced with catastrophic conditions following natural disasters, who never lost the human spirit to overcome adversity. "I enjoy nothing more than paying a visit to new found friends across the state — business owners who now look back at those dark days of despair simply as challenges that made them stronger and more efficient companies," said LeBeau. "I get the opportunity to see men and women now employed, feeling good about themselves and providing for their families. Knowing that the Bank I work with played a financial role in the small business recovery is a feeling I can't express with words," added LeBeau.

First NBC Bank is a Community Bank headquartered in New Orleans but stretches its lending capabilities to small businesses across the State and beyond. The Bank has the designation as being a Preferred SBA Lender. With a scaled-down application process, more and more small business owners find First NBC Bank a Community Bank that hasn't forgotten about The Community. Decisions on whether loan requests are approved do not become bogged down by out of state loan departments, but rather are made locally by First NBC Bankers who also live and work in Louisiana.

To talk with LeBeau about your business or ideas to open a new one, you can call him at **504-671-3815** or you can visit First NBC Bank on line at **www.firstnbcbank.com**. You can also stop by the Bank's main office historic location at 210 Baronne Street in New Orleans' Central Business District.



FROM THE ADMINISTRATOR



Entrepreneurs and small business owners like you continue to create jobs and drive our economy forward. This resource guide has everything you need to know about the tools and resources that SBA has to offer: from getting an SBA loan, to securing a federal contract, to using our extensive network of 14,000 SBA-affiliated counselors. Through these “3 Cs” of capital, contracts and counseling, we help thousands of people every day.

The new Small Business Jobs Act that President Obama signed a few months ago strengthens SBA’s efforts in each of these areas. For example, we permanently raised the top SBA loan sizes in our two most popular programs from \$2 million to \$5 million. Also, the Jobs Act strengthens the federal government’s ability to ensure that more small businesses can compete for federal contracts on a level playing field.

In addition, we recently overhauled www.sba.gov. Now you can find information about SBA programs more quickly than ever before. At the same time, we beefed up our social media

presence. I encourage you to check out the latest SBA news by joining our communities on Facebook, Twitter and YouTube. Through these new online tools, we are more directly engaged in a dialogue with the small business community to learn how SBA can do even more to help you grow your business.

The fact is, about two of every three jobs created in America each year come from small businesses, and more than half of working Americans own or work for a small business. With your help, we can make sure the SBA is meeting its mission and that small businesses like yours will continue to grow and lead our nation to full economic recovery, as they’ve done throughout U.S. history.

If you have any questions that aren’t answered in this guide, please go to www.sba.gov, or call or walk in to your local district office. We stand ready to help you in whatever way we can.

Warm regards,

Karen G. Mills
Administrator
Small Business Administration

About the SBA

www.sba.gov

Your Small Business Resource

Every year, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.

Resources and programs targeting small businesses provide an advantage necessary to help small businesses compete effectively in the marketplace and strengthen the overall U.S. economy.

SBA offers help in the following areas:

- *Counseling*
- *Capital*

- *Contracting*
- *Disaster Assistance*
- *Advocacy and the Ombudsman*

Visit SBA online at www.sba.gov for 24/7 access to small business news, information and training for entrepreneurs.

All SBA programs and services are provided on a nondiscriminatory basis.

When we're all equals,
things really start to add up.



At Chevron, we believe great ideas don't have a color or gender. That's why we're forming partnerships with minority- and women-owned businesses around the world. These relationships add to the depth and strength of human energy that drives our company. To learn more about our partnerships, visit us at chevron.com.



FROM THE REGIONAL ADMINISTRATOR

Regional Administrator for SBA's Region VI



The U.S. Small Business Administration is helping America's entrepreneurs and small businesses throughout the U.S. We know that small businesses are critical to the strength of

our economy. SBA is taking an active role to help entrepreneurs and small business owners to start-up, grow and compete globally.

SBA plays an important part in the success of small businesses by providing access to capital, counseling, technical assistance, federal contracting opportunities and exporting assistance.

Small businesses have created 67 percent of private sector jobs over the past 17 years. And, it is our entrepreneurs and small business owners that will drive America's ability to innovate, stay competitive across the globe and win the future.

SBA always talks about our three Cs – capital, contracting and counseling and how we are helping entrepreneurs and small business owners. This Resource Guide provides information on all of SBA programs and services available to them.

The Recovery Act and the Small Business Jobs Act signed into law by President Obama has provided entrepreneurs and small business owners with greater access to capital. In fact through key loan enhancements, SBA supported \$42 billion in lending and helped thousands of small

businesses during a time when traditional credit was frozen. And, the support from the lending community has been tremendous in helping us provide capital to small businesses for our five states representing Region VI.

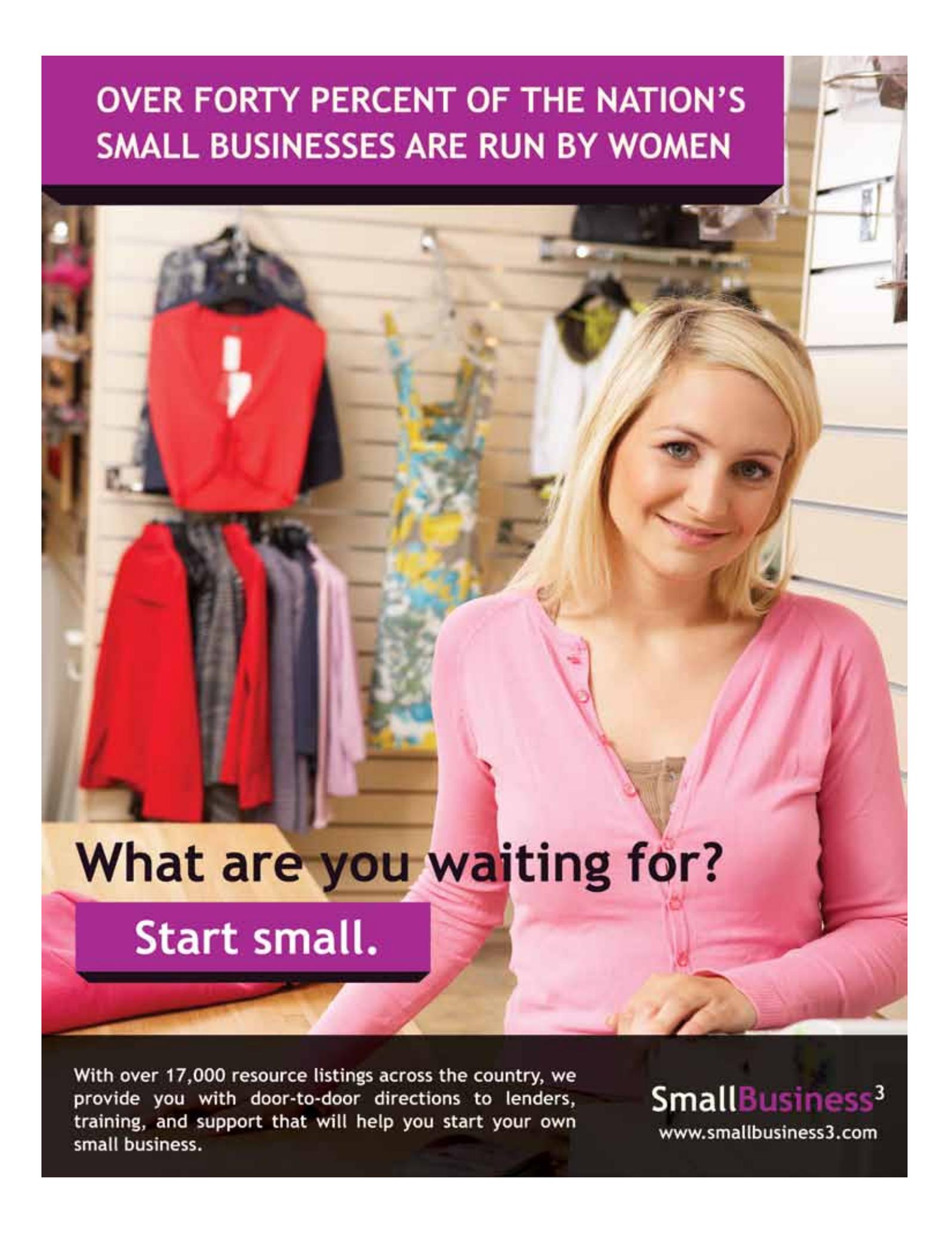
The SBA wants to make sure small businesses know how to do business with the federal government. And, because of the 19 provisions contained in the Jobs Act, there are greater opportunities for selling your products and services to the government which was implemented by President Obama.

SBA has a network of counselors dedicated to supporting the small business communities: Small Business Development Centers, Women Business Centers, SCORE and Veterans Business Outreach Centers. The Jobs Act provided grants to Small Business Development Centers to fund counseling projects in areas such as exporting to help small businesses start or strengthen their exporting.

We are confident that the tools and resources SBA has to offer will help entrepreneurs and small business owners throughout the country. Contact your local SBA district office with any additional questions or visit SBA's redesigned Web site: www.sba.gov. Also, you can now follow SBA on Facebook and Twitter.

Warmest Regards,

Yolanda Garcia Olivarez
Regional Administrator
Small Business Administration

A young woman with blonde hair, wearing a pink cardigan, is smiling and looking towards the camera. She is standing in a clothing store with various garments hanging on racks in the background. The store has a clean, modern aesthetic with white walls and metal hangers.

OVER FORTY PERCENT OF THE NATION'S
SMALL BUSINESSES ARE RUN BY WOMEN

What are you waiting for?

Start small.

With over 17,000 resource listings across the country, we provide you with door-to-door directions to lenders, training, and support that will help you start your own small business.

SmallBusiness³
www.smallbusiness3.com

LOUISIANA

SBA Staff Listing

www.sba.gov/la

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Julia Michel
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SBA ANSWER DESK
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ENTREPRENEUR DIVISION

E. C Coffey
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FT. WORTH ADO
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Sandro Murtas
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BUSINESS DEVELOPMENT DIV.

Jo Ann Lawrence
Ext. 6690

We Welcome Your Questions

For extra copies of this publication or questions please contact:

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365 Canal Street, Suite 2820
New Orleans, LA 70130

Tel: 504-589-6685 Fax: 504-589-2339

Website: www.sba.gov/la



Rules For Success

Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.

Today, entrepreneurs have a greater impact on their communities and on the economy than ever before.

In fact, over the past decade, small businesses created 60 to 80 percent of the net new jobs!

Over the past 30 months, the SBA has launched a wide-range of outreach initiatives designed to sharply increase the amount of financing, technical assistance and government contracting opportunities available to America's New Markets.

With a wide variety of flexible and responsible economic development tools, SBA is suitably positioned to promote business creation and expansion in today's market. By helping one business at a time, SBA's programs have a profound and empowering effect on local economies and the lives of individual citizens.

The 2012 Louisiana Small Business Resource Guide is just one example of our commitment to support Louisiana's

entrepreneurs. By working in tandem with community leaders, our lending agents and resource partners, SBA has positioned itself to be more responsive to the needs of its constituency - the small business community.

I invite you to read this guide and take advantage of our programs and services. I can simply state - this is an exciting time to be a small business owner in Louisiana!! We are at the crux of a new beginning, and I want you to be an integral part!! To that end, I hope that you will look to SBA as a partner and advocate.

Sincerely,

Michael Ricks

*District Director of
SBA's Louisiana District Office*

Doing Business in Louisiana

■ The SBA helps business owners grow and expand their businesses every day.



THE LOUISIANA DISTRICT OFFICE

The Louisiana District Office is responsible for the delivery of SBA's many programs and services. The District Director is Michael Ricks. The District Office is located at 365 Canal St., Ste. 2820, New Orleans, LA 70130. Office hours are from 8:00 AM until 4:00 PM, Monday through Friday.

CONTACTING THE LOUISIANA DISTRICT OFFICE

For program and service information, please contact the SBA at 504-589-6685 or e-mail: loretta.poree@sba.gov.

SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, better operating or expanding a small business through the Service Corps of Retired Executives (SCORE), Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

A Women's Business Ownership Representative is available to assist women business owners. Please contact Loretta Poree at 504-589-2853 or e-mail: loretta.poree@sba.gov.

Special loan programs are available for businesses involved in international trade.

A Veterans Affairs Officer is available to assist veterans. Please call 504-589-2706.



SUCCESS STORY

2011 Louisiana Small Business Person of the Year
Kenneth Paul Sayes, President & CEO
Sayes Office Supply, LLC
1405 MacArthur Drive
Alexandria, LA 71301
ksayes@sayesoffice.com

Sayes Office Supply, owned by Kenneth P. Sayes, is the last remaining independent office supply dealer in Alexandria, Louisiana. Since opening Sayes in 1998 with 10 employees, Mr. Sayes has grown Sayes Office Supply to 46 employees, expanded and diversified product offerings, acquired several sales and service locations and a large distribution warehouse.

Mr. Sayes states that when he first began in the office supply industry, he worked as an outside sales rep for a local, independent office supply dealer. When the company was sold to a national office supply chain (that's no longer in business) it was a huge cultural shift for employees and customers.

Having the luxury of having been a local business, gave us many opportunities that were not afforded us, as part of a national chain. The

most obvious was the ability to make decisions on the spot and do whatever was best for our customers and our employees.

After three years, I decided to take a chance and open my own office supply company, believing that if I treated my customers and employees fairly and with respect, Sayes Office Supply could succeed.

Sayes states, "In the beginning, we faced many obstacles. The first was convincing the suppliers and wholesalers to support a new, start up business. It's very difficult to convince a wholesaler, who is servicing an existing market, to add another office supply company that will compete with its existing customer. There were countless conversations, numerous meetings and many long nights spent convincing the wholesaler that the company I would start would be viable." Sayes states, "In the end, the wholesalers/distributors finally agreed that our business plan was solid and if implemented as written, would succeed."

I was encouraged in the beginning. The first month we started our business, our sales were \$90,000. Within twelve months, we'd grown to just a little shy of \$3,000,000 and have consistently grown year over year since that time. In 2010, revenues will exceed \$9 million and payroll is estimated to exceed \$1.5 million.

There have been many obstacles; one was realizing that I could not manage the entire organization. Joining a group of community business leaders offered me an incredible opportunity. These long-time business leaders helped me to look at my business as an independent third party. I was amazed at the difference this made for me. I was able to concentrate on the bigger picture and allow my staff to take care of the day in/day out issues that are so easy to become bogged down in. The realization of the term "working on your business, not in your business" was truly an "aha" moment.

Finally, launching the janitorial supply business created many obstacles, finding a janitorial supply expert to assist the sales team with questions, space for all the supplies (cases of toilet paper take up a lot more space than a box of pencils), training the sales and customer service staff on products and applications, and getting the sales team comfortable enough to go into a customer's office and ask for the business.

We spent a lot of time and effort in getting the right people on board, getting the training they needed and building the confidence of the sales team. Today, the janitorial business represents 10% of our overall business and is expected to reach 20% by year's end.

INTRODUCTION

GETTING STARTED

The SBA Can Help You Start and Expand Your Business



Every year, the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and existing small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the SBA and its resource partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, find foreign markets, and make your voice heard in the federal government.

You can access SBA information online 24 hours a day at www.sba.gov or visit one of our local offices for assistance.

SBA's Online Training

SBA provides small businesses with free online courses, workshops, learning tools and business-readiness assessments.

Key Features of the Small Business Training Network:

Training is available anytime and anywhere—all you need is a computer with Internet access.

- More than 20 free online courses and workshops available.
- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Course topics include a financial primer keyed around SBA's loan-guarantee programs, a course on exporting, and courses for veterans and women seeking federal contracting opportunities, as well as an online library of business publications and articles.

Find the SBTN at www.sba.gov/training.

Where To Go To Get Started

Our resources include the SBA's district offices serving every state and territory, over 350 chapters of SCORE – Counselors to America's Small Businesses, approximately 900 Small Business Development Centers, approximately 110 Women's Business Centers and 16 Veterans Business Outreach Centers located across the

country. To find your local district office or SBA resource partner, visit www.sba.gov/sba-direct.

These professionals can also help with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, and recovering from disaster.

SBA'S RESOURCE PARTNERS

SCORE

SCORE is a national network of more than 12,000 entrepreneurs, business leaders and executives who volunteer as mentors to America's small business. SCORE helps entrepreneurs start businesses, grow companies and create jobs in local communities.

SCORE matches you with a mentor whose personality and skills are a good fit for your business needs. Whether you are a start-up business or growing company, you can meet with a mentor for free and confidential advice.

SCORE mentors are part of your local community. The volunteer experts understand local business licensing rules, economic conditions and lending standards. You will find a SCORE office in your community and often a location at your local Chamber of Commerce, bank or SBA office.

SCORE mentoring is available at over 350 offices nationwide. SCORE offers local small business workshops at modest fees on popular topics such as increasing sales, managing cash flow and marketing your business.

ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- A new venture is exciting.
- Earnings and growth potential are unlimited.
- Running a business will provide endless variety, challenges and opportunities to learn.

EVALUATE

Start by evaluating your strengths and weaknesses

1. Are you a self-starter?

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

2. How well do you get along with different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

SCORE has helped more than 8.5 million entrepreneurs nationwide. You can count on SCORE as a trusted resource to offer in-depth mentoring, sound advice and guidance to tools and resources that can help you succeed as a business owner.

For 24/7 access to advice and online webinars on topics such as starting, growing, marketing and e-commerce for small business, visit SCORE online. With expertise in more than 600 skill areas, you can find a SCORE mentor online at www.score.org or at one of SCORE's offices. Call 1-800-634-0245 for the office nearest you.

Baton Rouge SCORE- Chapter 0141

Louisiana Technology Park
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Baton Rouge, LA 70808
225-381-7130 or 877-381-7130
225-208-1776 Fax
scorebr@scorebr.org
Counseling Monday-Thursday at Chamber office by appointment.

Acadiana SCORE Chapter 0302

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Lafayette, LA 70503
337-889-0214 • 337-889-0212 Fax
cajun_score@yahoo.com
Counseling Monday - Friday by appointment.

Southwest Louisiana SCORE – Chapter 0213

Southwest Louisiana Economic Dev. Alliance
120 W. Pujo St., 3rd Fl./P.O Box 3110
Lake Charles, LA 70601
337-433-3632 • 337-436-3727 Fax
score@allianceswla.org
Counseling scheduled by appointment.

NE Louisiana SCORE – Chapter 0644

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318-323-0878 • 318-323-9492 Fax
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Counseling scheduled by appointment.

New Orleans SCORE Chapter 044

365 Canal St., Ste. 2820
New Orleans, LA 70130
504-589-2356 • 504-589-2339 Fax
admin@scoreno.org
Counseling Monday - Friday at SBA Office by appointment.

Shreveport SCORE – Chapter 0279

Greater Shreveport Chamber of Commerce
400 Edwards St.
Shreveport, LA 71101
318-677-2536 • 318-677-2548 Fax
franciscolicchio@aol.com
Counseling 9:30 – 11:30 Thursday at chamber office.

SMALL BUSINESS DEVELOPMENT CENTERS

The Small Business Development Center program has been vital to SBA's entrepreneurial outreach for more than 25 years. It has become one of the largest professional small business management and technical assistance networks in the nation. With nearly 900 locations across the country, SBDCs offer existing and future entrepreneurs free one-on-one expert business advice and low-cost trainings. All counseling and training sessions are conducted by qualified small business professionals and many are offered online.

A nationwide study of the impact of the SBDC program highlights the results of SBDC assistance. The study illustrates the significance of the SBDC program's focus on establishing long-term counseling relationships with clients. Of the clients surveyed, more than 80 percent reported that the information they received from their SBDC counselor was valuable. Similarly, more than 50 percent reported that SBDC assistance was useful with the decision to start a business. More than 40 percent of long-term clients, those receiving 5 hours or more of counseling, reported an increase in sales and 38 percent of long term clients reported an increase in profit margins.

SBDC counseling generally consists of assistance with business plans, access to capital, franchising, manufacturing, international trade, high-tech endeavors, contracting, energy efficiency, marketing, technology and other growth strategies. SBDC training is geared toward the needs of the local business community, focusing on the fundamentals required to start, purchase, operate and grow a small business.

Particular emphasis in the SBDC program includes green business technology, disaster recovery and preparedness, importing and exporting, electronic commerce, technology transfer and regulatory compliance. A number of centers in SBDC network have specialized programs dedicated to technology assistance and/or international trade. The SBDC programs also promote green buildings and green job growth, provide assistance to veterans and communities affected by defense cutbacks, and reach out to communities that have been negatively affected by industry cutbacks, closures or natural disasters.

During the past quarter century, through a unique mix of federal funding along with matching state and private sector resources, the program has increased its return on investment. Through federal grants, the SBDCs in every state and territory provide the foundation for the economic growth of small businesses. These small businesses in turn advance local and regional economic development through the generation of business revenues, job creation and job retention. In fiscal 2010, SBDC business advisors helped more than 13,600 entrepreneurs start new businesses or roughly 37 new business starts per day.

The SBDC network provided counseling services to over 107,000, now entrepreneurs, approximately 101,000 existing businesses and training services to approximately 380,000 clients in fiscal 2010.

In fiscal 2010, SBDC clients acquired loans, venture capital and the infusion of equity totaling \$3.8 billion, an increase over the \$3.6 billion SBDC clients obtained in fiscal 2008 and in 2009 combined. Of the \$3.8 billion in capital obtained by SBDC clients, over 19% took the form of SBA guaranteed loans with 81% in capital acquired from banks and conventional lenders as well as angel investors and venture capitalists.

For information on the SBDC program, visit www.sba.gov/sbdc.

LSBDC at Northwestern State University

Dunbar Plaza
3600 Jackson St. Extension, Ste. 114C
Alexandria, LA 71303-3064
318-484-2123 • 318-484-2126 Fax
lsbdc.nsu@lsbdc.org
Serving the parishes of Avoyelles, Catahoula, Concordia, Grant, LaSalle, Natchitoches, Rapides, Sabine, Vernon and Winn.

LSBDC Satellite Center

Russell Hall, Rm. 114A
10 Central Ave.
Natchitoches, LA 71497
318-357-5611
lsbdc.nsu@lsbdc.org
Serving the parishes of Avoyelles, Catahoula, Concordia, Grant, LaSalle, Natchitoches, Rapides, Sabine, Vernon and Winn

LSBDC at Southern University Baton Rouge

4826 Jamestown Ave., Ste. 1
Baton Rouge, LA 70808-3224
225-922-0998 • 225-922-0024 Fax
lsbdc.subr@lsbdc.org
Serving the parishes of Ascension, East Baton Rouge, East Feliciana, Iberville, Pointe-Coupee, West Baton Rouge and West Feliciana.

LSBDC at Southeastern Louisiana University

Southeast Louisiana Business Center
1514 Martens Dr.
Hammond, LA 70402-0001
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lsbdc.slu@lsbdc.org
Serving the following parishes: Livingston, St. Helena, St. Tammany, Tangipahoa and Washington.

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Lafayette, LA 70503-2036
337-262-5344 • 337-262-1223 Fax
lsbdc.ull@lsbdc.org
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LSBDC at McNeese State University

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lsbdcctc.lsu@lsbdc.org
The LSBDC Technology Center at LSU serves small businesses statewide in areas of technology commercialization and technology transfer.

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LSBDC Business Continuity Center at Nicholls State University

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985-449-7092 • 985-493-2588 Fax
Serving the parishes of Assumption, Lafourche and Terrebonne.

Manufacturing Extension Partnership of Louisiana

The Manufacturing Extension Partnership of Louisiana (MEPoL) was established through a cooperative agreement with the National Institute of Standards and Technology (NIST) to provide business and technical assistance, throughout the state, to small and mid-size manufacturing firms interested in implementing new techniques and technologies. Manufacturing Extension Partnership of LA (MEPoL) focuses on the increased productivity of small manufacturers with business and technical needs.

800-433-6965 • www.mepol.org



SBA'S WEBSITE

Go to SBA's new website today, featuring:

- Faster, better search capabilities
- Information tailored to your needs
- News about SBA programs & services

Some pages may change URLs on the upgraded site. Please consult www.sba.gov or your local SBA district office for assistance.

WOMEN'S BUSINESS CENTERS

The SBA's Women Business Center program is a network of approximately 110 community-based centers which provide business training, counseling, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. While the services are focused on women, approximately 30% of the WBC clients are men. WBCs are located in nearly every state and U.S. territory and are partially funded through a cooperative agreement with the SBA.

To meet the needs of women entrepreneurs, the WBCs offer services at convenient times and locations, including weekends. Many WBCs are located at non-profit host organizations that offer a wide variety of services in addition to the services provided by the WBC. Many of the WBCs also offer training and counseling and provide materials in different languages in order to meet the diverse needs of the communities they serve. In fiscal year 2010, the WBC program

counseled and trained more than 160,000 clients, creating local economic growth and vitality.

WBCs often deliver their services through long term training or group counseling, both of which have shown to be effective. WBC training courses are often free or are offered at a small fee. Some centers will also offer scholarships based on the client's needs

While most WBCs are physically located in one designated location, a number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

To find the nearest SBA WBC or to learn more about SBA programs and services, visit www.sba.gov/women.

Urban League of Greater New Orleans Women's Business Resource Center

3308 Tulane Ave., Ste. 301
New Orleans, LA 70119
504-620-9647 • 504-620-9658 Fax
Lynette Colin, Director
Lcolin@urbanleagueneuorleans.org

Enterprise Consortium of the Gulf Coast Women's Business Center

110 Travis St., Ste. 92
Lafayette, LA 70503
337-889-0211 • 337-889-0212 Fax
Amy Guidry Oakes, Director
Amguidry@ecgcwbc.com

MICROLOAN PROGRAM INTERMEDIARIES

The Microloan program is operated through a network of approximately 160 intermediaries nationwide. It provides business based training and technical assistance to very small "microbusinesses" – 10 employees or fewer – that are interested in starting or growing their businesses. Such training and technical assistance includes general business education, business planning training, industry-specific training, and other support for new and growing microbusinesses. Microloan program intermediaries also provide small business loans of up to \$50,000. The program is available to women, low-income, minority, and veteran entrepreneurs and others interested in starting a microbusiness.

Ready for Anything

Plan to Stay in Business



If your business shuts down for any reason, how many days can you survive?

From workplace disruptions to natural and man-made disasters, as a small business owner, you should be *Ready for Anything*.

Planning for unexpected events can minimize the impact of unplanned disruptions and improve the likelihood that your business will survive and recover.

By working with you every step of the way, the **Louisiana Small Business Development Center** can help you develop a business continuity and risk management plan that will help you:

- identify and minimize potential risks
- improve data security
- adequately assess insurance needs
- document an emergency plan and recovery strategy

Contact us to learn how business continuity planning can **protect** your business.

www.lsbdc.org
(866) 782-4159

Assistance is available for businesses impacted by the 2008 Hurricanes Gustav and Ike. LSBDC is funded in part through a cooperative agreement with the U.S. Small Business Administration, Louisiana Economic Development and participating universities. All SBA programs are extended to the public on a nondiscriminatory basis. Accommodations for persons with disabilities and/or limited English proficiency.

Alexandria • Baton Rouge • Hammond • Lafayette • Lake Charles • Metairie • Monroe • Shreveport • Thibodaux



ARE YOU RIGHT FOR SMALL BUSINESS OWNERSHIP?

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, “Genius is 1 percent inspiration and 99 percent perspiration.” That same philosophy also applies to starting a business.

First, you’ll need to generate a little bit of perspiration deciding whether you’re the right type of person to start your own business.

IS ENTREPRENEURSHIP FOR YOU?

There is simply no way to eliminate all the risks associated with starting a small business, but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- **Are you a self-starter?** It will be entirely up to you to develop projects, organize your time, and follow through on details.
- **How well do you get along with different personalities?** Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, employees, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- **How good are you at making decisions?** Small business owners are required to make decisions constantly – often quickly, independently, and under pressure.
- **Do you have the physical and emotional stamina to run a business?** Business ownership can be exciting, but it’s also a lot of work. Can you face six or seven 12-hour workdays every week?
- **How well do you plan and organize?** Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.
- **Is your drive strong enough?** Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help

you survive slowdowns and periods of burnout.

- **How will the business affect your family?** The first few years of business start-up can be hard on family life. It’s important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

Once you’ve answered those questions, you should consider what type of business you want to start. Businesses can include franchises, at-home businesses, online businesses, brick-and-mortar stores or any combination of those.

FRANCHISING

There are more than 3,000 business franchises. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that’s right for you.

Some of the things you should look at when evaluating a franchise: historical profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about starting an independent business venture, then franchising may be an option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including a franchise.

For more information visit www.sba.gov/franchise.

HOME-BASED BUSINESSES

Going to work used to mean traveling from home to a plant, store or office. Today, many people do some or all their work at home.

Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Working under the same roof where your family lives may not prove to be as easy as it seems. One suggestion is to set up a separate office in your home to create a professional environment.

Ask yourself these questions:

- Can I switch from home responsibilities to business work easily?
- Do I have the self-discipline to maintain schedules while at home?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- **Zoning regulations.** If your business operates in violation of them, you could be fined or shut down.
- **Product restrictions.** Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local and state departments of state, labor and health to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you’re convinced that opening a home-based business is for you, it’s time to create your business plan. The SBA and its resource partners, such as SCORE, SBDCs, VBOCs and WBCs can help make the process easier.

Need more help writing a business plan?

Visit www.sba.gov/smallbusinessplan for more information on writing a business plan.

You can also find help from SCORE by visiting www.score.org and clicking on “Business Tools.”

Veterans can get help writing a business plan by visiting their local Veteran’s Business Development Center. Find yours at www.sba.gov/vets.

Women can get help at their local Women’s Business Center. Find yours at www.sba.gov/women.

WRITING A BUSINESS PLAN

After you’ve thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, then expands as an in-business assessment tool to determine success, obtain financing and determine repayment ability, among other factors.

Creating a comprehensive business plan can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers, Women’s Business Centers, Veterans Business Outreach Centers, and SCORE, have the expertise to help you craft a winning business plan. SBA also offers online templates to get you started.

In general, a good business plan contains:

Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.

- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide “what if” statements addressing alternative approaches to potential problems.

Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE, WBC or SBDC representatives, SBA district office business development specialists or veterans business development specialists.

Remember, the business plan is a flexible document that should change as your business grows.

REACHING UNDERSERVED COMMUNITIES Women Business Owners

Women entrepreneurs are changing the face of America’s economy. In the 1970s, women owned less than five percent of the nation’s businesses. Today, they are majority owners of about a third of the nation’s small businesses and are at least equal owners of about half of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women.

The SBA’s Office of Women’s Business Ownership serves as an advocate for women-owned business. OWBO oversees a nationwide network of 110 women’s business centers that provide business training, counseling and mentoring geared specifically to women, especially those who are socially and economically disadvantaged. The program is a public-private partnership with locally-based nonprofits and each tailors its services to meet the needs of its community. Women’s Business Centers serve a wide diversity of geographic areas, population densities, and economic environments, including urban, suburban, and rural. Local economies vary from depressed to thriving, and range from metropolitan areas to entire states. Each Women’s Business Center tailors its services to the needs of its individual community, but all offer a variety of innovative programs, often including courses in different languages. They provide training in finance, management, marketing, and the Internet, as well as access to all of the SBA’s financial and procurement assistance programs.





CENTER FOR FAITH-BASED AND COMMUNITY PARTNERSHIPS (CFBCP)

Faith-based and neighborhood organizations know their communities; and they have earned the trust of the people in their communities. Because of their credibility, they are uniquely positioned to build awareness of programs that encourage entrepreneurship, economic growth and job creation.

SBA is committed to reaching out to faith based and community organizations that are eligible to participate in the agency's programs by informing their congregants, members and neighbors about SBA's programs. In particular, many faith-based and community non-profit organizations can provide a local financing option for entrepreneurs by becoming SBA Microloan Intermediaries. An SBA Microloan Intermediary often acts as a bank for entrepreneurs and small businesses that might otherwise be able to find access to capital.

VETERANS AND RESERVISTS BUSINESS DEVELOPMENT

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from service member to small business owner. Each of SBA's 68 district offices has designated a veteran's business development officer to help guide veterans, Reserve Component members and transitioning service members who want to succeed in entrepreneurship.

Sixteen Veterans Business Outreach Centers located in California, Florida, Guam, Louisiana, Massachusetts, Montana, Michigan, Missouri, New

Jersey, New Mexico, New York, North Carolina, North Dakota, Pennsylvania, Texas, and Washington provide online and in-person entrepreneurial development services for veterans and reservists such as business training, counseling and mentoring, pre-business plan workshops, feasibility analysis, and referrals to additional small business resources.

To learn more about the Veterans Business Outreach program or find the nearest SBA VBOC, visit the SBA Web site at www.sba.gov/vets.

SBA also partners with the Entrepreneurship Boot Camp for Veterans With Disabilities at Syracuse University, University of Connecticut, Florida State University, Texas A&M University, UCLA, Purdue and Louisiana State University to prepare service-disabled veterans for business ownership. SBA has also recently developed two partnerships which target women veteran-entrepreneurs (V-WISE) and family members of Reserve Component members of the military (Operation Endure and Grow).

SBDCs, SCORE and some WBCs also provide targeted management assistance to veterans who are current or prospective small business owners. Many SBDCs have special programs for veterans and SCORE also provides resources and counseling services online at www.score.org.

The SBA offers special assistance for small businesses owned by activated Reserve and National Guard members. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

Additionally, the SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program provides loans up to \$2 million to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the Reserves or National Guard.

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established an Office of Veterans Business Development. OVBD develops and distributes informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, and Getting Veterans Back to Work.

For more information or special assistance with government contracting, including programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication.

SBA's special financing program targeted to the military community, Patriot Express has new and enhanced programs and services for veterans and members of the active and reserve military community (including spouses) wanting to establish or expand small businesses. See the Financing section for more information on Patriot Express.

NATIVE AMERICAN BUSINESS DEVELOPMENT

The Office of Native American Affairs (ONAA) ensures American Indians, Alaska Natives and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending, and contracting programs. ONAA provides a network of training and counseling services and engages in numerous outreach activities such as tribal consultations, development and distribution of educational materials, attendance and participation in economic development events and assisting these small businesses with SBA programs.

More information is available at www.sba.gov/naa.

REGULATIONS

KNOWING THE RULES

Paying Attention to Detail Can Save Time and Money



Even if you are running a small home-based business, you will have to comply with many of the local, state, and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you're in the food-service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

BUSINESS ORGANIZATION

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options with different tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

Secretary of State – One Stop Shop Division

P.O. Box 94125
Baton Rouge, LA 70804-8125
225-925-4584 • 225-922-0439 Fax
www.GeauxBiz.com

CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures. The most common organizational structures are sole proprietorships, general and limited partnerships, “C” and “S” corporations and limited liability companies.

Each structure offers unique tax and liability benefits. If you're uncertain which business format is right for you, you may want to discuss options with a business counselor or attorney.

Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rate. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting required with this business structure.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership agreement is recommended to address potential conflicts such as: who will be responsible for performing each task; what, if any, consultation is needed

between partners before major decisions, and what happens when a partner dies. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more persons. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and liability is similarly limited in proportion to their investment.

“C” Corporation

A “C” corporation is a legal entity created under state law by the filing of articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart from those of the individual(s) forming the corporation. It's the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is a separate legal entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and offer the owners the advantage of limited liability, but not total protection from lawsuits.

Subchapter “S” Corporation

Subchapter “S” references a special part of the Internal Revenue Code that permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter “S” status. Contact the IRS for more information.

LLCs and LLPs

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. The limited liability partnership is similar to the LLC, but it is for professional organizations.

LOGISTICS OF STARTING YOUR BUSINESS

BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and local departments. Consult your state or local government for assistance.

Every legal business operating in the New Orleans area must have proper state and local business licenses and permits. The procedures for obtaining them are as follows:

1. The local or parish government issues a certificate of occupancy upon certifying that your location is zoned properly for your business.
2. The State of Louisiana no longer requires a state occupational license. Nevertheless, you should get information about the appropriate licensing board(s) for your profession from the Louisiana Department of Revenue and Taxation.
3. All parishes in the New Orleans area require local occupational licenses. The cost of the licenses is based primarily on annual gross receipts and varies according to business classification.
4. Any business selling beer, liquor, soft drinks or tobacco must obtain a state beverage or tobacco permit.
5. Any business dealing in food must have a local food permit.
6. Other local permits, such as vendor permits, may be needed depending on the type of business. When you register for your local occupational license, be sure to ask what permits are necessary.

For more information, contact the appropriate agency in your area:

State of Louisiana

Contractor's License Licensing Board for Contractors

2525 Quail Dr.
Baton Rouge, LA 70808
Mailing Address: P.O. Box 14419
Baton Rouge, LA 70898
225-765-2301
www.lslbc.louisiana.gov

Food Permits Sanitarian Services - State

1010 Common St., Ste. 750
New Orleans, LA 70112
504-568-7970

Office of Alcohol & Tobacco Control

8549 United Plaza Blvd., Ste. 220
Baton Rouge, LA 70809
225-925-4041 • 225-925-3975 Fax
www.atc.rev.state.la.us

Orleans Parish

Certificate of Occupancy Department of Safety and Permits

City Hall, Rm. 7E05
1300 Perdido St.
New Orleans, LA 70112
504-658-1666
Zoning 658-7125
www.nola.gov

Occupational Licenses Bureau of Revenue

City Hall, Rm. 1W15
1300 Perdido St.
New Orleans, LA 70112
504-658-1695
www.nola.gov

Alcohol Beverage License and Permit

City Hall, Rm. 1W15
1300 Perdido St.
New Orleans, LA 70112
504-658-1674
www.nola.gov

Jefferson Parish

Certificates of Occupancy

Information on how to start a new business in unincorporated Jefferson Parish:

Jefferson Parish Inspection & Code Enforcement- East Bank

1221 Elmwood Park Blvd., Ste. 205
Jefferson, LA 70123
504-736-6957 • 504-736-8387 Fax
www.jeffparish.net

Department of Inspection & Code Enforcement - West Bank

400 Maple St.
Harvey, LA 70058
504-364-3513 • 504-364-3534 Fax
www.jeffparish.net

Occupational Licenses Sheriff's Office

200 Derbigny St., Ste. 1200
Gretna, LA 70053
504-363-5637 • 504-363-5644 Fax

Food Permits Parish Health Unit - Environmental Health

111 N. Causeway Blvd., 2nd Fl.
Metairie, LA 70001
504-838-5140 • 504-838-5334 Fax

St. Bernard Parish

Department of Community & Development Office of Zoning & Planning

8201 W. Judge Perez Dr., Trailer K-5
Chalmette, LA 70043
504-278-4307 • 504-278-4458 Fax

Certificates of Occupancy and Occupational Licenses

9000 W. St. Bernard Hwy.,
#1Marlon Dr., Ste. 1/P.O. Box 168
Chalmette, LA 70044
504-271-2504 • 504-278-7606 Fax

Food Permits Parish Health Unit

2712 Palmisano Blvd., Bldg. C
Chalmette, LA 70043
504-278-4307

St. Tammany Parish

Occupational Licenses & Certificate of Occupancy Department of Permits

61134 N. Military Rd.
Slidell, LA 70461
985-646-4166 • 985-646-4174 Fax

Department of Permits, Planning & Zoning

21490 Koop Dr.
Mandeville, LA 70471
985-898-2536 • 985-898-2785 Fax

Sheriff's Office - Occupational Licenses

P.O. Box 1229
Slidell, LA 70459
985-863-8386 • 985-863-0914 Fax

St. Charles Parish

Certificates of Occupancy Planning & Zoning Department

14996 River Rd./P.O. Box 302
Hahnville, LA 70057
985-783-5060
www.stcharlesgov.net

Occupational Licenses Sheriff's Office - Tax Collector's Office

15045 River Rd./P.O. Box 440
Hahnville, LA 70057
985-783-6237 ext. 259 • 985-783-1132 Fax

St. James Parish

Certificates of Occupancy

No parish zoning. Check with local municipal government.

Occupational Licenses Parish President's Office

5800 Hwy. 44/P.O. Box 106
Convent, LA 70723
225-562-2286 • 225-562-2279 Fax

Dept. of Health & Hospitals - Food Permits

Vacherie Health Unit

29170 Health Unit St.
Vacherie, LA 70791
225-265-2286 • 225-265-7247 Fax

St. John Parish

Certificates of Occupancy

No parish zoning. Check with local municipal government.

Occupational Licenses Sheriff's Office

1801 W. Airline/P.O. Box 1600
LaPlace, LA 70069
985-652-9513 • 985-652-7413 Fax
www.stjohnsheriffoffice.org

Food Permits

Parish Health Unit

473 Central Ave.
Reserve, LA 70084
985-536-2128 • 985-536-2571 Fax

Plaquemines Parish

Certificates of Occupancy and Occupational Licenses Sheriff's Tax Office

Occupational License

302 Main St.
Belle Chasse, LA 70037
504-297-5429 • 504-297-2759 Fax

Food Permits

Parish Health Unit

3706 Main St.
Belle Chasse, LA 70037
504-394-3510 • 504-393-0437 Fax

FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might want to use the same name. For more information, contact the county clerk's office in the county where your business is based. If you are a corporation, you'll need to check with the state.

BUSINESS INSURANCE

Like home insurance, business insurance protects your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent

for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

Liability Insurance – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

Property – There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also

understand the terms of the insurance, including any limitations or waivers of coverage.

Business Interruption – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

"Key Man" – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other "key" employee.

Want to fast-forward your SBA business loan application?

Call 1-800-965-LOAN.

As an SBA Express Lender, Hancock Bank can streamline SBA business loans, with answers on your application in days—not weeks. When you're ready to expand or begin a new business venture, Hancock Bank is here to help. We'll make the process easy, with personal service and quick answers. Contact your nearest Hancock Bank branch or call 1-800-965-LOAN.



Equal Housing Lender. Member FDIC. All loans subject to credit approval. hancockbank.com

Automobile – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called “non-owned automobile coverage”) if you use your personal vehicle on company business. This policy covers the business’ liability for any damage which may result for such usage.

Officer and Director – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

Home Office – If you are establishing an office in your home, it is a good idea to contact your homeowners’ insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner’s policy.

EMPLOYER IDENTIFICATION NUMBER

An EIN, also known as a federal tax identification number, is used to identify a business entity. Generally all businesses need an EIN. You may apply for an EIN in a variety of ways, including online, phone, and fax. Taxpayers can obtain an EIN immediately by calling 800-829-4933, Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer’s local time.

More information can be found at www.irs.gov.

FEDERAL SELF-EMPLOYMENT TAX

Every employee must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040 or www.irs.gov.

Department of Public Safety and Corrections

Licenses motor vehicle dealers; collects taxes on the sale, use and rental of motor vehicles and mobile homes. For more information, contact:

Department of Public Safety and Corrections

Motor Vehicles Division

265 S. Foster Dr.
Baton Rouge, LA 70810
<http://omv.dps.state.la.us>



SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, contact your state’s government.

FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business.

Sole Proprietorship: You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

Partnership: You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

Corporation: You must file a Federal Corporation Income Tax return (Form 1120). You will also be required to report your earnings from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

FEDERAL PAYROLL TAX

Federal Withholding Tax: Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with the IRS to obtain your number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

IRS WEB PRODUCTS FOR SMALL BUSINESSES

For the most timely and up-to-date tax information, go to www.irs.gov/businesses/small/index.html.

Updated Virtual Small Business Tax Workshop

The IRS’s **Virtual Small Business Tax Workshop** (www.tax.gov/SmallBusinessTaxpayer) is an interactive resource to help small business owners learn about their federal tax rights and responsibilities. This dynamic educational product consists of several stand-alone lessons that can be selected and viewed in any sequence.

SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each payday, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be presented in a variety of ways, including on the check as a detachable portion

or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in.

For more information on Social Security, call or stop by:

Social Security Administration Office

1515 Poydras St., Ste. 1510
New Orleans, LA 70112
800-772-1213 – Nationwide
504-561-0258
www.socialsecurity.gov

Office:
4436 Veterans Memorial Blvd., Ste. 34
Metairie, LA 70006
504-376-8054

Office:
115 Terry Pkwy.
Gretna, LA 70056
504-376-8090

The Internal Revenue Service (IRS) has prepared Circular E - Employer's Guide to explain and assist you in paying employer taxes. Federal tax number can be obtained by calling the IRS at 800-829-1040. For more information on federal taxes, contact the:

Internal Revenue Service (IRS)

1555 Poydras St.
New Orleans, LA 70112
Monday - Friday 8am to 4:30pm
800-829-1040

Self-Employment Tax

A self-employed individual whose net earnings from self-employment are at least \$400 per year is subject to the self-employment for purposes of old age, survivors, disability and hospital insurance benefits. Information on this tax can be obtained by contacting the:

Internal Revenue Service (IRS)

1555 Poydras St.
New Orleans, LA 70112
800-829-4933

Unemployment Insurance Tax

A new employer must pay the federal government a percentage of the state unemployment tax and a percentage of the wages of each employee. For more information, contact:

Field Audit Unit

State Employment Service

737 St. Charles Ave.
New Orleans, LA 70130
504-568-7151 • 504-568-7157 Fax

State Sales Tax

Louisiana law defines several types of taxes that must be either paid or collected by businesses operating in the state. Information on state taxes, forms and filing can be found on the Louisiana Department of Revenue website at:

www.revenue.louisiana.gov.

Local Sales Tax

In addition to the state sales tax, some parishes levy sales and use taxes which you must collect. Contact the following offices for more information on taxes in your parish:

Orleans

Bureau of Revenue

City Hall, Rm. 1W15
1330 Perdido St.
New Orleans, LA 70112
504-658-1655
www.nola.gov

Jefferson

Sales Tax Department

200 Derbigny St., 1st Fl./P.O. Box 248
Gretna, LA 70053
504-363-5637 • 504-363-5644 Fax

St. Bernard

Tax Collector

Sheriff's Office, Sales Tax Department

P.O. Box 168
Chalmette, LA 70044
9000 W. St. Bernard Hwy., Ste. 1
Chalmette, LA 70043
504-278-7608

St. Tammany

Tax Collector-Sales Tax Department

141 Production Dr.
Slidell, LA 70460
985-645-2408

St. James

School Board

P.O. Box 338
Lutcher, LA 70071
225-869-5375 ext. 210

St. John the Baptist

School Board - Sales Tax Department

P.O. Box 432
Reserve, LA 70084
985-536-1106 • 985-536-1105 Fax

Plaquemines

Parish Sales Tax Division

8056 Hwy. 23, Ste. 201-C
Belle Chasse, LA 70037
504-297-5620 • 504-297-5624 Fax

LAWS

The following laws affect all businesses:

Occupational Safety and Health Act (OSHA) of 1970

The Occupational Safety and Health Act (OSHA) of 1970 can require small businesses to add to, or alter their equipment, facilities or methods of operation to comply with the act. For more information, contact:

U.S. Department of Labor, OSHA

9100 Blue Bonnet Center, Ste. 201
Baton Rouge, LA 70809
225-298-5458 • 225-298-5457 Fax

Wage-Hour Law

This law may affect your business operation in the areas of employment and public accommodation. For more information, contact:

Department of Labor Employment Standards Administration, Wage and Hour Division

600 Maestri Pl. S.
F. Edwards Hebert Fed. Bldg., Rm. 615
New Orleans, LA 70130
504-589-6171 • 504-589-4751 Fax

Americans with Disabilities Act

Information and specifics of the law, contact:

Equal Employment Opportunity Commission

1555 Poydras St., Ste. 1900
New Orleans, LA 70112
800-669-4000 • 504-595-2884 Fax
www.eeoc.gov

EMPLOYEE CONSIDERATIONS

Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments towards, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

Social Security Administration

800-772-1213
www.ssa.gov

Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at www.socialsecurity.gov/employer/. Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online; and
- verify Social Security Numbers through the Social Security Number Verification Service, used for all employees prior to preparing and submitting Forms W-2.

Federal Withholding

U.S. Internal Revenue Service
800-829-1040
www.irs.gov

Health Insurance

Compare plans in your area at www.healthcare.gov.

Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

Workers' Compensation Insurance

For most types of employment, Workers' Compensation insurance is required by law. This policy covers employees for their compensation in the event of job-related injury or death. The policy covers all workers who are legally employed. The premium for Workers' Compensation is based on the entire payroll. For new businesses, the payroll for a year is estimated. For more information contact:

Louisiana Department of Labor Office of Workers' Compensation

P.O. Box 94094
Baton Rouge, LA 70804
225-342-3111 • 800-824-4592 Fax
www.lidol.state.la.us

WORKPLACE DISABILITY PROGRAMS

Americans with Disabilities (ADA): For assistance with the ADA, call 800-669-3362 or visit www.ada.gov.

U.S. CITIZENSHIP AND IMMIGRATION SERVICES

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 Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099.

E-Verify: Employment Eligibility Verification

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, is the best--and quickest--way for employers to determine the employment eligibility of new hires. It is a safe, simple, and secure Internet-based system that electronically verifies the Social Security number and employment eligibility information reported on Form I-9. E-Verify is voluntary in most states and there is no charge to use it.

If you are an employer or employee and would like more information about the E-Verify program, please visit www.dhs.gov/E-Verify or contact our Customer Support staff: 1-888-464-4218 Monday – Friday 8 am – 5 pm.
E-mail: e-verify@dhs.gov

SAFETY & HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration outlines specific health and safety standards adopted by the U.S. Department of Labor.

BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town where the business is located.

BAR CODING

Many stores require bar coding on packaged products. Many industrial and manufacturing companies use bar coding to identify items they receive and ship. There are several companies that can assist businesses with bar-coding needs. You may want to talk with an SBDC, SCORE or WBC counselor for more information.

Federal Registration of Trademarks and Copyrights

Trademarks or service marks are words, phrases, symbols, designs or combinations thereof that identify and distinguish the source of goods. Trademarks may be registered at both the state and federal level. To register a federal trademark, contact:

U.S. Patent and Trademark Office:

P.O. Box 1450
Alexandria, VA 22313-1450
800-786-9199
www.uspto.gov/

Trademark Information Hotline

703-308-9000

STATE REGISTRATION OF A TRADEMARK

Trademarks and service marks may be registered in a state.

Caution: Federally registered trademarks may conflict with and supersede state registered business and product names.

Trade Name Affidavit

To receive a form for a trade name affidavit write the:
**Secretary of State
First Stop Shop Division**

P.O. Box 94125
Baton Rouge, LA 70804-9125
8549 United Plaza
Baton Rouge, LA 70809
225-925-4704
www.GeauxBiz.com

When you receive this form fill it out, have your signature notarized and return the form to Baton Rouge. The office in Baton Rouge will send back a certificate with a gold seal.

In Orleans Parish, return gold seal form to:

Conveyance Office

1340 Poydras St., Ste. 410
New Orleans, LA 70112
504-592-9170 • 504-523-4320 Fax
www.orleanscdc.com/regcom

In all other parishes, return the gold seal form to the: Parish Clerk or Court Office.

Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner with the right to exclude others from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

U.S. Patent and Trademark Office

800-786-9199 • www.uspto.gov

Copyrights

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyright does not protect facts, ideas and systems, although it may protect the way these things are expressed. For general information contact:

U.S. Copyright Office

U.S. Library of Congress
James Madison Memorial Building
Washington, DC 20559
202-707-9100 - Order Line
202-707-3000 - Information Line
www.copyright.gov

FINANCING & SURETY BONDS

GETTING APPROVED

Financing Options to Start or Grow Your Business



Many entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the Microloan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amounts that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

Note: The SBA does not offer grants to individual business owners to start or grow a business.

SMALL BUSINESS INVESTMENT COMPANY PROGRAM

There are a variety of alternatives to bank financing for small businesses. The Small Business Investment Company (SBIC) program fills the gap between the availability of private capital and the needs of small businesses for growth capital. Licensed and regulated by the SBA, SBICs are privately owned and

managed investment funds that make capital available to qualifying U.S. small businesses at attractive rates.. The funds raise private capital and can receive SBA-guaranteed leverage up to 3x private capital paid-in, with a leverage ceiling of \$150 million per SBIC and \$225 million for two or more licenses under common control. Licensed SBICs are for-profit investment firms whose incentive is to share in the success of a small business. The SBIC program provides funding for a broad range of industries. Some SBICs invest in a particular field or industry while others invest more generally. For more information visit www.sba.gov/inv.

Audubon Capital SBIC, L.P.

Contact: Robert Cowin
217 N. Columbia St.
Covington, LA 70433
985-635-6004 • 985-635-6011 Fax
rcowin@auduboncapital.com
Investment Criteria
Investment Size Range:
Preferred Min.: \$1,000,000
Preferred Max.: \$4,000,000
Type of Capital Provided:
Subordinated Debt and Preferred Stock
Funding Stage Preference: Expansion, Later Stage, MBO/LBO, Acquisition
Industry Preference: Diversified
Geographic Preferences:
Gulf States and Southern Region (Oklahoma, Texas, Louisiana, Mississippi, Alabama and Georgia)
Description of Firm's Focus:
Mezzanine financing for middle market companies

Bank One Equity Investors-BIDCO, Inc.

Thomas J. Adamek, President
c/o Stonehenge Capital Corporation
236 Third St.
Baton Rouge, LA 70801
225-408-3255 • 225-408-3090 Fax
sgwhittington@stonehengecapital.com
Investment Criteria:
Investment Size Range:
Preferred Min.: \$1,000,000
Preferred Max.: \$5,000,000
Type of Capital Provided: Equity, Subordinate Debt
Funding Stage Preference:
Expansion, Later Stage, MBO/LBO, Acquisition
Industry Preference: Diversified
Geographic Preferences: South, Midwest

Jefferson Capital Partners I, L.P.

Contact: William J. Harper
2156 Third St., Ste. C
Mandeville, LA 70471
985-727-7232 • 985-727-7213 Fax
capital@jeffcap.com
wharper@jeffcap.com
Investment Criteria
Investment Size Range:
Preferred Min.: \$1,000,000
Preferred Max.: \$2,000,000
Type of Capital Provided: Subordinated Debt, Preferred Stock
Funding Stage Preference: Later Stage, MBO/LBO, Acquisition
Industry Preference: Low Tech, Diversified
Geographic Preferences: Southeastern US, Texas, Midwest
Description of Firm's Focus: Subordinated debt and preferred stock investments in smaller middle market companies.

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The Small Business Innovation Research (SBIR) program encourages small businesses to advance their technical potential from funds committed by federal agencies with large extramural research and development budgets. The SBIR program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

SBIR Requirements:

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be for-profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit www.sba.gov/sbir.

Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve 2.5% of their extramural R&D funds for award to small businesses through the SBIR program: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

Louisiana Productivity Center - Procurement Technical Assistance Program (LPC-PTAP)

Provides government procurement assistance to Louisiana business firms in obtaining and performing under DoD, other Federal agency, and state and local government contracts through a statewide network of procurement assistance centers. Assistance includes marketing, bid matching, solicitation review, bid and proposal preparation, government codes and regulations, contract management, subcontracting, research and government Electronic Data Interchange initiatives. This program is funded by a cooperative agreement between the U.S. Defense Logistics Agency and the state of Louisiana and administered by the Louisiana Productivity Center at the University of Southwestern Louisiana.

LA PTAC State Administrative Office

Sherrie Mullins, Program Manager
P.O. Box 44172
Lafayette, LA 70504-4172
337-482-6422 or 800-206-3545 Toll Free
la-ptac@louisiana.edu

Counselor Offices:

LA PTAC at SLEC

P.O. Box 44172
Lafayette, LA 70504-4172
800-206-3545 • 337-482-5837 Fax
la-ptac@louisiana.edu
Parishes covered: Assumption, Lafourche, St. Charles, St. James, St. John the Baptist and Terrebonne.

LA PTAC at Kisatchie-Delta

Contact: Shelia Wallace
3516 Parliament Ct.
Alexandria, LA 71303
318-487-5454 • 318-487-5451 Fax
kdptac@krocket.net
Parishes covered: Avoyelles, Catahoula, Concordia, Grant, LaSalle, Rapides, Vernon and Winn.

Louisiana PTAC

Contact: Administrative Staff
P.O. Box 44172
Lafayette, LA 70504
800-206-3545 Toll Free
la-ptac@louisiana.edu
Parishes covered: Acadia, Allen, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary and Vermillion.

LA PTAC - New Orleans

Contact: Robert Dempsey
P.O. Box 44172
Lafayette, LA 70504-4172
800-206-3545 Toll Free
la-ptac@louisiana.edu
Parishes covered: Jefferson, Orleans, Plaquemines and St. Bernard.

LA PTAC - Northeast

Contact: Sheila Wallace
3516 Parliament Ct.
Alexandria, LA 71303
318-487-5454 or 800-206-3545 Toll Free
318-487-5451 Fax
kdptac@krocket.net
Parishes covered: Caldwell, East Carroll, Franklin, Jackson, Madison, Morehouse, Ouachita, Richland, Tensas, Union and West Carroll.

LA PTAC - Southeast

Contact: Cindy Carrier
P.O. Box 1771
Denham Springs, LA 70727-1771
225-664-2600 • 225-664-0050 Fax
ccarrier@cox.net
Parishes covered: Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, St. Helena, St. Tammany, Tangipahoa, Washington, West Baton Rouge and West Feliciana.

LA PTAC-Southwest

120 W. Pujo St.
Lake Charles, LA 70601
Contact: Roy Paul
337-433-3632 • 337-436-3727 Fax
rpaul@allianceswla.org
Parishes covered: Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis.

Northwest Louisiana Government Procurement Center

Contact: Kelly Ford, Program Manager
P.O. Box 20074
Shreveport, LA 71120
318-677-2530
kellyford@shreveportchamber.org
<http://nwlagpc.tripod.com/index.html>
Parishes covered: Bienville, Bossier, Caddo, Claiborne, DeSoto, Lincoln, Natchitoches, Red River, Sabine and Webster.

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

The Small Business Technology Transfer (STTR) program reserves a specific percentage of federal R&D funding for award to small business and non-profit research institution partners. Central to the program is expansion of the public/private sector partnership to include the joint venture opportunities for small business and the nation's premier nonprofit research institutions. Small business has long been where innovation and innovators thrive, but the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Non-profit research laboratories are also instrumental in developing high-tech innovations but frequently, innovation is confined to the theoretical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researcher need not be employed by small business.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.
- Federally funded R&D center.

Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve 0.3% of their extramural R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

SBA BUSINESS LOANS

When you seek a business loan, familiarize yourself with the SBA's business loan programs to see if they may be a viable option. Keep in mind the dollar amount you seek to borrow and how you want to use the loan proceeds. The three principal players in most of these programs are — the applicant small business, the lender and the SBA. SBA guarantees a portion of the loan (except for Microloans). The business should have its business plan prepared before it applies for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the

business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as SBA's requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from the lending institutions on their own.

SMALL AND EMERGING BUSINESS DEVELOPMENT

Forward progress is the purpose of Louisiana Economic Development's Small and Emerging Business Development Program. With a focus on growth, the program helps Louisiana's small businesses help themselves by assisting with entrepreneurial training, legal needs, marketing, computer skills and accounting. These services are offered through Small Business Development Centers, universities and consultants in Louisiana's rural and urban areas.

BENEFITS OF SEBD

CERTIFICATION INCLUDE:

- Developmental assistance, including entrepreneurial training, marketing, computer skills, accounting, business planning, and legal and industry-specific assistance
- Eligibility for the Bonding Assistance Program
- Additional guaranty support under LED's Loan Guaranty Program
- Consideration for bidding on selective service or product purchases by state agencies

Eligibility requirements for certification are twofold. To continue program participation, a firm that is owned and controlled by one or more Small and Emerging Business Persons, as well as its individual owners, must continue to meet all eligibility requirements. Certification is effective for up to 10 years or until the firm no longer qualifies for the program.

SMALL AND EMERGING BUSINESS PERSONS

For purposes of the program, a person who meets all criteria in this section is defined as a Small and Emerging Business Person.

- Citizenship – the person is a U.S. citizen or legal resident.
- Louisiana Residency – the person has been a Louisiana resident for at least one year.



Building opportunity in your community.

We have a firsthand grasp of small business start-up and expansion needs, and we've financed countless small business owners in low-income communities - offering solutions where traditional lenders might be hesitant.

BizCapital lends a financial hand through government-guaranteed loans, ranging from \$500,000 to \$5 million. We provide small business entrepreneurs with capital for construction, real estate acquisition, equipment, and to create or retain jobs.

We specialize in SBA 7(a), SBA 504, and USDA loan programs, with flexible terms at below market rates. So, if you have a project in mind for yourself or a client, please share it with us. Let's build the opportunity in your community.

BIZ
CAPITAL

AN ADVANTAGE CAPITAL
COMPANY

In business to get you in business.

Chris Sather (985) 360-8274
csather@biz-capital.com
7733 Forsyth Boulevard, Suite 1850
Saint Louis, MO 63105
www.biz-capital.com

- Net Worth – at least 51 percent of the business owners must have a net worth of less than \$400,000, excluding personal residence, the business assets and retirement accounts.

SMALL AND EMERGING BUSINESS

For purposes of the program, a business must meet all criteria in this section to qualify as a Small and Emerging Business.

- Ownership and Control – at least 51 percent of the company is owned and controlled by one or more Small and Emerging Business Persons.
- Principal Place of Business – the firm's principal place of business is Louisiana.
- Lawful Function – the company has been organized for profit to perform a lawful, commercially useful function.
- Business Net Worth – the business' net worth does not exceed \$1.5 million.
- Full-Time Employment – managing owners who claim Small and Emerging Business Person status must be full-time employees of the applicant firm (20 or more hours per week).
- Job Creation – an applicant firm anticipates creating new full-time jobs.

LET'S GET YOUR BUSINESS MOVING FORWARD

Take advantage of Louisiana Economic Development's Small Business Development Program and its comprehensive approach toward assisting new and small Louisiana businesses. For more information or to apply for certification as a Small and Emerging Business, visit OpportunityLouisiana.com or, contact a service provider near you listed below:

Alexandria Metropolitan Foundation

5411 Coliseum Blvd., Ste. A
Alexandria, LA 71303
318-442-3593 • 318-487-8401 Fax
johnnie@kazette.com

City of Alexandria

915 Third St.
Alexandria, LA 1301
318-449-5107 • 318-449-5104 Fax
Joseph.page@cityofalex.com

City of Baton Rouge/East Baton Rouge Parish

4523 Plank Rd.
Baton Rouge, LA 70805
225-389-3000 • 225-358-8610 Fax
Dionne Smith-Mars
225-358-4584 • 225-355-0980 Fax
binfo@brgov.com
dvsmith@brgov.com

Greater North Louisiana Community Development Corporation (GNLCDC)

160 Industrial Dr./P.O. Box 460
Jonesboro, LA 71251
318-395-9355 • 318-395-9353 Fax
Janice Simmons
gnlcdc@msn.com

Louisiana Small Business Development Center

Louisiana State University-Shreveport

1 University Place
Shreveport, LA 71115
318-797-5144
Jane Allison
jallison@lsbdc.org

Louisiana Small Business Development Center

McNeese State University

Burton Business Center, Rm. 133
MSU Box 90508
Lake Charles, LA 70609
337-475-5529 • 337-475-5528 Fax
Donna Little
dlittle@lsbdc.org

Louisiana Small Business Development Center

University of Louisiana at Lafayette

P.O. Box 43732
Lafayette, LA 70504
337-262-5344 • 337-262-1223 Fax
Mark Galyean
mgalyean@lsbdc.org
Heidi Melancon
hmelancon@lsbdc.org

Louisiana Tech University – Technology Business Development Center

P.O. Box 3145
Ruston, LA 71272
318-257-3537 • 318-257-4442 Fax
Contact: Kathy Wyatt
kwyatt@latech.edu

Loyola University – New Orleans Entrepreneur Center

6363 St. Charles Ave./P.O. Box 134
New Orleans, LA 70118
504-864-7942 • 504-864-7070 Fax

Manufacturing Extension Partnership of Louisiana (MEPOL)

P.O. Box 44172
Lafayette, LA 70504
800-433-6965 • 337-262-5472 Fax
Contact: Corinne Dupuy
337-482-6714
cdupuy@louisiana.edu
Contact Dave Thomas
337-482-6714
dave.thomas@mepol.org

Microbusiness Enterprise Corporation of Ascension (MBECA)

719 S. Burnside, Ste. B
Gonzales, LA 70737
225-268-9610 • 225-752-4855 Fax
Contact: Lee Melancon
mbeca@mbeca.org
Contact: Lisa Thibodaux
lisa@mbeca.org

Renewal, Inc.

513 Sunnyside Dr.
Monroe, LA 71202
318-387-0686 • 318-387-0634 Fax
Contact: Erica Kelly
renewalempowerment@hotmail.com
Contact: Bishop Alvin Walker
318-387-2999 • 318-387-0634 Fax
awalker@bayou.com

South Louisiana Economic Council (SLEC)

P.O. Box 2048-NSU
Thibodaux, LA 70310
985-493-2585
Contact: Jan Labat
Jan.labat@nicholls.edu

Southern University of New Orleans (incubator)

6801 Press Dr.
New Orleans, LA 70126
504-286-5032
Contact: Cynthia Beaulieu
cbeaulie@suno.edu

Southwest Louisiana Partnership for Economic Development (SWLAPED)

120 W. Pujo St.
Lake Charles, LA 70601
337-433-3632 ext. 206
337-436-3727 Fax
Contact: Justin McMillin
jmcmillin@allianceswla.org

SUSLA Small, Women & Minority-Owned Business Incubator (SWMO)

4646 Hilry Huckaby Avenue
Shreveport, LA 71107
318-670-9701 • 318-670-9709 Fax
Contact: Darrin Dixon
ddixon@susla.edu
Contact: Sandy Williams
318-670-6670
sdwilliams@susla.edu

Promoting Small and Emerging Businesses

In an effort to promote certified small and emerging businesses, the Division for Small and Emerging Business Development (SEBD) compiles and distributes an updated directory of all currently certified Small and Emerging Businesses (SEBs). Other means employed to promote SEBs include the internet, trade shows and private contacts.

SEBD also enlists the services of both state and private agencies to provide procurement opportunities for the development of certified SEBs and help promote services that these small businesses have to offer.

Office of Policy and Research

The Office of Policy and Research (OPR) develops and provides information to assist in the business recruitment, retention and expansion efforts of the Department of Economic

Development (DED) and other local and regional economic development organizations.

As the official Louisiana Economic Development Information Clearinghouse (EDIC), OPR staff also provides responses to requests for information from legislators, federal, state and local officials, universities, international organizations, businesses, researchers and individuals. OPR maintains a research library with excellent information resources.

Economic development information is available both in hard copy format and electronically on the EDIC web site. OPR maintains, updates and analyzes a great deal of economic information and makes it available to users. Also, the web site electronically links to many other sites with important economic information, which allows users to access this great variety of information from OPR's one-stop-shop for economic development information.

Louisiana businesses are also directly assisted by OPR staff. OPR resources are available to help them to extend their sales market, or to help them find Louisiana suppliers of materials they need. Lists of Louisiana companies which sell particular items are often given to out-of-state business needing to purchase that item. For more information, contact:

**Office of Policy and Research
Economic Development Information
Clearinghouse (EDIC)**

Louisiana Economic Development

P.O. Box 94185
Baton Rouge, LA 70804-9185
1051 N. Third St.
Baton Rouge, LA 70802
225-342-3000 • 225-342-6820 Fax
www.led.state.la.us

Financing Assistance

The Louisiana Economic Development Corporation (LEDC) administers several programs for small Louisiana businesses, ranging from loan guarantees to venture capital.

The Louisiana Economic Development Corporation was established in 1988. LEDC serves as the one reviewer and administrator of the Department of Economic Developments loan, guaranty and grant programs.

LEDC is governed by a nine-member board of directors appointed by the Governor. Board meetings are held on the first Friday of each month. The board's screening committee meets prior to the full board meeting to review and make recommendations on project requests. The full board has final authority on all projects. For more information, contact:

Financing Assistance Louisiana Economic Development Corporation

P.O. Box 94185
Baton Rouge, LA 70802-9185
225-342-5675 • 225-342-5389 Fax
www.louisianaforward.com

Tax Programs

Industrial property tax exemption

– Exempts any manufacturing establishment entering Louisiana or any manufacturing establishment expanding its existing Louisiana facility from state, parish, and local property taxes for a period of up to 10 years.

Enterprise zone – Provides a tax credit of \$2,500 for each net new job created in specially designated areas. Also provides for a rebate of state sales/use taxes on buildings materials and operating equipment. Local sales/use taxes may also be rebated. Credits can be used to satisfy state corporate income and franchise tax obligations.

Restoration tax abatement –

Encourages restoration of buildings in special districts by abating Ad Valorem Taxes on improvements to the structure for up to 10 years.

Inventory tax credit – Provides tax credits against state corporate income and franchise tax obligations for the full amount of inventory taxes paid. When credits are in excess of tax obligations, a cash refund is made.

Freeport Law – Cargoes in transit are exempt from taxation as long as they are kept intact within their smallest original shipping container. Most manufacturers can bring raw materials into the state without paying taxes on them until they are placed in the manufacturing process.

Foreign trade zones – Louisiana's six Foreign Trade Zones make it possible to import materials and components into the U.S. without paying duties until they enter the U.S. market. Goods shipped out of the country from FTZs are duty-free.

Quality jobs – Provides an annual refundable credit of up to five percent of payroll for a period of up to 10 years for qualifying companies.

Workforce Development and Training – Develops and provides customized pre-employment and workforce upgrade training to existing and prospective Louisiana businesses.

Banks aren't your only option!

Our innovative online platform can help you secure
loans through our exclusive network of lenders.

*"Without Rebirth Financial, we wouldn't have been able
to expand and increase our production by 100%."*

Kirk Coco - CEO, NOLA Brewing



REBIRTH
FINANCIAL

APPLY FOR A LOAN:

www.RebirthFinancial.com/sba

1-888-810-7180

Listed in the "Other Sources of Assistance" section

For more information, contact:
**Tax and Business Incentives
Business Incentives Division**
1051 N. Third St.
Baton Rouge, LA 70802
225-342-9218 • 225-342-6820 Fax
www.louisianaforward.com

Developmental Assistance Program

This program focuses on coordinating technical, managerial and indirect financial assistance through internal and external resources. Some developmental aspects that SEBs often require assistance with are business plans, marketing, upgrading computer skills and financial projection statements.

The Division meets with the inquiring certified SEB to assess where they are in the progress and development of their business. Once an advisor and the business owner understand the financial and managerial status of the business, the business owner and advisor work together to establish goals and map out how they plan for the business to reach these goals. This process also helps the business identify any obstacles that are keeping them from reaching their goals.

After the SEB and small business advisor have had an opportunity to create a strategy for addressing these obstacles, consultants are employed to aid the business in overcoming them.

In order to better benefit the SEB, the business is periodically evaluated to determine additional levels of assistance to ensure attainment of identified goals.

This program is an excellent tool to assist currently certified SEBs in obtaining a competitive status in their respective markets.
Small Business Bonding Assistance Program

The primary goal of this program is to aid certified SEBs in acquiring quality bid, performance and payment bonds at reasonable rates from surety companies.

SEBs receive help reaching required bonding capacity for specific projects. Contractors often do not reach these levels on their own due to balance sheet deficiencies and a lack of adequate managerial and technical skills.

The Louisiana Contractors Accreditation Institute (LCAI) was established to improve managerial and technical skills of small and emerging contractors. LCAI provides business and construction management information ranging from the bid process to fiscal management. These classes are developed and taught by leaders in the construction industry via distance learning to state-wide sites.

After certification by the Division

and accreditation by LCAI, contractors are eligible to receive bond guarantee assistance to be used as collateral when seeking bonds. The Division will issue a letter of credit to the surety for an amount up to 25 percent of the base contract amount or \$200,000, whichever is less. The Small Business Bonding Assistance Program corrects balance sheet deficiencies. A Contractor's Questionnaire is used to determine the extent of assistance needed.

This program employs the Bonding Model to help contractors become more self sufficient in securing future bonds for their company. The Bonding Model consists of three main interdependent components; the Surety Coordinator, the Department of Economic Development and a Management Construction Company.

The Surety Coordinator serves as the model manager and is responsible for the coordination and underwriting of the program. The Department of Economic Development directs distribution and marketing throughout the state. The Management Construction Company is the construction manager for the model.

All non-construction businesses qualify for surety bid, performance and payment bond guarantee assistance upon receipt of certification as a small and emerging business.

7(A) LOAN PROGRAM

The 7(a) Loan program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance program because of its flexibility in loan structure, variety of loan proceed uses, and availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other approved lenders. The loans are funded by these organizations and they make the decisions to approve or not approve the applicants' requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion from SBA of what it lent if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition, the lender must certify that it

would not provide this loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the applicant must be eligible and creditworthy and the loan structured under conditions acceptable to SBA.

PERCENTAGE OF GUARANTIES AND LOAN MAXIMUMS

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion, giving the lender a certain amount of exposure and risk on each loan. The percentage SBA guarantees depends on either the dollar amount or the program the lender uses to obtain its guaranty. For loans of \$150,000 or less the SBA may guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent.

The maximum 7(a) loan amount is \$5 million. (Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.)

INTEREST RATES AND FEES

The actual interest rate for a 7(a) loan guaranteed by SBA is negotiated between the applicant and lender and subject to SBA maximums. Both fixed and variable interest rate structures are available. The maximum rate is comprised of two parts, a base rate and an allowable spread. There are three acceptable base rates (Wall Street Journal Prime*, London Interbank One Month Prime plus 3 percent, and an SBA Peg Rate). Lenders are allowed to add an additional spread to the base rate to arrive at the final rate. For loans with maturities of less than seven years the maximum spread will be no more than 2.25 percent. For loans with maturities of seven years or more, the maximum spread will be 2.75 percent. The spread on loans under \$50,000 and loans processed through Express procedures may be higher.

Loans guaranteed by SBA are assessed a guaranty fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total loan amount. The guaranty fee is generally paid by the borrower and can be included in the loan proceeds.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the normal guaranty fee is

2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not more than \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

*** All references to the prime rate refer to the base rate in effect on the first business day of the month the loan application is received by SBA.**

7(A) LOAN MATURITIES

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to seven years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

STRUCTURE

Most 7(a) loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate income before it starts making full loan payments. Balloon payments or call provisions are not allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

COLLATERAL

The SBA expects every 7(a) loan to be fully secured, but the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, provided all available

collateral is offered. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

ELIGIBILITY

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as “small” by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at www.sba.gov/size.

SBA Size Standards:

- Manufacturing — from 500 to no more than 1,500 employees
- Wholesaling — No more than 100 employees



Kerry Jones,
Customer Service Manager

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Entergy's Supplier Diversity Program helps our company reflect the diversity of our employees and the communities we serve. Diverse organizations make better decisions and perform better, so it makes sense to build strong relationships with businesses of all kinds. Plus, we just think it's the right thing to do.

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- Services — from \$4.5 million to no more than \$35.5 million in average annual receipts
- Retailing — from \$7 million to no more than \$35.5 million in average annual receipts
- General construction — from \$7 million to no more than \$33.5 million in average annual receipts
- Agriculture — from \$750,000 to no more than \$17.5 million in average annual receipts

Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses involved in gambling and any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

Use of Proceeds

The third eligibility factor is use of proceeds. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, make leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Acquire businesses;
- Startup businesses;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

SBA 7(a) loan proceeds cannot be used for the purpose of making investments. SBA proceeds cannot be used to provide funds to any of the owners of the business except for ordinary compensation for actual services provided.

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA's credit elsewhere test and utilization of personal assets requirements where the business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and restrictions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

Generally, SBA loans must meet the following criteria:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

For more information, go to

www.sba.gov/apply.

WHAT TO TAKE TO THE LENDER

Documentation requirements may vary; contact your lender for the information you must supply.

Common requirements include the following:

- Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as an explanation of the assumptions used to develop these projections.
- Personal financial statements on the principal owners.
- Resume(s) of the principal owners and managers.

HOW THE 7(A) PROGRAM WORKS

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility, and

the applicant should be prepared to complete some additional documents before the lender reviews the request to ensure it meets SBA's requirements before sending the request for guaranty to the SBA. Applicants who feel they need more help with the process should contact their local SBA district office or one of SBA's resource partners for assistance.

There are several ways a lender can apply to the SBA for a 7(a) guaranty from SBA. The main differences between these methods are related to the documentation which the lender provides, the amount of review which SBA conducts, the amount of the loan and the lender responsibilities in case the loan defaults and the business' assets must be liquidated. The methods are:

- Standard 7(a) Guaranty
- Certified Lender Program
- Preferred Lender Program
- Rural Lender Advantage
- SBA Express
- Patriot Express
- Export Express
- Small Loan Advantage
- Community Advantage

For the Standard, Certified and Preferred methods, the applicant fills out SBA Form 4, and the lender completes SBA Form 4-1. When requests for guarantees are processed using Express Advantage methods, the applicant uses more of the regular forms of the lender and just has a few federal forms to complete. When SBA receives a request that is processed through Standard or CLP procedures, it either reanalyzes or reviews the lender's eligibility and credit analysis before deciding to approve or reject. For requests processed through PLP, or Express programs, the lender is delegated the authority to make the credit decision without SBA's concurrence which help expedite the processing time.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they might not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan,

the borrower is responsible for repaying the full amount of the loan in a timely manner.

What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).
- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

SBAEXPRESS

The SBAExpress guaranty is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. **(Note: Through September 27, 2011, this has increased to \$1 million.)**

The program authorizes selected, experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. The use of loan proceeds is the same as for any basic 7(a) loan. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years.

ASI Federal CU

5508 Citrus Blvd.
Harahan, LA 70123
504-733-1733

Bank of Erath

105 W. Edwards St.
Erath, LA 70533

Bank of Montgomery

814 Washington St.
Natchitoches, LA 71457

Bank of Ruston

505 N. Vienna St.
Ruston, LA 71270

Biz Capital, II

909 Poydras St., Ste. 2230
New Orleans, LA 70130
504-832-1993

Business Resource Capital Spec.

330 Camp St.
New Orleans, LA 70130

Caldwell Bank & Trust Company

P.O. Box 1749
Columbia, LA 71418

Capital One

313 Carondelet St.
New Orleans, LA 70161
504-533-5552

Chase Bank

3420 Severn Ave.
Metairie, LA 70002
504-456-7720

Citizens Bank & Trust Co

P.O. Box 760
Springhill, LA 71075
318-539-5656

Citizens National Bank, NA

2711 E. Texas St.
Bossier City, LA 71111

Coastal Commerce Bank

1300 W. Tunnel Blvd.
Houma, LA 70360
504-580-2265

Community Trust Bank

1511 N. Trenton St.
Ruston, LA 71270
318-232-7490

First Federal Bank of Louisiana

1135 Lakeshore Dr.
Lake Charles, LA 70601
337-421-1162

First NBC Bank

210 Baronne St.
New Orleans, LA 70122

First National Bank of Jeanerette

413 Jefferson Trace Blvd.
New Iberia, LA 70560

First National Bank of Louisiana

551 W. Prien Lake Rd.
Lake Charles, LA 70601

First National Bank USA

13386 Hwy. 90
Boutte, LA 70039
985-785-8411

Franklin State Bank & Trust

P.O. Box 940
Winnsboro, LA 71295
318-435-3711

Gibsland Bank & Trust

1246 S. 3rd St.
Gibsland, LA 71028

Gulf Coast Bank & Trust

200 St. Charles Ave.
New Orleans, LA 70130
504-412-2008

Home Bank

503 Kaliste Saloom Rd.
Lafayette, LA 70508

Iberville Bank

P.O. Box 695
Plaquemine, LA 70765
225-687-2091

Jeff Davis Bank & Trust Co.

P.O. Box 3710
Lake Charles, LA 70601
337-439-3545

Marion State Bank

1024 Sterlington Hwy.
Farmerville, LA 71241

Metairie Bank & Trust

3344 Metairie Rd.
Metairie, LA 70004
504-832-5644

Midsouth Bank

P.O. Box 3745
Lafayette, LA 70502
337-254-4103

Ouachita Independent Bank

909 N. 18th St., Ste. 100
Monroe, LA 71201
318-338-3000

Peoples State Bank

880 San Antonio St.
Many, LA 71449

Peoples Bank and Trust Company of Pointe Coupee Parish

805 Hospital Rd.
New Roads, LA 70760
225-638-3713 • 225-638-6772 Fax

Plaquemine Bank & Trust

P.O. Box 626
Plaquemine, LA 70764
504-687-5323

Rayne State Bank

200 S. Adams
Rayne, LA 70575
337-235-2062

Red River Bank

P.O. Box 12550
Alexandria, LA 71315
318-561-4032

Regions Bank

1820 St. Charles Ave., Ste. 100
New Orleans, LA 70130
504-544-7066

Richland State Bank

724 Louisa St.
Rayville, LA 71269

South Louisiana Bank

1362 W. Tunnel Blvd.
Houma, LA 70360
985-851-3434

Statewide Bank

3025 E. Causeway Blvd.
Mandeville, LA 70448
985-893-8228

Synergy Bank

P.O. Box 2166
Houma, LA 70361
985-851-3341

Tri-Parish National Bank

301 W. Laurel Ave.
Eunice, LA 70535

Whitney National Bank

228 St. Charles Ave.
New Orleans, LA 70161
504-586-7272

Wilshire Louisiana BIDCO, LLC

8752 Quarter Lake Rd., Ste. 3
Baton Rouge, LA 70809
800-749-8707

PATRIOT EXPRESS

The Patriot Express pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Eligible military community members include:

- Veterans;
- Service-disabled veterans;
- Active-duty servicemembers eligible for the military's Transition Assistance Program;
- Reservists and National Guard members;
- Current spouses of any of the above, including a servicemember;
- The widowed spouse of a servicemember or veteran who died during service or of a service-connected disability.

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features the fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local

SBA district office will have a listing of Patriot Express lenders in your area. More information is available at www.sba.gov/patriotexpress.

Bank of Erath

105 W. Edwards St.
Erath, LA 70533

Bank of Montgomery

814 Washington St.
Natchitoches, LA 71457

Bank of Ruston

505 N. Vienna St.
Ruston, LA 71270

Caldwell Bank & Trust

P.O. Box 1749
Columbia, LA 71418

Citizens National Bank, NA

2711 E. Texas St.
Bossier City, LA 71111

Coastal Commerce Bank

1300 W. Tunnel Blvd.
Houma, LA 70360

Community Trust Bank

1511 N. Trenton St.
Ruston, LA 71270

First NBC Bank

210 Baronne St.
New Orleans, LA 70112

First National Bank of LA

551 W. Prien Lake Rd.
Lake Charles, LA 70601

Franklin State Bank & Trust

802 Prairie St.
Winnsboro, LA 71295

Gibbsland Bank & Trust

1246 S. 3rd St.
Gibbsland, LA 71028

Gulf Coast Bank and Trust

200 St. Charles Ave.
New Orleans, LA 70130

Gulf Coast Bank

221 S. State St.
Abbeville, LA 70510

Home Bank

503 Kaliste Saloom Rd.
Lafayette, LA 70508

MidSouth Bank

P.O. Box 3745
Lafayette, LA 70502

Ouachita Independent Bank

909 N. 18th St.
Monroe, LA 71201

Peoples State Bank

880 San Antonio Ave.
Many, LA 71449

Richland State Bank

724 Louisa St.
Rayville, LA 71269

Statewide Bank

3025 E. Causeway Blvd.
Mandeville, LA 70448

Synergy Bank

P.O. Box 2166
Houma, LA 70361

Whitney National Bank

228 St. Charles Ave.
New Orleans, LA 70160

ADVANTAGE LOANS

In early 2011, SBA rolled out two Advantage loan initiatives aimed at helping entrepreneurs and small business owners in underserved communities gain access to capital. Both offer a streamlined loan application process and the regular 7(a) loan guaranty for loans under \$250,000.

The Small Loan Advantage program is available to lenders participating in the Preferred Lenders program. SBA lenders who are not participating in the preferred lenders program can contact their local district office to apply.

The Community Advantage pilot program opens up 7(a) lending to mission-focused, community-based lenders – such as CDFIs, CDCs, and microlenders – who provide technical assistance and economic development support in underserved markets.

More information on both programs is available at www.sba.gov/advantage.

SPECIAL PURPOSE 7(a) LOAN PROGRAMS

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very useful to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

CAPLines

The CAPLines program is designed to help small businesses meet their short-term and cyclical working capital needs. There are five loan programs under the CAPLines umbrella. The programs can be used to finance seasonal working capital needs; finance the direct costs

of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction; finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides up to an 85 percent guarantee. There are five distinct programs under the CAPLine umbrella:

- **The Contract Loan Program** is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Contract payment must be sent directly to the lender.
- **The Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory. The business must have been in business for a period of 12 months and must have a definite established seasonal pattern. The loan may be used over again after a “clean-up” period of 30 days to finance activity for a new season. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- **The Builders Line Program** provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years if necessary to facilitate sale of the property. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- **The Small Asset-Based Line** is a revolving line of credit (up to \$200,000) that provides short term working capital. These lines are generally used by businesses that provide credit to their customers. Disbursements are based on the size of a borrower’s accounts receivable and/or inventory. Repayment comes from the collection of accounts receivable or sale of inventory. It does require periodic servicing and monitoring of the collateral for which



the lender can charge up to two percent annually to the borrower.

- **The Standard Asset-Based Line** is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring and the lender may pass these costs along to the borrower.

EXPORT ASSISTANCE Trade Financing

The SBA has help for existing small businesses wanting to export goods and services.

U.S. EXPORT ASSISTANCE CENTER (USEAC)

U.S. Export Assistance Centers are a network of facilities around the U.S. staffed by SBA, U.S. Department of Commerce and the Export-Import Bank of the U.S. to provide trade promotion and export-finance assistance for small businesses in a single location. The USEACs also work closely with other federal, state and local international trade organizations. To find the nearest USEAC, go to www.export.gov/eac.

Regional Manager International Trade Program

U. S. Small Business Administration
365 Canal St., Ste. 2820
New Orleans, LA 70130
504-589-2757

EXPORT WORKING CAPITAL PROGRAM

The SBA’s Export Working Capital program (EWCP) assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs.

The EWCP supports single transactions or revolving lines of credit. The maximum dollar amount of an export line of credit under this program is \$5 million. SBA guarantees up to 90% of a loan amount or \$ 4.5 million, whichever is less. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through a new application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time. For information, see www.sba.gov/exportloans.

Eligibility of Exporter

You must have a business operating history of at least one year – not necessarily in exporting. The SBA may waive this requirement if you have sufficient export trade experience or other managerial experience.

Eligibility of Foreign Buyers

The foreign buyer must be a creditworthy entity and the methods of payment must be acceptable to the SBA and the export lender.

Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a warranty letter of credit.

Collateral Requirements

- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

How to Apply

A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

INTERNATIONAL TRADE LOAN PROGRAM

The SBA's International Trade Loan program (ITL) helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program allows for a maximum loan amount of \$5 million. The international trade loan provides an SBA guarantee up to \$ 4.5 million for a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes. It may also be used in for working capital or in conjunction with any SBA working capital loans, including the EWCP. The SBA guaranty fee and interest rates are the same as for any standard 7(a) loans.

Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition, the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services. Refinancing a facility/building is also permissible if the original loan on the property could have been refinanced under regular 7(a).

Collateral Requirements - Collateral requirements are the same as for regular 7(a) loans.

How to Apply - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

EXPORT EXPRESS

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$500,000. SBA guarantees 90 percent for loans of \$350,000 and under and 75 percent for loans greater than \$350,000 up to the maximum of \$500,000. SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours.

Eligible Buyers - The same as for the Export Working Capital Program.

Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolving line to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns,

- including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

SBA'S NON-7(a) LOAN PROGRAMS

In addition to the 7(a) Loan program SBA has three other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM (504 LOANS)

The 504 Loan program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Some refinancing is also permitted. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The maximum debenture, or long-term loan, is:

- \$5 million for businesses that create a certain number of jobs or improve the local economy;
- \$5 million for businesses that meet a specific public policy goal, including veterans; and
- \$5.5 million for manufacturers and energy public policy projects.

Recent additions to the program allow \$5.5 million for each project that reduces the borrower's energy consumption by at least 10 percent; and \$5.5 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to \$5.5 million under one of these two requirements do not have to meet the job creation or retention requirement, so long as the CDC portfolio average is at least \$65,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.
- Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100% SBA-guaranteed debenture) finances up to 40% of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate.
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.

Businesses that receive 504 loans are:

- Small — net worth under \$15 million, net profit after taxes under \$5 million, or meet other SBA size standards.

- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 certified development companies serve their communities by financing business expansion needs. Their professional staffs works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For information, visit www.sba.gov/504.

JEDCO Development Corporation

700 Churchill Pkwy.
Avondale, LA 70094
504-875-3908 • 504-875-3923 Fax
Territory: statewide

Louisiana Capital CDC, Inc.

307 La Rue France, Ste. 200
Lafayette, LA 70508
337-234-2977 • 337-234-5535 Fax
Territory: Statewide

New Orleans Regional Loan Corporation

330 Camp St.
New Orleans, LA 70130
504-524-6172 • 504-524-0002 Fax
Territory: Statewide

Louisiana Business Loans, Inc.

1810 Auburn Ave., Ste. 101
Monroe, LA 71201
318-323-0878 • 318-323-9492 Fax
Territory: Statewide

ArkLaTex Investment and Development Company

5210 Hollywood Ave.
Shreveport, LA 71133
318-632-2022 • 318-632-2099 Fax
Territory: Statewide

MICROLOAN PROGRAM

The Microloan program provides small loans ranging from under \$500 to \$50,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the small loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, or the purchase of furniture, fixtures, machinery, supplies, equipment, and inventory. Microloans may not be used for the purchase of real estate. Interest rates are negotiated between the borrower and the intermediary. The maximum term for a microloan is 7 years. For more information, go to

www.sba.gov/microloans.

Newcorp Business Assistance Center

2900 St. Bernard Ave.
New Orleans, LA 70119
504-208-1700
info@newcorpbac.net
www.newcorpbac.net

ACCION

ACCION Texas-Louisiana is a nonprofit statewide loan fund committed to empowering diverse individuals and small businesses with limited access to traditional sources of credit. Accion Texas-Louisiana provides microloans and other services to its clients.

3400 Tulane Ave., Ste. 1000
New Orleans, LA 70119
877-620-4949 • 504-241-0431 Fax
sbolden@acciontexas.org
www.acciontexas.org

THE SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee program is a public-private partnership between the federal government and surety companies to provide small businesses with the bonding assistance necessary for them to compete for public and private contracting and subcontracting opportunities. The guarantee provides all incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. The program is aimed at small businesses that lack the working capital or performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and ancillary bonds issued by surety companies for individual contracts and subcontracts up to \$2 million. The SBA reimburses sureties between 70 and 90 percent of losses sustained if a contractor defaults on the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonded contracts greater than \$100,000 that are awarded to socially and economically disadvantaged concerns, HUBZone contractors, and veterans, and service-disabled veteran owned small businesses. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under Plan B, SBA guarantees 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

Arthur J. Gallagher Risk Management Services, Inc.

229 Heymann Blvd.
Lafayette, LA 70503
337-235-8866 • 337-335-9366 Fax
samoa_meche@ajg.com
www.ajg.com

Assurance Brokers, LTD

95 N. Research Dr., Ste. 100
 Edwardsville, IL 62025
 618-692-9800 • 618-692-9865 Fax
 (Licensed In LA) debbie@assurancebrokers.com

Barbour Group, LLC

20 Liberty St., Ste. 2D
 Westminster, MD 21157
 410-876-9610 • 410-876-9954 Fax
 (Licensed In LA)
info@thebarbourgroup.com

Blair Insurance Services, Inc.

1201 Logan Blvd.
 Altoona, PA 16602
 814-931-1196 • 877-771-3377 Fax
 (Licensed In LA)
Blairbonni@aol.com
www.blair-insurance.com

Bond Pro Services LLC

6509 Olive Blvd.
 Saint Louis, MO 63130
 314-863-5535 • 314-725-6659 Fax
 (Licensed In LA)

CB Insurance, LLC

1 South Nevada Ave., Ste. 105
 Colorado Springs, CO 80903
 719-477-4278 • 719-228-1071 Fax
 (Licensed In LA)
Jason.yezek@centralbancorp.com
www.centralbancorp.com

CCI Surety, Inc.

1710 N. Douglas Dr., Ste. 110
 Golden Valley, MN 55422
 763-543-6993 • 763-546-1822 Fax
 (Licensed In LA)
www.ccisurety.com

Contractors Best Insurance Services, Inc.

20335 Ventura Blvd., Ste. 426A
 Woodland Hills, CA 91364
 818-667-7656 • 866-309-9237 Fax
 (Licensed In LA)

Creative Insurance Concepts, Inc. dba Creative Bonding & Insurance

7206 Hull Street Rd., Ste. 200
 Richmond, VA 23235
 804-674-8330 • 804-674-8332 Fax
 (Licensed In LA)
cjreynolds@creativeic.com
www.creativeic.com

Diversified Surety Underwriters, Inc.

3501 North Causeway Blvd., Ste. 810
 Metairie, LA 70002
 504-835-3106 • 504-833-2811 Fax

Freedom Bonding, Inc.

11100 Liberty Rd., Ste. H
 Randallstown, MD 21133
 410-922-2221
 (Licensed In LA)

Hogan Agency, Inc

P.O. Box 1707
 West Monroe, LA 71294-1707
 318-397-1212

Insurance Source, Inc.

4111 Telegraph Rd.
 St. Louis, MO 63129
 314-416-2602 • 314-416-1011 Fax

KPS Insurance Services, Inc.

10650 Treena St., Ste. 109
 San Diego, CA 92131
 858-538-8822 • 858-346-9298 Fax
 (Licensed In LA)

R. A. Brunson, Inc.

2151 Quail Run Dr., Ste. A
 Baton Rouge, LA 70808
 225-927-2282 • 225-927-2331 Fax
fiona@rabrunson.com
www.rabrunson.com

Surety Bond Brokerage of LA. Onc

6715 Perkins Rd.
 Baton Rouge, LA 70808-4263
 225-757-9191

The Surety Group Agency, LLC

1900 Emery St., Ste. 120
 Atlanta, GA 30318
 404-352-8211 • 404-351-3237 Fax
 (Licensed In LA)
kelly@suretygroup.com
www.suretygroup.com

Viking Bond Service, Inc.

22601 N. 19th Ave., Ste. 210
 Phoenix, AZ 85027
 623-933-9334 ext. 16
 (Licensed In LA)
cynthiab@vbsbond.com

Wells Fargo Insurance Services USA, Inc.

5755 Mark Dabling Blvd., Ste. 300
 Colorado Springs, CO 80919
 719-592-1177
 (Licensed In LA) christina.schulman@wellsfargo.com

SUCCESS STORY**2011 SBA National Jeffrey Butland Family Owned Business**

David L. Haydel, Sr.
Haydel's Bakery
4037 Jefferson Highway
New Orleans, Louisiana
www.haydelbakery.com

Haydel's Bakery becomes the first Louisiana small business in over 20 years to be recognized as a national winner by the SBA. The award honors a family-owned and operated business which has been passed on from one generation to another; demonstrates potential for long-term business success and has volunteer efforts that strengthen family-owned businesses within the community. Haydel's Bakery not only demonstrates this and much more, but lives this each and every day!

David L. Haydel, Sr. has spent the past 51 years growing and expanding his one window, 24 hour, 7 day a week donut shop. Today, Haydel's Bakery is a three generation neighborhood bakery that specializes in fine pastries, wedding cakes and king cakes. Starting in 1959, Haydel's Bakery has expanded to one of the largest mail order bakeries in New Orleans, shipping king cakes and other pastries worldwide. David Haydel is the only baker in Louisiana that is internationally certified as a Craftsman and Master Baker.

Perseverance has been the key to Haydel's success. When Hurricane Betsy wiped out the bakery in 1965, Lloyd Haydel used an SBA loan to rebuild his young bakery. "And we might not be here today if it wasn't for SBA", quotes David Haydel, Sr. "SBA loaned my father the money when he did not have the money or the means to get a conventional loan at the time".

Like any small business, Haydel's Bakery has faced setbacks and challenges but has continued to enjoy steady growth over the years with last year's sales at about 4.5 million. Not bad for a small business that began with 10 employees, and today regularly employs 30 with an additional 25 employees during the Mardi Gras season who remain on the payroll for about three months.

In 2005, after Hurricane Katrina, in lieu of financial help, the Haydel family used hard work and determination to get their iconic bakery back up and running. They were able to get the bakery open in time to bake bread for the first responders. They were also able to secure trailers from the National Guard for their employees to use and as a result, their back parking lot become home for some of their employees.

The character of this family is recognized publicly in the thousands they raise for local charities. In 2010, they broke 2 Guinness World Records by circling the entire Superdome with the world's largest King Cake which raised over \$47,000 for the Susan G. Komen for the Cure, New Orleans.

Every year, Haydel's donates a portion of their Mardi Gras Bead Dog merchandise proceeds to charitable organizations like Children's Hospital where they also take part in the annual Sugarplum Ball.

"We've always ran our business to help. It has always been our philosophy. We never dreamt we would have won this national award because of it. We sometimes take our story and our history for granted because we live it every day," David Haydel Sr. said.



LOAN GUARANTY PROGRAMS

Information current as of March 2011 • All SBA programs and services are provided on a nondiscriminatory basis.

U.S. Small Business Administration

Program	Maximum Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rate	Guaranty Fees	Who Qualifies	Benefit to Borrowers
7(a) Loans								
Standard 7(a): Applicant applies to lender for loan; Lender applies to SBA for guaranty if they determine it is necessary.	\$5 million gross (\$3.75 million guaranty)	85% on loans of \$150,000 or less; 75% for loans over \$150,000.	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; short term line of credit, inventory.	Depends on ability to repay. Generally working capital & machinery and equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Generally Base Rate (Wall Street Prime, LIBOR + 3.0, or SBA Peg Rate plus allowable spread: 2.25% when maturity less than 7 years, 2.75% when maturity 7 years or more.	Check with local SBA District Office for current information.	Must be for profit and meet SBA size standards; show good character, credit, management, and ability to repay; Must be an eligible type of business.	Long-term financing; Improved cash flow; Fixed maturity; No balloons; No prepayment penalty (under 15 years).
SBAExpress Lender approves; Minimal SBA paperwork for lenders.	\$1,000,000	Lender provided a 50% guaranty from SBA	Same as Standard 7(a) or may be used for revolving lines of credit.	Same as Standard 7(a) for loan terms; Revolving lines of credit up to 7 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Same as Standard 7(a)	Faster turnaround; Streamlined process; Easy-to-use line of credit.
Patriot Express Lender approves loan; Minimal additional SBA paperwork.	\$500,000	Same as Standard 7(a)	Same as Standard 7(a) except cannot be revolving.	Same as Standard 7(a)	Same as Standard 7(a)	Same as Standard 7(a)	Same as Standard 7(a) plus must be owned & controlled by one or more of the following groups equaling 51% total ownership; veteran, active-duty military, reservist or National Guard member or spouse of any of these groups, or widowed spouse of service member or veteran who died during service or of service-connected disability.	Lower interest rate maximums than other SBA Express programs. Less paperwork Fast turnaround Expanded eligibility Electronic application
CAPLines: Short-term/Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based.	\$5 million (small asset based limited to \$200,000)	Same as Standard 7(a)	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts.	Up to 5 years.	Same as Standard 7(a)	Same as Standard 7(a)	Same as Standard 7(a) plus a business that needs specialized proceeds this program offers.	Provides short-term working capital; Structured to meet business needs; Funds to perform on an assignable contract, to cover seasonal needs, to build or renovate personal or commercial space, and to obtain funds against existing current assets.
International Trade to help a business obtain fixed assets used in producing goods and services to be exported.	\$5 million	Same as Standard 7(a)	For the acquisition of long-term, fixed assets plus working-capital loans associated with international trade.	Up to 25 years.	Same as Standard 7(a)	Same as Standard 7(a)	Same as Standard 7(a) plus businesses must be engaged/preparing to engage in international trade/adversely affected by competition from imports.	Long-term financing for land and building where assets are used to produce products for export.
Export Working Capital Program 1-page application, fast turnaround, may apply for prequalification letter.	\$5 million (may be combined with International Trade loan)	Most guaranteed at 90%	Short-term, working-capital loans for exporters.	Up to 3 years but matched single transaction cycle or generally 1 yr. for line of credit.	Established by lender	Same as Standard 7(a)	Same as Standard 7(a) plus must have been in business for at least one year.	Short-term working capital for export needs; inexpensive minimum guaranty fee when maturity one year (one quarter of one percent); Revolving or transaction based; Allows specific financing for exporting without disrupting domestic financing and business plan.
Small Loan Advantage PLP lenders request guarantees using streamlined forms.	\$250,000 gross loan amount	Same as Standard 7(a)	Same as Standard 7(a) except cannot be revolving.	Same as Standard 7(a)	Same as Standard 7(a)	Same as Standard 7(a)	Applicants seeking loans of \$250,000 or less who apply to PLP lenders.	PLP lenders may be more willing to provide financing to applicants seeking smaller loans with the streamlined application forms.
Community Advantage Allows mission-oriented lenders focused on economic development in underserved markets to apply for 7(a) guaranty on loan they propose to make to an otherwise eligible small business.	\$250,000 gross loan amount	Same as Standard 7(a)	Same as Standard 7(a) except cannot be revolving and cannot be used to refinance loans made by or guaranteed by the Dept. of Agriculture or loans by SBA Micro-Lenders using their SBA intermediary loan.	Same as Standard 7(a)	Same as Standard 7(a) except allowable "Spread" is +4.1% rather than base +2.25 or 2.75	Same as Standard 7(a)	Loan eligibility requirements are same as for Standard 7(a) loans, but the business should be located in an underserved market.	Borrower's in underserved markets have more choices on the types of lenders who can provide them financing if their financing needs an SBA guaranty and the technical assistance needs of the applicant are assessed by the lenders.
Non-7(a) Loans								
Microloans Loans through non-profit lending organizations; technical assistance also provided.	\$50,000 (total loan amount to small business borrower)	Not Applicable	Purchase machinery and equipment, fixtures, lease-hold improvement; Finance increased receivables; working capital.	Shortest term possible, not to exceed 6 years.	Check with local SBA District Office for current information.	Not Applicable	Same as 7(a)-Must be profit, meet SBA size standards; show good character credit, management, and ability to repay; Must be an eligible type of business - except nonprofit daycare.	Direct loans from nonprofit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available.
504 Loans Fixed Asset, Financing provided by Certified Development Companies (CDCs) and Third Part Lenders.	Up to \$5.0 million	100% guaranty on 504 portion; No guaranty on third party portion.	Long-term, fixed-asset loans	10- or 20-year term	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	For profit businesses that do not exceed \$15.0 million in tangible net worth and do not have average net income over \$5 million for past 2 years.	Fees under 3 percent; long-term fixed rate; low down payment; full amortization; no balloons.

Putting America Back to Work

THE SMALL BUSINESS JOBS ACT:

THE TOOLS SMALL BUSINESSES NEED

On Sept. 27, President Obama signed the Small Business Jobs Act, which is the most significant piece of small business legislation in over a decade. The Jobs Act provides entrepreneurs and small business owners with a toolbox that includes tax relief, access to capital, more contracting opportunities and exporting assistance, so they can grow and create the jobs America needs. So, whether you're starting a business or looking to grow, here are the facts you need to know to take advantage of all that's in the Small Business Jobs Act.

PROVIDING TAX RELIEF FOR SMALL BUSINESSES

As tax season approaches, there are several new tax cuts that small business owners can take advantage of, including:

- The highest ever small business expensing limits—\$500,000 for 2010 and 2011
- Carry back for qualified small businesses of general business credits to offset five years of taxes
- Zero capital gains taxes on qualified stock investments in small businesses for the 2010 tax year
- Increased deductions for start-up expenditures for entrepreneurs for the 2010 tax year
- Easier deductions for employer-provided cell phones
- New deductions for health insurance costs for self-employed business owners and their family members
- Limits on penalties for errors in tax reporting that disproportionately affect small business
- Extended bonus depreciation

HELPING SMALL BUSINESSES GAIN ACCESS TO CAPITAL

Access to capital is one of the biggest concerns facing small businesses. You may have heard about the Jobs Act's extensions of the popular provisions which increased the guarantee on loans and reduced the borrower fees in our top two programs. This helped SBA turn \$505 million in taxpayer funds into \$12 billion in overall small business lending. This temporary provision has drawn to a close, but the Jobs Act made a number of changes to SBA lending which will help small businesses get the capital they need.

For small businesses like manufacturers, exporters, and franchises, that are ready to grow but need larger loans, the Jobs Act permanently increased the limits on SBA loans from \$2 million to \$5 million. This will help more small businesses who need capital use SBA loans. The Jobs Act also increases SBA microloan maximums from \$35,000 to \$50,000. SBA data shows that microloans often benefit entrepreneurs who need startup capital and business owners in underserved communities who often find it harder to access capital.

The Jobs Act contained two important temporary provisions. The limit on quick-turnaround SBA Express loans was increased from \$350,000 to \$1 million through September, 2011. And, the Jobs Act will soon temporarily allow owner-occupied small businesses to use SBA's 504 loan program to refinance their non-SBA commercial real estate mortgages. With a large percentage of commercial real estate mortgages set to mature in the next few years, many small business owners face the negative impact of declining real estate values. Allowing good, healthy small businesses to refinance their mortgages will help them keep their doors open and protect jobs, as well as get more stable, long-term mortgage financing.

HELPING SMALL BUSINESSES WIN GOVERNMENT CONTRACTS

Are you a government contractor? The Federal government is the largest purchaser of goods and services in the world. Last year, \$100 billion in Federal contracts went to small businesses. The Jobs Act contains provisions to help build on that and get more contracts in the hands of small businesses in 2011 and beyond.

For instance, the law reaffirmed “parity” among federal small-business contracting programs. When awarding contracts that are set-aside for small businesses, contracting officers are free to choose among businesses owned by women and service-disabled veterans, as well as businesses participating in HUBZone and 8(a) programs.

The law eliminates the “Competitiveness Demonstration” program, which limited opportunities for small contractors in 11 industries where they excel, such as construction, landscaping and pest control. This will build on the \$24 billion small businesses won in these industries in Fiscal Year 2009 (effective January 31, 2011).

The law gives contracting officers the ability to reserve orders for small business participation on contracts with multiple awards including the Federal Supply Schedule (GSA Multiple Award Schedule). The law makes it harder for agencies to “bundle” contracts, a practice that makes it more difficult for small businesses to compete.

The law establishes a legal standing of “presumption of loss” when a business misrepresents its ownership status or size in winning a government contract. This allows a federal agency to claim a loss on the purchase, enabling those agencies, including the Department of Justice, to vigorously pursue fraudulent firms.

The law holds large prime contractors more accountable to their own subcontracting plans by requiring written justification when plans aren’t met and when small business subcontractors aren’t paid on time. This helps eliminate “bait-and-switch” tactics that occur when large primes – after winning the prime contract – don’t follow through with their own plans to give subcontracts to small businesses.

Whether your small business has worked on government contracts for years, or you’re looking at contracting as a way to grow, there’s good news in the Jobs Act.

HELPING SMALL BUSINESSES GROW THROUGH EXPORTING

Small businesses are the sector of the economy that’s best poised for growth through exporting. With the growth in new technology, new markets are opening up small businesses all the time. And since the President has made it a priority to double the country’s exports, now is a perfect time to begin exporting. The Jobs Act makes growing your business through exporting easier than ever.

The loan limits in SBA’s International Trade Loans and Export Working Capital have been increased to \$5 million. These loans support small business exporters who need capital to invest in exporting and fill orders coming from overseas. Moreover, the Export Express Pilot is now a permanent, with 90% guarantees for loans up to \$350,000 and 75% for loans between \$350,000 and \$500,000. Lastly, the Jobs Act provides funding for competitive grants for states to help small business owners with exporting.

MORE TOOLS FOR SMALL BUSINESSES

There are dozens and dozens of programs, resources, and tools to support your small business in the Small Business Jobs Act. From the new loan programs and tax cuts mentioned above, to the Treasury Department’s Small Business Lending Fund that will help many community banks around the country, you’re sure to find what you need to grow your business and create jobs. Your local SBA district office or resource partner can help you navigate the ins-and-outs of the Jobs Act, or you can get started by visiting www.SBA.gov.



CONTRACTING OPPORTUNITIES

FEDERAL PROCUREMENT OPPORTUNITIES

How to Apply for Government Contracts

The U.S. government is the largest single purchaser of goods and services in the world, buying everything from armored tanks to paper clips. Every year, the federal government awards more than \$500 billion in contracts, and a significant share of those contracts are specifically allotted to small businesses.

The SBA works with agencies to award at least 23 percent of all prime government contracts to small businesses, with specific statutory goals for small disadvantaged businesses, women-owned, service-disabled veteran-owned, or is located in historically underutilized business zones (HUBZone).

The agency ensures that small businesses have access to long-lasting development opportunities, which means working with small businesses to help them stay competitive, as well as encouraging federal agencies to award more contracts to small businesses. The SBA features outreach programs, matchmaking events, and online training opportunities; and helps agencies identify opportunities for small businesses.

HOW GOVERNMENT CONTRACTING WORKS

Sealed bidding vs. Negotiation

There are two methods the government uses to purchase goods and services, sealed bidding and negotiation. The first method, sealed bidding, involves issuing an invitation for bid by a procuring agency. Under the sealed bidding method, a contract is usually awarded to the lowest priced bidder that can meet the quantity, quality and delivery requirements of the procurement. The second method, negotiation, involves issuing a request for proposal or request for quotation. The business with the best proposal in terms of technical content, price and other factors generally wins the contract.



Types of Contracts

Firm fixed price contracts places the responsibility for the costs and risk of loss on the contractor. Firm fixed price contracts do not permit any adjustment on the basis of the contractor's costs during the performance of the contract. This type of contract is used in all sealed bid and some negotiated procurements.

Cost reimbursement contracts provide for the payment of allowable costs incurred by the contractor, to the extent stated in the contract. The contract establishes a ceiling price, above which a contractor may not exceed without the approval of the contracting officer. Cost reimbursement contracts are used in research contracts that have commercial applicability.

Some contracts do not fit neatly into these two categories, such as time and material contracts (prices for hourly wages are fixed but the hours are estimated) and letter contracts (authorizes a contractor to begin work on an urgent requirement).

Small Business Set-Asides

A "set-aside" for small businesses reserves an acquisition exclusively for small business concern participation. There are two ways in which set-asides can be determined. First, if an acquisition of goods or services has an anticipated dollar value of at least \$3,000 but not exceeding \$150,000, it is automatically reserved for small businesses. The acquisition will be set aside only if the contracting officer determines there are two or more responsible small business concerns that are competitive in terms of market prices, quality and delivery. Second, if an acquisition of goods or services is more than \$150,000, and if it's likely offers will be obtained from at least two responsible small business concerns, and if awards will be made at fair market prices, the acquisition is reserved for exclusively for small business concerns. Reasonable expectations of small business competition may be evaluated using past acquisition history of an item or similar items.

There are several exceptions and unique rules for specific kinds of small businesses and industries. For R&D small business set-asides, there must be reasonable expectation of obtaining from small businesses the best scientific and technological sources consistent with the demands of the proposed acquisition. For small business set-asides other than for construction services, any concern proposing to furnish a product that it did not itself manufacture must furnish the product of a small business manufacturer unless the SBA has granted either a waiver or exception to this requirement. In industries where the SBA finds that there are no small business manufacturers, it may issue a waiver to the non-manufacturer rule. Waivers permit small businesses to provide any domestic firm's product.

Subcontracting

Subcontracting opportunities are a great resource for small businesses, especially to those not ready to bid as prime contractors. Experience gained from subcontracting with a federal prime contractor can better prepare businesses to bid for prime contracts.

Current regulations stipulate for contracts offering subcontracting opportunities over \$650,000 for goods and services, or \$1.5 million for construction, large business prime contractors must offer maximum practicable subcontracting opportunities to small businesses. Large business prime contractors must submit a subcontracting plan describing how they will successfully subcontract to small businesses.

To find subcontracting opportunities, a list of Federal prime contractors is available through SBA's Subcontracting Directory at www.sba.gov and www.gsa.gov. Research the list of prime contractors and determine which are best suited for your business. Develop a marketing strategy, and then contact the Small Business Liaison Officer listed for each prime to schedule an appointment.

CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency program allows a small business, that is the apparent successful offeror, to appeal a contracting officer's non-responsibility determination that it is unable to fulfill the requirements of a specific government contract. The SBA will conduct a detailed review of the

firm's technical and financial capabilities to perform on the contract. If the business demonstrates the capability to perform, the SBA issues a Certificate of Competency to the contracting officer, requiring award of that contract to the small business.

WHAT YOU SHOULD KNOW ABOUT YOUR BUSINESS

To be eligible to bid on a federal contract, you must know your business. Answer the following three questions:

1. Are you a small business?

Is your small business:

- Organized for profit?
- Located in the U.S.?
- Operated primarily within the U.S. or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor?
- Independently owned and operated?
- Not dominant in the field of operation in which it is bidding for government contracts?
- A sole proprietorship, partnership, corporation, or any other legal form?

If the first six criteria apply to your business, ask yourself the second important question to find out if your business meets size standard requirements.

2. What is the size standard for your business?

Size standards are used to determine whether a business is small or "other than small". Size standards vary depending upon the industry. To determine the size standard for your business, you will need a NAICS code. Every federal agency uses these codes when considering your business. To determine your NAICS code, go to www.census.gov/eos/www/naics/

Some SBA programs require their own unique size standards. To find out more about these requirements and other size standard information, go to www.sba.gov/size

3. Do you fall under a specific certification?

Under the umbrella of "small business," SBA has outlined several specific certifications that businesses may fall under. These certifications are divided into two categories: SBA-Certified and Self-Certified.

The SBA-Certified Programs were created to assist specific businesses in securing federal contracts and therefore can only be issued by SBA administrators. For the Self-Certified Programs, you can determine for yourself if your business meets the requirements by referring to the Federal

Acquisition Regulations (FAR).

Just as Congress has given federal agencies a goal of procuring 23 percent of federal contracts from small businesses, so too must federal agencies meet specific contracting goals for other categories of small firms. These goals are:

- 5 percent of contracts go to Small Disadvantaged Businesses
- 5 percent go to Women-Owned Small Businesses
- 3 percent go to Service-Disabled Veteran-Owned Small Businesses
- 3 percent go to HUBZone Small Businesses

Federal agencies have a strong incentive to fulfill these contracting goals. You should apply for those SBA-Certified and Self-Certified programs for which you qualify to take advantage of contracting opportunities.

HUBZone

The HUBZone program helps small businesses located in distressed urban and rural communities, known as Historically Underutilized Business Zones, gain access to federal set-aside contracts and sole source contracts as well as a price evaluation preference in full and open contract competitions. There is a statutory requirement that HUBZone small business concerns be awarded not less than 3 percent of the total value of all prime contract awards. The HUBZone program also establishes preference for award of federal contracts to small businesses in these areas. To qualify for the program, a business (except tribally-owned concerns) must meet the following criteria:

- It must be a small business by SBA size standards
- It must be owned and controlled at least 51% by U.S. citizens, or a Community Development Corporation, an agricultural cooperative, or an Indian tribe
- Its principal office must be located within a "Historically Underutilized Business Zone," which includes lands considered "Indian Country" and military facilities closed by the Base Realignment and Closure Act
- At least 35% of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible to apply for certification. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must live in a primary residence at a place for at least 180 days, or as a currently registered voter, and with intent to live there indefinitely.

SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program;
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

For additional information, visit www.sba.gov/hubzone.

8(a) BUSINESS DEVELOPMENT PROGRAM

The 8(a) Business Development program is a nine year program established to assist eligible socially and economically disadvantaged individuals develop and grow their businesses. Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance. There is a statutory requirement that small disadvantaged business concerns be awarded not less than 5 percent of the total value of all prime contract awards. All firms that become eligible for SBA's 8(a) business development assistance are also considered small disadvantaged business concerns for federal contracting. To be eligible for the 8(a) Business Development program, a business must meet the following criteria:

- It must be a small business by SBA size standards;
- It must be owned (at least 51 percent) by one or more individuals who qualify as socially and economically disadvantaged, and who are US citizens of good character;
- It must be controlled, managed, and operated by one or more individuals who qualify as disadvantaged, and;
- It must demonstrate potential for success (generally by being in business for at least two full years) before applying.

Socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, American Indians, Eskimos, Aleuts, or Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. An individual who is not a member of one of these groups must establish individual social disadvantage by a preponderance

of evidence. Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

Firms owned by Alaska Native Corporations, Indian Tribes, Native Hawaiian Organizations, and Community Development Corporations can also apply to the SBA for 8(a) business development assistance.

So that approved firms can obtain training, counseling, and business development assistance, SBA designates a staff person at a local SBA District Office, geographically near the business.

SBA is responsible for

- Determining whether a business qualifies for the 8(a) Business Development program
- Determining whether a business continues to qualify, during the nine-year term.
- Approving Mentor/Protégé agreements between 8(a) firms and large businesses.

For additional information, visit www.sba.gov/8a.

SDB

An SDB (Small Disadvantaged Business) is defined as a small business that is at least 51 percent owned and controlled by one or more individuals who are socially and economically disadvantaged.

There is a federal-government wide goal of awarding at least 5 percent of prime contracting dollars to SDBs each year. Large prime contractors must also establish a subcontracting goal for SDBs in their Subcontracting Plans.

Firms self-certify as SDB for without submitting any application to SBA, however firms approved by SBA into the 8(a) Business Development program are automatically certified as an SDB. To self-certify, firms should update their CCR profiles and update their ORCA profiles, making sure that both profiles reflect their SDB status.

SDVOSB

The SDVOSB (Service-Disabled Veteran-Owned Small Business) program has a federal government-wide goal of awarding at least 3 percent of prime and subcontracting

dollars to Service-Disabled Veteran-Owned Small Businesses each year. Large prime contractors must also establish a subcontracting goal for Veteran-Owned Small Businesses in their Subcontracting Plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and SBA prior to the award of a contract.

The SDVOSB Protest is administered by SBA to ensure that only businesses owned by service-disabled veterans receive contracts reserved exclusively for them. When a business's SDVOSB self-certification is challenged, SBA determines if the business meets the status, ownership, and control requirements.

To determine your eligibility, contact your local veterans business development officer, visit the various program websites, or contact SBA's Office of Veterans Business Development at www.sba.gov/vets.

For more information on certifications not described in depth here, refer to the glossary of terms.

WOMEN-OWNED SMALL BUSINESS FEDERAL CONTRACT PROGRAM

On October 7, 2010, the SBA published a final rule effective February 4, 2011, aimed at expanding federal contracting opportunities for women-owned small businesses. The Women-Owned Small Business Federal Contract program authorizes contracting officers to set aside certain federal contracts to Women-owned firms. For additional information, visit www.sba.gov/content/contracting-opportunities-women-owned-small-businesses.



HOW TO GET STARTED

Once you have identified the important information regarding your business, it is time to start the process of procuring a government contract. Take these necessary steps to begin the bidding process:

1. Identify your DUNS (Data Universal Numbering System) number

To register your business, obtain a DUNS number used to identify and track millions of businesses. You can obtain your free DUNS number when registering with the CCR (Central Contractor Registration) at www.ccr.gov or by contacting Dun & Bradstreet at www.dnb.com.

2. Identify your EIN (Employer Identification Number)

An EIN, otherwise known as a federal tax identification number, is generally required of all businesses. For more information, go to www.irs.gov.

3. Identify your NAICS and SIC codes

The NAICS and SIC codes are used to classify the industry a particular business occupies. To register your business, supply at least one code. Refer to the Glossary for more information.

4. Register with the CCR

The CCR is an online government-maintained database of companies wanting to do business with the federal government. Agencies search the database for prospective vendors. The CCR is at www.ccr.gov.

After completing registration, you will be asked to enter your small business profile information through the SBA Supplemental Page. The information will be displayed in the Dynamic Small Business Search.

Creating a profile in CCR and keeping it current ensures your firm has access to federal contracting opportunities. Entering your small business profile, including your business information and key word description, allows contracting officers, prime contractors, and buyers from state and local governments to learn about your company.

5. Use ORCA

Prospective contractors must complete (electronically or through submission of paperwork), representations and certifications for small business size and program status as part of the process that registers your business for federal contracting opportunities. To make this process easier for everyone involved, the government developed ORCA (Online Representations and Certifications Application), where generally, businesses can complete all of the paperwork online. To begin this process, first register your firm in CCR, then go to www.orca.bpn.gov.

6. Register with the GSA Schedule

The GSA (Government Services Administration) Multiple Award Schedule (aka Federal Supply Schedule) is used by GSA to establish long-term, government-wide contracts with commercial firms. Once these contracts are established, government agencies can order the supplies and services they need directly from the firms through the use of an online shopping tool. Becoming a GSA schedule contractor increases your opportunity for contracts across all levels of government. Businesses interested in becoming GSA schedule contractors should review the information available at www.gsa.gov/schedules.

7. Make Sure Your Business is Financially Sound

This critical step is absolutely necessary to make sure that your business is financially prepared for the journey ahead. Even if you are able to obtain a government contract, you will not be receiving all of the money at once. It helps to have a clear plan of how your business will stage the benefits of the contract.

8. Search FedBizOpps for contracting opportunities

Federal Business Opportunities, or FedBizOpps, is an online service operated by the federal government that announces available business opportunities. FedBizOpps helps identify the needs of federal agencies and available contracting opportunities. To begin searching for contracting opportunities, go to www.fbo.gov.

9. Marketing Your Business

Registering your business is not enough to obtain a federal contract: you will need to market your business to attract federal agencies. Tips for good marketing are:

- o Determine which federal agencies buy your product or service, and get to know them
- o Identify the contracting procedures of those agencies
- o Focus on opportunities in your niche and prioritize

Although not required, you may want to obtain a PSC (Product Services Code) and/or a FSC (Federal Supply Classification). These codes provide additional information about the services and products your business offers.

AVAILABLE RESOURCES

SBA has a variety of services and resources that can provide you with more information and coach you through the necessary steps to take in order to be successful in your search for a government contract.

1. The 8(a) Business Development Program

The 8(a) Business Development Program provides development support to small businesses that are economically and/or socially disadvantaged. To find out more, go to www.sba.gov/8a.

2. The Mentor Protégé Program

The Mentor Protégé Program encourages approved mentors to provide various forms of business assistance to eligible 8(a) participants as protégés to improve their ability to compete in the public and private marketplaces successfully. To find out more, go to www.sba.gov/mentor-protége.

3. Online Training Programs

SBA's Small Business Training Network is a virtual campus complete with courses and programs to help the small business owner. The free, 30-minute course, "Business Opportunities: A Guide to Winning Federal Contracts," is a good introduction for businesses looking to obtain a contract with the federal government. To view this course, among others, go to www.sba.gov/training.

4. Online Podcasts

To make help even more accessible, SBA has podcasts on a variety of topics that will provide more specific information on SBA, government contracting, and small businesses. To access these podcasts, go to www.sba.gov/training and select the topic you want to learn more about.

5. Counseling Services

SBA has a variety of counseling services aimed at targeting the various needs of small business owners. Some of the counseling services we offer are:

- o SBA district offices: These offices can provide general information about SBA and government contracts.
- o SBDCs (Small Business Development Centers): SBDCs provide management assistance to current and prospective small business owners in the form of both information and guidance.
- o WBCs (Women's Business Centers): WBCs exist to help women entrepreneurs, especially women who are economically and/or socially disadvantaged, start and grow their own business. This is achieved through comprehensive training and counseling on a vast array of topics in many languages.
- o SCORE - Counselors to America's Small Business: One of SBA's resource partners, SCORE is a non-profit organization dedicated to helping entrepreneurs and small business start, grow, and succeed nationwide.

GLOSSARY OF TERMS

- o Office of Veterans Business Development: The Office of Veterans Business Development aims at maximizing the availability, applicability, and usability of SBA programs for Veterans, Service-Disabled Veterans, Reserve Component Members, and their dependents or survivors.

To find the locations of these offices, or to learn more, go to www.sba.gov/sba-direct.

6. Procurement Resources

There are three main resources available for procurement concerns:

- o PTACs (Procurement Technical Assistance Centers): PTACs provide assistance to businesses that want to sell products and services to federal, state, and/or local government. To find a PTAC in your state, go to www.dla.mil/db/procurem.htm.
- o PCRs (Procurement Center Representatives) and CMRs (Commercial Marketing Representatives): PCRs work to increase the small business share of federal procurement awards. CMRs offer many services to small businesses, including counseling on how to obtain subcontracts. To find a PCR or CMR near you, go to www.sba.gov/sba-direct.

Additional Online Resources

- **Department of Defense** (The DoD is the largest purchaser of goods from small businesses): www.acq.osd.mil/sadbu
- **Office of Federal Procurement Policy**: www.whitehouse.gov/omb/procurement
- **Acquisition Forecast**: www.acquisition.gov/comp/procurement_forecasts/index.html
- **Federal Supply Schedule (FSS)**: www.gsa.gov
- **GSA Center for Acquisition Excellence**: www.gsa.gov/portal/content/103487

8(a): The 8(a) Business Development Program assists eligible socially and economically disadvantaged individuals develop and grow their business. There is a federal government-wide goal of awarding at least 5 percent of contracting dollars to small disadvantaged businesses (SDBs); and firms approved into the 8(a) BD program are automatically certified as an SDB. Businesses that usually have been in existence for at least two years may be eligible for the nine-year program that includes counseling, training, and potential federal procurement opportunities.

CCR (Central Contractor Registration):

The CCR is an online government-maintained database of companies wanting to do business with the federal government. Agencies search this database for prospective vendors. To register with the CCR, go to www.ccr.gov.

FAR (Federal Acquisition Regulations):

The FAR is the book of official acquisition regulations by which government programs are defined and federal agencies determine the awarding of contracts. To view the complete FAR, go to www.acquisition.gov/far.

GCBD (Government Contracting and Business Development):

The Office of Government Contracting and Business Development is an office within SBA that aims to enhance the effectiveness of small business programs by developing policies, regulations, and statutory changes. Please refer to the official website at www.sba.gov/contracting.

HUBZone (Historically Underutilized Business Zone):

HUBZones are SBA-designated geographic regions that have been historically underutilized. There is a federal government-wide goal of awarding at least 3 percent of contracting dollars to small businesses in HUBZones. In order to be eligible for the HUBZone program, businesses must have their headquarters located in a HUBZone and 35 percent of their employees must reside in a HUBZone.

NAICS (North American Industry Classification):

NAICS codes are six-digit numbers that are used to classify the industry a particular business occupies. You will need at least one NAICS code to complete your

registration, but be sure to list as many as apply. You may also add or change NAICS codes at any time. To find your NAICS code, visit www.census.gov/eos/www/naics/index.html.

Mentor Protégé Program: The SBA-sponsored Mentor Protégé Program is a subset of the 8(a) Business Development program. Mentor firms are paired with protégé firms to provide managerial and technical assistance to compete successfully for federal contracts. For more information, go to www.sba.gov/8a.

Service-Disabled Veteran-Owned:

The Service-Disabled Veteran-Owned Small Business program is a subset of the Veteran-Owned Small Business program, and has a federal government-wide goal of awarding at least 3 percent of prime and subcontracting dollars to Service-Disabled Veteran-Owned Small Businesses each year.

SIC (Standard Industrial Classification):

SIC codes are four-digit numbers that are used to classify the industry a particular business occupies. While NAICS codes have largely replaced SIC codes, you will still need to provide your SIC code. SIC codes can be found at www.osha.gov/pls/imis/sicsearch.html.

Veteran-Owned: A veteran-owned small business is defined as one that is at least 51 percent owned and controlled by one or more veterans; or, in the case of any publicly owned business, at least 51 percent of the stock is owned by one or more veterans and whose management and daily business operations are controlled by one or more veterans. For more information, go to www.sba.gov/vets.

Women-Owned: A woman-owned small business is defined as one that is at least 51 percent owned and controlled by one or more women; or, in the case of any publicly owned business, at least 51 percent of the stock is owned by one or more women and whose management and daily business operations are controlled by one or more women. There is a federal goal of awarding at least 5 percent of contracting dollars to women-owned small businesses each year. For more information, go to www.sba.gov/wosb.

DISASTER RECOVERY & DISASTER ASSISTANCE

Knowing the Types of Assistance Available for Recovery



The disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, nonprofit organizations following declared disasters. By law, governmental units and agricultural enterprises are ineligible.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

Physical Disaster Loans

Physical Disaster Loans are the primary source of funding for permanent rebuilding and replacement of uninsured or underinsured disaster-caused damages to privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, businesses of all sizes and private nonprofit organizations of all sizes. A homeowner may apply for a loan of up to \$200,000 to repair or replace the primary residence to its pre-disaster condition. Homeowners or renters may apply for a loan up to \$40,000 to help repair or replace personal property, such as clothing, furniture or automobiles, lost in the disaster. Businesses and private, nonprofit organizations of any size may apply for a loan up to \$2 million (actual loan amounts are based on the amount of uncompensated damage) to repair or replace real property, machinery, equipment, fixtures, inventory and leasehold improvements.

Economic Injury Disaster Loans

Economic injury disaster loans provide the necessary working capital after a declared disaster until normal operations resume. The law restricts economic injury disaster loans to small businesses,

small agricultural cooperatives and private nonprofit organizations of all sizes. The loan limit for economic injury, as a direct result of the disaster event, is \$2 million. These working capital loans are intended to be made to entities without credit elsewhere, as determined by SBA, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. The limit for physical and EIDL loans combined is \$2 million.

Military Reservists Economic Injury Disaster Loans, a type of economic injury loan, are available for up to \$2 million to assist eligible small businesses meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay the loans. The terms of each loan are established in accordance with each borrower's ability to repay. The law gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether each applicant does or does not have credit available elsewhere (the ability to borrow or use their own resources to overcome the disaster).

More information on all of SBA's disaster assistance programs, including information for military reservists, is available at www.sba.gov/disaster.

Disaster Preparedness

For small businesses, surviving a disaster doesn't begin with clearing the debris and returning to work.

Surviving begins long before the disaster strikes, or before active-duty orders are received – with proper planning. Your planning should include insurance coverage, emergency power, protection of company records, fire safety, medical emergencies, taking care of your employees and continuity planning – how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the SBA's Web site at www.sba.gov/prepare. The site includes a wealth of information on the SBA's disaster recovery programs for homeowners, renters, businesses of all sizes and private, nonprofit organizations. There are articles on emergency planning for disasters, descriptions of SBA's programs, and links to government and industry Web sites with great planning information.

Additionally, to help small businesses with their preparedness planning, SBA has teamed up with Agility Recovery Solutions to encourage small businesses to take the necessary steps to protect their employees, important records and their business assets. SBA and Agility have partnered to provide an educational tool for small business owners via the Prepare My Business Web site (www.preparemybusiness.org).

As small businesses are leading America's economic recovery, many of them are investing time and money into their plans to grow and create jobs. Developing a strong disaster preparedness plan should be a critical and integral piece of those efforts. Planning for a disaster is the best way of limiting its effects.

Other helpful sites include:

Department of Homeland Security (DHS) and the Federal Emergency Management Agency (FEMA) - www.ready.gov

Red Cross Ready Rating Program - www.readyrating.org and www.redcross.org

ADVOCACY

WATCHING OUT FOR YOU

The SBA is Your Voice in Washington



OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Headed by the Chief Counsel for Advocacy, the office also funds outside research of small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small

nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level.

Learn more about the Office of Advocacy at www.sba.gov/advo.

OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The Ombudsman receives comments regarding federal regulatory enforcement from small business owners, nonprofit organizations and

small government entities. Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owners. Each year the National Ombudsman files a report with the U.S. Congress on the responsiveness of federal agencies regarding their actions of regulatory and compliance enforcement on small businesses.

To request help, send the National Ombudsman a complete Federal Agency Comment Form. You may do this by fax at 202-481-5719; online at the Ombudsman's Web page www.sba.gov/ombudsman; or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 Regional Regulatory Fairness Boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call 888-REG-FAIR.

OTHER ASSISTANCE

OTHER SOURCES OF ASSISTANCE

ALGIERS ECONOMIC DEVELOPMENT FOUNDATION

3520 General DeGaulle Dr., Ste. 3110
New Orleans, LA 70131
504-362-6436 • 504-362-6564 F
aedforg@bellsouth.net
www.aedf.biz

ASCENSION PARISH ASCENSION ECONOMIC DEVELOPMENT CORP.

6967 Hwy. 22
Sorrento, LA 70778
225-675-1750 • 225-675-1751 F
www.ascensionedc.com
Service Area: Ascension parish
Mission: Business retention; new business development; business recruitment and international trade development; labor training; research; technology transfer; technical assistance and tax incentive programs.

GOODWORK NETWORK

1824 Oretha Castle Haley Blvd.
New Orleans, LA 70113
504-309-2073 • 504-309-2090 F
Mission: Good Work Network is the primary provider of business development services for the small community-based businesses that support families and sustain communities. Good Work Network educates, coaches and supports these smaller businesses to help them improve their skills, realize their full potential and become active participants in the local economy. Through its programs and services, Good Work Network works to expand the local economy by building minority and women owned businesses. It envisions a community where the economy is diverse and inclusive and where all dedicated and competent entrepreneurs have access to the resources they need to succeed.

GREATER NEW ORLEANS, INC.

365 Canal St., Ste. 2300
New Orleans, LA 70130
504-527-6900
www.gnoinc.org
Greater New Orleans, Inc. is a regional economic development agency serving the 10-parish Greater New Orleans region. GNO Inc. has established itself as a community wealth-creation nonprofit organization. GNO, Inc. plays a vital role as the regional economic development hub, serving to coordinate, consolidate, and then catalyze economic development initiatives.

IBERIA INDUSTRIAL DEVELOPMENT FOUNDATION

101 Burke St.
New Iberia, LA 70560
337-367-0834 • 337-367-7421 F
www.iberiaparishidf.org
Service Area: Iberia parish
Mission: A public nonprofit organization that facilitates and coordinates economic and community development activities in Iberia parish.

IDEA VILLAGE

515 Girod St.
New Orleans, LA 70130
504-304-3284 • 504-304-3294 F
www.ideavillage.org
Mission: The Idea Village team supports high impact entrepreneurial talent by identifying growth challenges, setting goals, providing business strategy, marketing support and financial direction. In addition, The Idea Village provides access to development grants, talent and innovative work spaces. With a ten year track record and focused strategic plan, The Idea Village will support new entrepreneurial ventures through The Idea Village Entrepreneur Challenge™, build the entrepreneurial ecosystem through The IDEAbank™ and develop entrepreneurial talent through IDEAcops™.

LAFAYETTE ECONOMIC DEVELOPMENT AUTHORITY

211 E. Devalcourt St.
Lafayette, LA 70506-1421
337-593-1400 • 337-234-3009 F
www.lafayette.org
Service Area: Lafayette
Mission: Assist in the development of new companies to diversify Lafayette's economy; recruit additional companies to locate in the Lafayette area; develop business retention and expansion by providing assistance to local companies in growth, market development, and employee recruitment efforts.

LOUISIANA MINORITY SUPPLIER DEVELOPMENT COUNCIL

400 Poydras St., Ste. 1960
New Orleans, LA 71030
504-299-2960 • 504-299-2961 F
www.lambc.org
Mission: help to identify and certify minority suppliers as well as acquaint them with representatives of the corporate purchasing community. Assist corporations in the development and improvement of minority supplier programs. Identify minority suppliers in the State of Louisiana. Maintain an online database of LAMSDC certified MBEs and corporate partners. Provide local, regional and national supplier referral. Conduct programs designed to bring minority suppliers and buyers together. Provide reliable certification of ethnic, minority-owned businesses.

LOUISIANA VETERANS BUSINESS OUTREACH CENTER

107 South Lake Arthur Ave., Ste. 7
Jennings, LA 70546
337-824-3900
www.lvbc.com
Mission: To provide entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business. The SBA has sixteen organizations participating in this cooperative agreement and serving as Veterans Business Outreach Centers (VBOC).

NEW ORLEANS BUSINESS ALLIANCE

365 Canal St., Ste. 2300
New Orleans LA 70130
504-934-4507
www.nola.gov/BUSINESSES/Economic-Development/NOLA-Business-Alliance
Mission: The NOLA Business Alliance is a not-for-profit corporation that will serve as the City of New Orleans' official public-private partnership for economic development. Its mission is to grow jobs and wealth in the City of New Orleans, with a focus on business retention, business expansion, prospect engagement, prospect negotiation, small business services, entrepreneurship and strategic planning.

REBIRTH FINANCIAL, INC.

2803 St. Philip St.
New Orleans, LA 70119
504-459-9082
www.RebirthFinancial.com
Mission: Rebirth Financial serves the community by providing access to affordable small business loans to borrowers. Our borrowers are small business owners and entrepreneurs who want to build or start their businesses but have limited access to affordable financing. Our revolutionary platform allows business borrowers to easily apply for loans as little as \$5,000. You will be linked to our extensive list of bank partners and our individual lenders to find the right lending source for your business.

SOUTHERN UNIVERSITY CENTER FOR RURAL AND SMALL BUSINESS DEVELOPMENT

P.O. Box 10010
Baton Rouge, LA 70813
225-771-3785 • 225-771-2097 F
Service Area: East and West Baton Rouge; East and West Feliciana, Pointe Coupee, St. Helena and Tangipahoa parishes.
Mission: The Center provides free management and technical assistance to businesses located within the above parishes.

TANGIPAHOA ECONOMIC DEVELOPMENT FOUNDATION

1514 Martens Dr.
Hammond, LA 70501
985-549-3170 • 985-873-8439 F
tedf@1-55.com
Service Area: Tangipahoa parish
Mission: Business retention; new business development; business recruitment and international trade development; labor training; research; technology transfer; technical assistance and tax incentive programs.

TERREBONNE PARISH CONSOLIDATED GOVERNMENT

P.O. Box 6097
Houma, LA 70361
985-873-6889 • 985-873-8439 F
www.tpcg.org
Service Area: Terrebonne parish
Mission: Provides assistance such as small business start-up, financing and expansion, tax incentives and development projects. Serves as a local coordinating agent for all state and federal economic development programs including procurement, technology transfer, small and emerging business development, HUD economic development programs, and employee training programs.

UNIVERSITY OF LOUISIANA AT LAFAYETTE COLLEGE OF BUSINESS – MICRO BUSINESS DEVELOPMENT CENTER

220 E. St. Mary Blvd./P.O. Box 43732
Lafayette, LA 70504
337-262-5344 • 337-262-1223 F
sbdc@louisiana.edu
sbdc.louisiana.edu
Service Area: Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion parishes.
Mission: An educational and research facility providing assistance through training and counseling to entrepreneurs to develop a better understanding of basic business principles.

UNIVERSITY OF NEW ORLEANS CENTER OF ECONOMIC DEVELOPMENT

Lakefront Campus
2000 Lakeshore Dr.
College of Business, Rm. 256
New Orleans, LA 70148
504-280-6241

ST. TAMMANY ECONOMIC DEVELOPMENT FOUNDATION

21489 Koop Dr., Ste. 7
Mandeville, LA 70471
985-809-7874
www.stedf.org
The St. Tammany Economic Development Foundation (STEDF), a non-profit corporation and politically unaffiliated, is recognized as the lead economic development organization for St. Tammany Parish. Our organization is charged with retaining and attracting business and

OTHER ASSISTANCE

employment opportunities. STEDF seeks to improve the quality of life in the parish by strengthening and supporting the business climate in the region.

WOMEN'S BUSINESS ENTERPRISE COUNCIL SOUTH

400 Poydras St., Ste. 1790
New Orleans, LA 70130
504-680-1886 • 504-680-6412 F
info@wbecsouth.org
www.wbecsouth.org
Women's Business Enterprise Council South (WBEC South) is a non-profit organization with a mission to certify bona-fide women-owned businesses. WBEC South is a certifying partner organization in the Women's Business Enterprise National Council (WBENC) and our certification process is nationally recognized and accepted by numerous private-sector companies and governmental agencies.

Small Business Notification Program (SBAP)

The SBAP is announcing its latest service to assist small businesses in complying with state and federal environmental laws and regulations. The Small Business Notification Program is designed to remind small businesses when to generate a record or to submit a report. Any small business with less than 100 employees that is required to keep a record of its environmental activities or send a report to the Department of Environmental Quality (DEQ) or the Environmental Protection Agency (EPA) is eligible for this service. The service consists of e-mailing a business on or before the day a record is to be logged or a report is to be mailed to remind the operator to take the appropriate action. The service also attempts to notify the small business of any new regulation or change in the old regulation in time for them to be in compliance.

This program also provides access to calendar date notifications of seminars, workshops, and conferences held by the Department.

To enroll in the program a small business must provide the following information:

- Name of company
- Mailing Address and Physical Address
- Phone Number
- Contact Name
- Business Description
- AI Number
- SIC or NAICS number
- E-mail address
- List of permits issued to the company
- Obligations to DEQ and/or EPA (Reports, records, etc)

If you wish to enroll in this new service, just e-mail the above information to sbap@la.gov, or call it in to Beth Altazan-Dixon at 800-259-2890 or 225-219-3261, and your first e-mail reminder will arrive in a few days.

Seedco Financial in Louisiana

Seedco Financial and its parent organization, Seedco, have had a strong presence in Louisiana for more than 15 years, designing and implementing community economic development and homeownership projects. Since April 2006, Seedco Financial has increased its activities in Louisiana and now has offices in three core communities to support its work: New Orleans, Rural Southeast Louisiana, and Baton Rouge. Our total investment in the state of Louisiana totals nearly \$20 million in grants and loans to small businesses in Southeast Louisiana, and a \$5 million New Markets Tax Credit investment in Baton Rouge.

Seedco Financial Lending Products

- Anchor Loans that generate investment, stimulate economic development, and create jobs in low-income communities through loans exceeding \$1.5 million. Typically, Seedco Financial attempts to coordinate Anchor loans with New Markets Tax Credit allocations and other economic development financial mechanisms for large-scale projects with a minimum size of \$1 million.

- Mid-level commercial and facilities development undertaken by nonprofit community-based lending organizations, human services faith- and community-based organizations, and non- and for-profit real estate developers to benefit our targeted low-income communities and their residents. Seedco Financial offers loans in amounts ranging from \$200,000 to \$1.5 million.

- Small business lending products for businesses suffering from a lack of access to affordable capital or that do not qualify for traditional sources of lending and are located in target low-income communities. Seedco Financial offers financing to small businesses in amounts of \$25,000 to \$200,000.

New Orleans, LA
909 S. Jefferson Davis Pkwy., Ste. 408
New Orleans, LA 70125
504-520-5727 • 504-482-2267 F

Baton Rouge, LA
4826 Jamestown Ave., Ste. 2A
Baton Rouge, LA 70808
225-927-9907 • 225-927-9937 F

Belle Chasse, LA
212 Ave. G
Belle Chasse, LA 70125
504-392-2454 • 504-392-2456 F

Chambers of Commerce

There are Chambers of Commerce located throughout the state that provide small business information and assistance.

ABBEVILLE
GREATER ABBEVILLE-VERMILION CoC
1907 Veterans Memorial Dr.
Abbeville, LA 70510
337-893-2491 • 337-893-1807 F

ARCADIA/BIENVILLE PARISH CoC
2440 Hazel St./P.O. Box 587
Arcadia, LA 71001
318-263-9897 • 318-263-9897 F

ARNAUDVILLE CoC
292 Rue de Guidry - Front St.
P.O. Box 125
Arnaudville, LA 70512
337-754-5316 • 337-754-5316 F

THE ASCENSION CoC
1006 W. Hwy. 30 (70737)
P.O. Box 1204
Gonzales, LA 70707-1204
225-647-7487 • 225-647-5124 F

ASSUMPTION AREA CoC
123 Jefferson St./P.O. Box 718
Napoleonville, LA 70390
985-369-2816 • 985-369-2811 F

BAKER CoC
3439 Groom Rd.
Baker, LA 70714
225-775-3547 • 225-775-8060 F

BASTROP/MOREHOUSE CoC
110 N. Franklin St.
Bastrop, LA 71220
318-281-3794 • 318-281-3781 F

BATON ROUGE AREA CHAMBER
564 Laurel St.
Baton Rouge, LA 70801
225-381-7125 • 225-336-4306 F

BATON ROUGE BLACK CoC
263 3rd St., Ste. 704
Baton Rouge, LA 70801
225-381-8480 • 225-343-4247 F

GREATER BEAUREGARD CoC
111 N. Washington St./P.O. Box 309
DeRidder, LA 70634
337-463-5533 • 337-463-2244 F

BOSSIER CoC
710 Benton Rd.
Bossier City, LA 71111
318-746-0252 • 318-746-0357 F

BREAUX BRIDGE AREA CoC
314 E. Bridge St./P.O. Box 88
Breaux Bridge, LA 70517-0088
337-332-5406 • 337-332-5424 F

BUNKIE CoC
110 N.W. Main St./P.O. Box 70
Bunkie, LA 71322
318-346-2575 • 318-346-2576 F

CAMERON PARISH CoC
433 Marshall St./P.O. Box 1248
Cameron, LA 70631
337-775-5222 • 337-775-5754 F

CENTRAL LOUISIANA CoC
1118 Third St./P.O. Box 992
Alexandria, LA 71309-0992
318-442-6671 • 318-442-6734 F

CITY OF CENTRAL CoC
13567 Hooper Rd./P.O. Box 78107
Baton Rouge, LA 70837
225-261-5818 • 225-261-7740 F

THE CHAMBER/SOUTHWEST LOUISIANA
120 W. Pujo St./P.O. Box 3110
Lake Charles, LA 70601-3110
337-433-3632 • 337-436-3727 F

CROWLEY CoC
11 N. Parkerson Ave., Ste. B (70526)
P.O. Box 2125
Crowley, LA 70527
337-788-0177 • 337-783-9507 F

DENHAM SPRINGS
See Livingston Parish Chamber

DEQUINCY CoC
300 Lake Charles Ave./P.O. Box 625
DeQuincy, LA 70633
337-786-6451 • 337-786-6451 F

DESOTO PARISH CoC
124 Jefferson St./P.O. Box 928
Mansfield, LA 71052
318-872-1310 • 318-871-1875 F

DONALDSONVILLE AREA CoC
714 Railroad Ave.
Donaldsonville, LA 70346
225-473-4814 • 225-473-4817 F

EAST ST. TAMMANY CoC
118 W. Hall Ave.
Slidell, LA 70460
985-643-5678 • 985-649-2460 F

EUNICE CoC
200 S. C.C. Duson St./P.O. Box 508
Eunice, LA 70535-0508
337-457-2565 • 337-546-0278 F

FELICIANA CoC
1752 High St./P.O. Box 667
Jackson, LA 70748
225-634-7155 • 225-634-7155 F

FRANKLINTON CoC
P.O. Box 685
Franklinton, LA 70438
985-839-5822

HAMMOND CoC
400 N.W. Railroad Ave. (70401)
P.O. Box 1458
Hammond, LA 70404-1458
985-345-4457 • 985-345-4749 F

HISPANIC CoC OF LOUISIANA
1515 Poydras St., Ste. 1010
P.O. Box 58031
New Orleans, LA 70158
504-885-4262 • 504-887-5422 F

HOUMA-TERREBONNE CoC
6133 Hwy. 311
Houma, LA 70360
985-876-5600 • 985-876-5611 F

OTHER ASSISTANCE

GREATER IBERIA CoC

111 W. Main St.
New Iberia, LA 70560
337-364-1836 • 337-367-7405 F

IBERVILLE CoC

23675 Church St.
Plaquemine, LA 70764
225-687-3560 • 225-687-3575 F

JACKSON PARISH CoC

102 4th St./P.O. Box 220
Jonesboro, LA 71251-0220
318-259-4693 • 318-259-5039 F

JEANERETTE CoC

500 Main St./P.O. Box 31
Jeanerette, LA 70544
337-276-4293 • 337-276-5911 F

JEFFERSON CoC

3421 N. Causeway Blvd., Ste. 203
Metairie, LA 70002
504-835-3880 • 504-835-3828 F

JEFF DAVIS BUSINESS ALLIANCE

246 N. Main St./P.O. Box 1209
Jennings, LA 70546
337-824-0933 • 337-824-0934 F

KAPLAN AREA CoC

701 N. Cushing
Kaplan, LA 70548
337-643-2400 • 337-643-8811 F

KINDER CoC

P.O. Box 136
Kinder, LA 70648
337-738-5945 • 337-738-2744 F

GREATER LAFAYETTE CoC

804 E. St. Mary Blvd. (70505)
P.O. Drawer 51307
Lafayette, LA 70505-1307
337-233-2705 • 337-234-8671 F

THE CHAMBER OF LAFOURCHE & THE BAYOU REGION

107 West 26th St./P.O. Box 1462
Larose, LA 70373
985-693-6700 • 985-693-6702 F

LAKE CHARLES

See Chamber/Southwest

LIVINGSTON PARISH CoC

133 Hummell St./P.O. Box 591
Denham Springs, LA 70726
225-665-8155 • 225-665-2411 F

LOUISIANA ASSOCIATION OF BUSINESS & INDUSTRY

3113 Valley Creek Dr. (70808)
P.O. Box 80258
Baton Rouge, LA 70898-0258
225-928-5388 • 225-929-6054 F

MARKSVILLE CoC

533 N. Main St./P.O. Box 767
Marksville, LA 71351
318-253-9222 • 318-253-0457 F

MINDEN-SOUTH WEBSTER CoC

110 Sibley Rd. (71055)
P.O. Box 819
Minden, LA 71058-0819
318-377-4240 • 318-377-4215 F

MONROE CoC

212 Walnut St., Ste. 100
Monroe, LA 71201
318-807-4015 • 318-322-7594 F

NATCHITOCHE AREA CoC

562 Second St. (71457)
P.O. Box 3
Natchitoches, LA 71458-0003
318-352-6894 • 318-352-5385 F

NEW ORLEANS CoC

1515 Poydras St., Ste. 1010
New Orleans, LA 70112
504-522-7226 • 504-522-1355 F

NEW ORLEANS REGIONAL BLACK CoC

1010 Common St., Ste. 2510
New Orleans, LA 70112
504-251-4278

GREATER NEW ORLEANS, INC.

365 Canal St., Ste. 2300
New Orleans, LA 70130
504-527-6900 • 504-527-6970 F

OAKDALE AREA CoC

205 S. 10th St./P.O. Box 1138
Oakdale, LA 71463-1138
318-335-1729 • 318-215-1729 F

OPELOUSAS-ST. LANDRY CoC

109 W. Vine St.
Opelousas, LA 70570
337-942-2683 • 337-942-2684 F

GREATER POINTE COUPEE CoC

2506 False River Dr./P.O. Box 555
New Roads, LA 70760
225-638-3500 • 225-638-9858 F

POLLOCK AREA CoC

P.O. Box 508
Pollock, LA 71467
318-765-3060 • 318-765-3060 F

PONCHATOULA CoC

109 W. Pine St./P.O. Box 306
Ponchatoula, LA 70454
985-386-2536 • 985-386-2533 F

RAYNE CoC

107 Oak St./P.O. Box 383
Rayne, LA 70578
337-334-2332 • 337-334-8341 F

RED RIVER PARISH CoC

2010 Red Oak Rd./P.O. Box 333
Coushatta, LA 71019
318-932-3289 • 318-932-6311 F

RIVER REGION CoC

301 W. Airline Hwy., Ste. 201
LaPlace, LA 70068
985-359-9777 • 985-359-9778 F

RUSTON-LINCOLN CoC

2111 North Trenton St. (71270)
P.O. Box 1383
Ruston, LA 71273-1383
318-255-2031 • 318-255-3481 F

SABINE PARISH CoC

1601 Texas Hwy.
Many, LA 71449
318-256-3523 • 318-256-4137 F

ST. FRANCISVILLE CoC

U.S. Hwy. 61 at River Bend Power Station
Rd. (70775)/P.O. Box 545
St. Francisville, LA 70775
225-635-6717 • 225-635-6717 F

ST. GABRIEL CoC

825 Bayou Paul Ln./P.O. Box 672
Saint Gabriel, LA 70776
225-319-7109 • 225-319-7109 F

ST. MARY PARISH CoC

7332 Hwy. 182 E. (70380)
P.O. Box 2606
Morgan City, LA 70381-2606
985-384-3830 • 985-384-0771 F

ST. TAMMANY WEST CoC

610 Hollycrest Blvd.
Covington, LA 70433
985-892-3216 • 985-893-4244 F

GREATER SHREVEPORT CoC

400 Edwards St.
Shreveport, LA 71101
318-677-2500 • 318-677-2541 F

SLIDELL CoC

See East St. Tammany Chamber

SPRINGHILL-NORTH WEBSTER CoC

400 N. Giles St.
Springhill, LA 71075
318-539-4717 • 318-539-2500 F

THIBODAUX CoC

318 E. Bayou Rd. (70301)
P.O. Box 467
Thibodaux, LA 70302-0467

UNITED STATES CoC

222 W. Las Colinas Blvd., Ste. 1560
Irving, TX 75039
972-387-1099 • 972-404-9130 F

THE GREATER VERNON CoC

9261 Shreveport Hwy. (71446)
P.O. Box 1228
Leesville, LA 71496-1228
337-238-0349 • 337-238-0340 F

VIDALIA CoC

1401 Carter St./P.O. Box 322
Vidalia, LA 71373
318-336-8223 • 318-336-8215 F

VILLE PLATTE CoC

331 W. Main St./P.O. Box 331
Ville Platte, LA 70586-0331
337-363-1878 • 337-363-1894 F

WEST BATON ROUGE CoC

7520 Hwy. 1 S./P.O. Box 448
Addis, LA 70710-0448
225-383-3140 • 225-685-1044 F

WEST MONROE-WEST OUACHITA CoC

112 Professional Dr.
West Monroe, LA 71291
318-325-1961 • 318-325-4296 F

ZACHARY CoC

4633 Main St.
Zachary, LA 70791
225-654-6777 • 225-654-3957 F

Small Business Incubators

BUSINESS INCUBATOR OF SOUTHWEST LOUISIANA

Lake Charles, LA 70601
337-721-4100

CENTRAL LOUISIANA BUSINESS INCUBATOR

Alexandria, LA 71301
318-561-2299
info@clbi.org

DIXIE BUSINESS CENTER

Denham Springs, LA 70726
225-665-0809 • 225-665-8171 F

EDIBLE ENTERPRISES/RIVER PARISHES CDC

Norco, LA 70079
225-252-7162

ENTERPRISE CENTER OF LOUISIANA

3419 N.W. Evangeline Thruway
337-896-5824 • 337-896-8736 F

INTERTECH SCIENCE PARK BIOSPACE 1

Shreveport, LA 71103
318-213-0200 • 318-213-0205 F
info@intertechsciencepark.org

JEDCO ENTERPRISE CENTER

Metairie, LA
504-833-1881

LOUISIANA BUSINESS & TECHNOLOGY CENTER

Baton Rouge, LA 70820
225-578-7555 • 225-578-3975 F
lbtc@lsu.edu

LOUISIANA BUSINESS INCUBATION ASSOCIATION

Shreveport, LA 71129
318-671-1050 • 318-671-9032 F

LOUISIANA EMERGING TECHNOLOGY CENTER

Baton Rouge, LA 70803
225-615-8901 • 225-615-8910 F

LOUISIANA TECH ENTERPRISE CENTER

Ruston, LA 71272
318-257-4343

OTHER ASSISTANCE

LOUISIANA TECHNOLOGY PARK, LLC

Baton Rouge, LA 70806
225-218-1100 • 225-218-0101 F
info@latechpark.com

METRO/REGIONAL BUSINESS INCUBATOR

Shreveport, LA 71129
318-671-1050

NEWCORP BUSINESS ASSISTANCE CENTER

New Orleans, LA 70119
504-945-5345

NEW ORLEANS BIOINNOVATION CENTER

New Orleans, LA 70112
504-680-2973
aaronm@neworleansbio.com

SOUTH LOUISIANA ECONOMIC COUNCIL (SLEC)

Thibodaux, LA 70310
985-448-4485 • 985-448-4486 F
vic.lafont@nicholls.edu

SOUTHEAST LOUISIANA BUSINESS CENTER

Hammond, LA 70401
985-549-3831 • 985-549-2127 F
wjoubert@lsbdc.org

ST. TAMMANY ECONOMIC DEVELOPMENT FOUNDATION

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SUCCESS STORY

SBA Funding Allows For A Big Global Step

Xenotech Global, Inc.
Guy Barone, President
12139 Airline Highway
Baton Rouge, LA 70817
www.xenotech.com

Guy S. Barone, Jr. has come a long way from selling life and health insurance in 1985 to being the President and CEO of Xenotech Global, Inc. Mr. Barone graduated from Louisiana State University in Baton Rouge, LA and is married to Jeanne Hamilton Barone and they have created five beautiful children- Minette, Grant, Madeline, Anna Marie, and Suzanne Grace.

Mr. Barone's company Xenotech Global, Inc manufacturers computerized and laser engraving systems and developers of engraving application software for the Awards and Recognition, Sign, Industrial Marking, Rubber Stamp, Gift, and Jewelry Industries.

Xenotech plays a leadership role in visual communication, industrial marking and recognition by supplying the highest quality engraving systems, related products and comprehensive support. Xenotech are an extension of customers businesses, proving innovative, technological solutions to help them succeed. Xenotech also maintains an environment where our employees, distributors, suppliers, customers and shareholders can experience growth. Over the past ten years Xenotech had been trying to establish distribution of our products throughout Europe but had a couple of failed attempts. As being the President and CEO of the Xenotech, Mr. Barone knew he had to do something to enhance the company.

So he reminisced back to 1985 when he sold real-estate and life and health insurance and took it upon myself to get the task at hand completed with the help of his supporters. So, he knew he had to take charge when the company needed it most. Mr. Barone stated that "A few years ago, we began communicating with the principal (Jim Dowling) of a

competitor in England; however, we were unable to convince them to buy products from us. We learned that Jim Dowling had experience recruiting distributors in our industry throughout Europe. We couldn't let this opportunity slip by us so we introduced Jim to an established Xenotech reseller in Germany, Eurolaser, and together they formed Xenotech Europe LTD and Xenotech UK, LTD to distribute Xenotech branded products throughout Europe."

In order for Xenotech to meet this new demand, Mr. Barone knew the company would need working capital for inventory. So he contacted the SBA and Hancock Bank for help and applied for the SBA's Export Working Capital Loan. This Loan was perfect for Xenotech because most banks do not provide working capital advances on export orders but the SBA provides lenders up to 90% guaranty on export loans as a credit enhancement, so that the lenders will make the necessary export working capital available. All three parties worked out an agreement and the SBA quickly provided \$150,000 in financing for this expansion. As a result, Xenotech began distributing through Europe. The SBA helped Xenotech speed through a big turning point in the corporation's history. Xenotech established several distributorships in Europe and two more distributors have been recently training on Xenotech products at the Xenotech UK facility in London. Mr. Barone said "Without the SBA, we would not have been able to capture this opportunity in Europe and without export expansion in this recession; our small businesses would be in an extremely difficult position. It's hard for me to stress the importance of the SBA because they help solve our funding problem so that we could take a global step into the business world."

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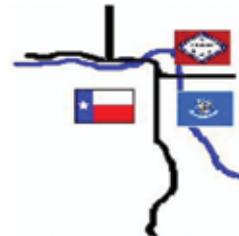
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