Appendices

Appendix 1 – Appropriations Language

SALARIES AND EXPENSES

For necessary expenses, not otherwise provided for, of the Small Business Administration, including hire of passenger motor vehicles as authorized by sections 1343 and 1344 of title 31, United States Code, and not to exceed $3,500 for official reception and representation expenses, *$281,938,000: Provided*, That the Administrator is authorized to charge fees to cover the cost of publications developed by the Small Business Administration, and certain loan program activities, including fees authorized by section 5(b) of the Small Business Act: *Provided further*, That, notwithstanding 31 U.S.C. 3302, revenues received from all such activities shall be credited to this account, to remain available until expended, for carrying out these purposes without further appropriations: *Provided further*, That the Small Business Administration may accept gifts in an amount not to exceed $4,000,000 and may co-sponsor activities, each in accordance with section 132(a) of division K of Public Law 108–447, during fiscal year *2016: Provided further*, That $6,100,000 shall be available for the Loan Modernization and Accounting System, to be available until September 30, *2017. Provided further, That $1,000,000 shall be used for a Digital Service Team to ensure the effectiveness of the agency's digital services for high-priority programs: Provided further, That $2,475,000 shall be used to support the agency's activities related to implementation of the Digital Accountability and Transparency Act (DATA Act; Public Law 113–101; 31 U.S.C. 6101 note), to include changes in business processes, workforce, or information technology to support high quality, transparent Federal spending information, of which $475,000 shall be available to support the agency's implementation of a uniform procurement instrument identifier as described in 48 C.F.R. subpart 4.16. (Financial Services and General Government Appropriations Act, 2015.)*

OFFICE OF INSPECTOR GENERAL

For necessary expenses of the Office of Inspector General in carrying out the provisions of the Inspector General Act of 1978, *$19,900,000. (Financial Services and General Government Appropriations Act, 2015.)*

OFFICE OF ADVOCACY

For necessary expenses of the Office of Advocacy in carrying out the provisions of Title II of Public Law 94-305 (15 U.S.C. 634a et seq.) and the Regulatory Flexibility Act of 1980 (5 U.S.C. 601 et seq.), *$9,120,000,* to remain available until expended. *(Financial Services and General Government Appropriations Act, 2015.)*

ENTREPRENEURIAL DEVELOPMENT PROGRAMS

For necessary expenses of programs supporting entrepreneurial and small business development, *$206,250,000*, to remain available until September 30, *2017*: *Provided*, That $115,000,000 shall be available to fund grants for performance in fiscal year *2016* or fiscal year *2017* as authorized by section 21 of the Small Business Act: *Provided further*, That *$25,000,000* shall be for marketing, management, and technical assistance under section 7(m) of the Small Business Act (15 U.S.C. 636(m)(4)) by intermediaries that make microloans under the microloan program. *(Financial Services and General Government Appropriations Act, 2015.)*

DISASTER LOANS PROGRAM ACCOUNT (INCLUDING TRANSFERS OF FUNDS)

For administrative expenses to carry out the direct loan program authorized by section 7(b) of the Small Business Act, $186,858,000, to be available until expended, of which $1,000,000 is for the Office of Inspector General of the Small Business Administration for audits and reviews of disaster loans and the

disaster loan programs and shall be *paid to* the appropriations for the Office of Inspector General; of which $176,858,000 is for direct administrative expenses of loan making and servicing to carry out the direct loan program, which *shall be paid* to the appropriations for Salaries and Expenses; and of which $9,000,000 is for indirect administrative expenses for the direct loan program, which shall be paid to the appropriations for Salaries and Expenses: *Provided, That, of the funds provided herein, $158,829,000 shall be for major disasters declared pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(2)); $151,179,014 is for direct administrative expenses of loan making and servicing to carry out the direct loan program; and $7,649,986 is for indirect administrative expenses for the direct loan program: Provided further, That the amount for major disasters under this heading is designated by Congress as being for disaster relief pursuant to section 251(b)(2)(D) of the Balanced Budget and Emergency Deficit Control Act of 1985 (Public law 99–177), as amended. (Financial Services and General Government Appropriations Act, 2015.)*

BUSINESS LOANS PROGRAM ACCOUNT (INCLUDING TRANSFER OF FUNDS)

For the cost of direct loans, *$3,338,172*, to remain available until expended: *Provided*, That such costs, including the cost of modifying such loans, shall be defined in section 502 of the Congressional Budget Act of 1974; *Provided further*, That subject to section 502 of the Congressional Budget Act of 1974, during fiscal year *2016* commitments to guarantee loans under section 503 of the Small Business Investment Act of 1958 shall not exceed $7,500,000,000: *Provided further*, That during fiscal year *2016* commitments for general business loans authorized under section 7(a) of the Small Business Act shall not exceed *$21,000,000,000* for a combination of amortizing term loans and the aggregated maximum line of credit provided by revolving loans: *Provided further, That during fiscal year 2016 commitments for loans authorized under subparagraph (C) of section 502(7) of The Small Business Investment Act of 1958 (15 U.S.C. 696(7) shall not exceed $7,500,000: Provided further*, That during fiscal year *2016* commitments to guarantee loans for debentures under section 303(b) of the Small Business Investment Act of 1958 shall not exceed $4,000,000,000*: Provided further*, That during fiscal year *2016*, guarantees of trust certificates authorized by section 5(g) of the Small Business Act shall not exceed a principal amount of $12,000,000,000. In addition, for administrative expenses to carry out the direct and guaranteed loan programs, *$152,725,828*, which may be transferred to and merged with the appropriations for Salaries and Expenses. *(Financial Services and General Government Appropriations Act, 2015.)*

ADMINISTRATIVE PROVISION—SMALL BUSINESS ADMINISTRATION (INCLUDING TRANSFER OF FUNDS)

Sec C. 520. Not to exceed 5 percent of any appropriation made available for the current fiscal year for the Small Business Administration in this Act may be transferred between such appropriations, but no such appropriation shall be increased by more than 10 percent by any such transfers: Sec. 521. (a) None of the funds made available under this Act may be used to collect a guarantee fee under section 7(a)(18) of the Small Business Act (15 U.S.C.636(a)(18)) with respect to a loan guaranteed under section 7(a)(31) of such Act that is made to a small business concern (as defined under section 3 of such Act (15 U.S.C. 632)) that is 51 percent or more owned and controlled by 1 or more individuals who is a veteran (as defined in section 101 of title 38, United States Code) or the spouse of a veteran. (b) Nothing in this section shall be construed to limit the authority of the Administrator of the Small Business Administration to waive such a guarantee fee or any other loan fee with respect to a loan to a small business concern described in subsection (a) or any other borrower.

Appendix 2 – Data Validation and Certification

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

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

The SBA prepares data validation and certification forms for all performance indicators.

These forms are published on www.sba.gov/performance.

Appendix 3 – SBA Programs and Offices

Office of Advocacy
The Office of Advocacy is an independent voice for small business within the federal government. It represents the interests of small businesses, small organizations, and small governmental jurisdictions. Appointed by the President and confirmed by the U.S. Senate, the Chief Counsel for Advocacy directs the office. The chief counsel advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, and state policymakers. Economic research, policy analyses, and small business outreach help identify issues of concern. Regional advocates and an office in Washington, D.C. support the chief counsel's efforts. The Office of Advocacy's economic research and regulatory interventions reduce regulatory barriers that impede small business growth and development.

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

The 7(a) loan program requires SBA lending partners to certify that the applicant was unable to qualify for loans elsewhere on reasonable terms. The 504 program, which has a statutorily mandated job creation component, fills another lending gap by providing long-term, fixed rate financing for major assets such as real estate and heavy equipment. Surety Bond Guarantee is a program that serves as a gap surety bond credit provider, expanding the bond credit and capacity of small contractors that would not otherwise be able to compete for public and private work. The Office of Credit Risk Management provides risk management based on: (1) monitoring, reviewing, and oversight of 7(a) and 504 lenders and microloan intermediaries; and (2) monitoring and analysis of the 7(a), 504, microloan and disaster portfolios.

Office of Chief Operating Officer
The Office of the Chief Operating Officer is charged with leading SBA's operations to achieve the mission of the Agency. The goal of the office is to ensure COO infrastructure offices are able to meet their goals and are supported through transparent coordination of COO's staffing, budget, technology, resources requests and management, and analytical support.

Office of Administrative Services
The Office of Administrative Services consists of three divisions that play a critical role in focusing the Agency on safety and preparedness. It provides important operational and safety functions. The Facilities, Safety and Security Division is responsible for all of the Agency's physical space, leases, safety, security, and emergency preparedness. The Support Services Division provides a full range of support services, including transportation, parking, fleet, mail services, Agency printing, copiers, asset/property management and HQ meeting support. The Records Management Division is responsible for the management and oversight of SBA's records management, retention, archival and digitization functions.

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

The OCIO manages SBA's functional IT units encompassing systems development, operations, voice and data communications and user support. Directly or through contractors, the OCIO has responsibility for over 80 current, mission oriented IT systems that support SBA program delivery and enable the Agency to equip and outfit its employees with current hardware, software and computing tools such as email, wireless capabilities, and remote access for telecommuters. This office manages and maintains SBA's web presence on www.sba.gov. It is also the Agency's lead office for information security, data privacy, electronic identity protection and incident reporting, including information technology aspects of COOP (continuity of operations planning).

Office of Disaster Planning and Risk Management

The Office of Disaster Planning and Risk Management is responsible for the Continuity of Operations functions as well as disaster planning for the Agency. The office provides Agency coordination in utilizing SBA resources to assist citizens, communities, and businesses in responding to disaster occurrences and long-term recovery needs. The office represents the SBA at interagency meetings and leverages relationships to implement best practices. It is also responsible for identifying, tracking, and evaluating Agency-wide risk by working with internal stakeholders to identify and assess the risks in programs as well as operations.

Office of Diversity, Inclusion, and Civil Rights

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

Office of Executive Secretariat

The Office of the Executive Secretariat serves as the primary center supporting the Office of the Administrator through document management of correspondence. The office coordinates Agency-level clearances, policy initiatives, regulations, memoranda, reports, and written material signed by the Administrator. The Executive Secretariat also manages SBA's Answer Desk, which is the public face of the Small Business Administration. The Answer Desk handles inquiries from current and potential small business owners concerning SBA programs as well as outside programs available for small businesses.

Office of Grants Management

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

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

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

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

This office manages the web content on www.sba.gov and is the federal managing partner for www.BusinessUSA.gov, an easy-to-use, consolidated website that coordinates the programs, products and services from across the federal government to make it easier for businesses and entrepreneurs to access the resources they need to grow to make their enterprises successful.

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

Office of Disaster Assistance
The Office of Disaster Assistance plays a vital role in the aftermath of disasters. Through ODA, the SBA is responsible for providing affordable, timely, and accessible financial assistance to homeowners, renters, and businesses of all sizes affected by disaster. Financial assistance is available in the form of low-interest, long-term loans. SBA disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to small businesses. ODA makes physical disaster loans and economic injury disaster loans. Physical disaster loans are for permanent rebuilding and replacement of uninsured or underinsured disaster damaged, privately owned real and/or personal property. They are available to homeowners, renters,

businesses of all sizes, and nonprofit organizations. Economic injury disaster loans provide necessary working capital until normal operations resume after a disaster. They are restricted to small businesses and non-profit organizations.

Office of Entrepreneurial Development

The Office of Entrepreneurial Development is the front door to America's small businesses. Through mentoring, training, advising, strategic partnerships, and a vast resource partner network, OED supports over a million clients annually as they start, sustain and grow their small businesses. From underserved urban and rural communities to mainstream and high growth small businesses in all regions and industries, OED provides the path to growth. OED's network of business advisors, mentors, and trainers reaches into communities across America through small business development centers, women's business centers, and SCORE chapters. This network of resource partner business experts provides face-to-face and online advising, training, and mentoring to help small businesses develop strategic plans, conduct market studies, implement new technologies, access needed capital, and much more.

Office of Faith-based and Neighborhood Partnerships

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

Office of Field Operations

The Office of Field Operations represents SBA field offices at headquarters. OFO is responsible for the direct execution of SBA products and services. The office establishes and monitors performance goals for 10 regional and 68 district offices. It provides policy guidance and oversight to regional administrators and district directors in implementing Agency goals and objectives and in solving problems in specific operational areas. It establishes and monitors performance goals for district offices; provides associate administrators, program heads, and the general counsel with a vehicle for overseeing field office program and policy implementation; provides feedback to headquarters management regarding the performance of their programs; ensures that field offices have adequate input to all policy formation and participate in policy deliberations at headquarters; organizes reviews of field offices; informs the SBA Administrator of field activity; and, when necessary, the Office of Field Operations provides coordination with the Office of Disaster Assistance.

Office of General Counsel

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

Office of Government Contracting and Business Development

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

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

Office of Hearings and Appeals

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

Office of the Inspector General

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

Office of International Trade

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

Office of Investments and Innovation

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

Office of National Ombudsman

The Office of the National Ombudsman fosters a more small business-friendly federal regulatory enforcement environment by assisting small businesses when they experience excessive federal regulatory enforcement actions such as repetitive audits or investigations, excessive fines, penalties, threats, retaliation, or other unfair

enforcement action by a federal agency. It does this work by evaluating how federal agencies treat small businesses during enforcement or compliance actions.

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

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

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

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

Appendix 4 – Glossary

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

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

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

AARP — Association for the Advancement of Retired Persons

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

BusinessUSA —provides an easy-to-use, consolidated website and 800 telephone number for small business resources in 10 federal agencies.

CA — Refers to Community Advantage pilot loan program

CAP — Cross-Agency Priority Goals, a requirement of the GPRA Modernization Act

CAPLine — an SBA program to help small businesses meet their short-term and cyclical working capital needs.

CBJ — Congressional Budget Justification, a federal agency's annual budget request to Congress.

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

CEAR — Certificate of Excellence in Accountability Reporting, an award given by the Association of Government Accountants.

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

FAQ — Frequently Asked Question

FAR — Federal Acquisition Regulation

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

FTE — Full Time Equivalent, indicates the workload of an employed person; an FTE of 1.0 means that the person is equivalent to a full-time worker, while an FTE of 0.5 signals that the worker is only half-time.

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

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

GSA — General Services Administration

High-growth Small Business — rapidly expanding small business that drives net new job growth. The SBA supports high-growth small businesses through its SBIR, SBIC and export programs, among others.

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

Indian Country – Refers to any of the many self-governing Native American communities throughout the United States.

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

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

LMAS — Loan Management and Accounting System, financial management system that supports loan accounting.

L/LMS — The Loan and Lender Monitoring System, tracks performance and credit scores of 7(a) and 504 loans, and Lender Risk Ratings for active lenders.

NEI/NEXT — National Export Initiative

OCFO — Office of the Chief Financial Officer

OCIO — Office of the Chief Information Officer

OCRM — Office of Credit Risk Management

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

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

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

ONAA —Office of Native American Affairs

ONO — Office of the National Ombudsman

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

OSDBU — Office of Small and Disadvantaged Business Utilization

PII — Personally Identifiable Information is any information that can identify an individual.

PEC — President's Export Cabinet

PCR— Procurement center representative

QSR — Quality Service Review

RASCO – Recruitment, Assessment, Selection, Credentialing and Onboarding

RBR — Risk-based Review

R&D — Research and Development

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

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

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

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

SBDCNet — National information clearinghouse that provides small business research services to small business development center counselors in all fifty states and territories.

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

SBIR – Small Business Innovation Research, SBA office that supports scientific excellence and technological innovation through the investment of federal research funds.

SBWG — Small Business Working Group

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

SLA — Small Loan Advantage, an initiative prior to January 1, 2014, that was aimed at expanding access to SBA's 7(a) product for loans under $350,000.

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

STEP —State Trade and Export Promotion program or grant

SUMIF — Scale Up Manufacturing Investment Funds program, designed to support innovative, advanced manufacturing technologies by financing their scale up from prototypes to commercial-scale facilities.

USDA — United States Department of Agriculture

USGBS — U.S. Global Business Solutions, a multi-agency initiative to collaborate and combine trade finance programs and export marketing services into a one-stop platform.

VERA/VSIP — Voluntary Early Retirement Authority/Voluntary Separation Incentive Payment

WBC — Women's Business Center. WBCs provide long-term training and advising to women owning or managing a business, including financial, management, marketing and technical assistance, and procurement.

Appendix 5 – Performance Indicators

Strategic Goal One – Growing Businesses and Creating Jobs

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

Priority Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of New 7(a) Lenders	**Target**	N/A	N/A	N/A	N/A	Baseline	325	325	325
	Actual	N/A	N/A	N/A	312	306	308		
	Variance	N/A	N/A	N/A	N/A	N/A	-5%		
Additional Information: A new 7(a) lender is any lender that has not approved a loan over the previous two fiscal years. The SBA did not meet its FY 2014 target due to impacts from the delays at the beginning of the year from the shutdown; however, the Agency expects to meet its FY 2015 target.									
Performance Goal		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Billions of Dollars of Lending Supported by 7(a) and 504 Loans	**Target**	Baseline	$ 15.1	$ 17.6	$ 17.3	$ 18.6	$ 19.0	$ 19.4	$ 25.4
	Actual	$ 17.4	$ 16.8	$ 24.3	$ 21.9	$ 23.1	$ 23.4		
	Variance	N/A	11%	39%	27%	24%	23%		
Additional Information (18% above target): Improvements in 7(a) program delivery and reduced fees continue to make the 7(a) loan guaranty program attractive to small businesses and small business lenders.									
Performance Goal		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Jobs Supported by 7(a), 504, Microloans and Surety Bond Guaranties	**Target**	N/A	Baseline	583,800	574,800	654,000	674,850	688,650	624,300
	Actual	514,035	583,737	700,736	609,437	621,869	615,364		
	Variance	N/A	N/A	20%	6%	-5%	-9%		
Additional Information: The SBA established this performance goal in FY 2011 and has provided historical data for context. Lending for the 504 program was down in FY 2014 compared to the prior fiscal year.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Billions of Dollars of 7(a) Loans Approved	**Target**	Baseline	$ 11.1	$ 12.8	$ 13.2	$ 14.5	$ 14.8	$ 15.1	$ 21.0
	Actual	$ 9.2	$ 12.4	$ 19.6	$ 15.2	$ 17.9	$ 19.2		
	Variance	N/A	12%	53%	15%	23%	30%		
Additional Information (30% above target): Improvements in 7(a) program delivery and reduced fees continue to make the 7(a) loan program attractive to small businesses and small business lenders.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Assisted by 7(a)	**Target**	60,486	37,500	40,700	40,000	38,700	39,500	39,500	45,000
	Actual	37,153	41,705	46,749	39,022	40,574	45,730		
	Variance	-38%	11%	15%	-2%	5%	16%		
Additional Information (16% above target): 7(a) loan activity increased across all loan sizes but the streamlined processing for loans under $350,000 was particularly effective in increasing the number of small businesses assisted by 7(a) loans. In FY 2014, 39,188 7(a) loans under $350,000 were approved – an increase of 15% from FY 2013.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Cost of 7(a) Loans per Small Business Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 2,157	
	Actual	$ 2,443	$ 2,280	$ 1,882	$ 2,400	$ 1,858	$ 1,888		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Jobs Supported by 7(a) Loans	**Target**	925,493	625,500	474,100	470,000	547,200	558,100	569,300	500,000
	Actual	423,982	473,502	582,707	454,814	483,976	503,853		
	Variance	-54%	-24%	23%	-3%	-12%	-10%		

Additional Information (10% below target): 7(a) loan activity increased across all loan sizes but the streamlined processing for loans under $350,000 was particularly effective in increasing the number of small businesses assisted by 7(a) loans. The number of jobs decreased due to the number of a larger number of small dollar loans.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Active Lending Partners Providing 7(a) Loans	**Target**	Baseline	2,800	3,000	2,700	2,800	2,850	2,850	2,850
	Actual	2,771	3,061	3,537	2,476	2,345	2,244		
	Variance	N/A	9%	18%	-8%	-16%	-21%		

Additional Information (21% below target): The FY 2010 and FY 2011 results are a cumulative two year goal, so the FY 2011 actual is a two-year cumulative number. Beginning in FY 2012, the indicator is reported annually. SBA One will effectively spread the cost of SBA lending across a growing network of lenders that do not need SBA experts to be players in the 7(a) loan market. Bank mergers have impacted the number of active lending partners providing 7(a) Loans. The Priority Goal to increase lenders has reduced the decline from FY 2012 to FY 2014. While the number is under target, the dollars of loans approved exceeded the goal.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Billions of Dollars of 504 Loans Approved	**Target**	Baseline	$ 4.0	$ 4.8	$ 4.1	$ 4.1	$ 4.2	$ 4.3	$ 4.4
	Actual	$ 3.8	$ 4.4	$ 4.8	$ 6.7	$ 5.2	$ 4.2		
	Variance	N/A	10%	0%	63%	27%	0%		

Additional Information: The SBA established this performance indicator in FY 2010 and has provided historical data for context. The number of CDCs is decreasing and there is no longer funding from the Small Business Jobs Act.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Small Businesses Assisted by 504 Loans	**Target**	8,185	5,600	8,100	6,800	6,400	6,500	6,500	6,700
	Actual	6,461	7,664	7,752	9,038	7,502	5,725		
	Variance	-21%	37%	-4%	33%	17%	-12%		

Additional Information (12% below target): The SBA anticipates an increase for FY 2015 loan volume due to the final rule that became effective April 21, 2014 that eliminated unnecessary regulatory burdens on CDCs and loan eligibility restrictions (personal resources test).

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Cost of 504 Loans per Small Business Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 6,949	
	Actual	$ 4,936	$ 4,728	$ 5,017	$ 4,383	$ 5,269	$ 8,155		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		

Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Jobs Supported by 504 Loans	**Target**	158,122	133,000	88,800	75,900	79,400	81,000	82,600	84,300
	Actual	74,849	82,543	87,337	116,569	90,257	66,744		
	Variance	-53%	-38%	-2%	54%	14%	-18%		

Additional Information (18% below target): The SBA anticipates an increase for FY 2015 loan volume due to the final rule that became effective April 21, 2014 that eliminated unnecessary regulatory burdens on CDCs and loan eligibility restrictions (personal resources test).

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Active Lending Partners Providing 504 Loans	**Target**	Baseline	267	267	267	267	267	240	240
	Actual	274	267	249	256	247	228		
	Variance	N/A	0%	-7%	-4%	-7%	-15%		
Additional Information (15% below target): The SBA reviewed the activity levels of its CDCs, and worked diligently this year to address underperforming CDCs in order to continue improving program delivery. This project may lower the number of CDCs licensed in the program to approximately 240; however, the SBA continues to actively recruit new CDC candidates.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Contract Value (Billions) of Bid and Final Bonds	**Target**	Baseline	$ 3.50	$ 3.32	$ 3.70	$ 3.70	$ 5.70	$ 6.50	$ 6.75
	Actual	$ 2.76	$ 4.00	$ 3.66	$ 3.92	$ 6.15	$ 6.41		
	Variance	N/A	14%	10%	6%	66%	12%		
Additional Information (12% above target): A new underwriting unit was formally established, which has helped to strengthen relationships with surety agents. The SBA approved three new prior approval surety companies for program participation.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Bid and Final Bonds Guaranteed	**Target**	Baseline	7,200	7,600	8,850	8,850	13,500	13,750	14,000
	Actual	6,135	8,348	8,638	9,503	12,866	12,384		
	Variance	N/A	16%	14%	7%	45%	-8%		
Additional Information: The SBA established this performance indicator in FY 2010 and has provided historical data for context.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Jobs Supported by SBG	**Target**	Baseline	6,100	64,000	14,900	14,900	23,000	24,000	25,000
	Actual	4,256	14,080	17,421	24,774	32,000	28,887		
	Variance	N/A	131%	-73%	66%	115%	26%		
Additional Information (26% above target): The SBA developed a more precise methodology in FY 2010 to calculate the number of jobs supported. It now collects the data directly from the surety bond contracts. A new underwriting unit was formally established, which has helped to strengthen relationships with surety agents. The SBA approved three new Prior Approval surety companies for program participation.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Cost of SBG per Job Supported	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 203	
	Actual	$ 1,152	$ 439	$ 279	$ 221	$ 184	$ 171		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.									

Objective 1.2 Ensure federal contracting goals are met and/or exceed by collaborating across the federal government to expand opportunities for small businesses and strengthen the integrty of federal contracting certification process and data

Priority Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Percent of Federal Prime Contract Dollars Awarded to Small Businesses	**Target**	23.0%	23.0%	23.0%	23.0%	23.0%	23.0%	23.0%	23.0%
	Actual	21.9%	22.7%	21.7%	22.3%	23.4%	Data Lag		
	Variance	-5%	-1%	-6%	-3%	2%	N/A		
Additional Information: The data supporting the FY 2014 indicators are not finalized until the 4th quarter of FY 2015.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Percent of Federal Government Prime Contracts Awarded to Disadvantaged 8(a) Small Businesses	**Target**	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
	Actual	7.6%	8.0%	7.7%	8.0%	8.6%	Data Lag		
	Variance	51%	59%	53%	60%	72%	N/A		
Additional Information (72% above target): The data supporting the FY 2014 performance indicators are not finalized until the 4th quarter of FY 2015. The impact of sequestration and furloughs enabled greater use of the 8(a) program as an attractive avenue to execute work.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Federal Government Prime Contracts Awarded to Women-Owned Small Businesses	**Target**	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
	Actual	3.7%	4.0%	4.0%	4.0%	4.3%	Data Lag		
	Variance	-26%	-19%	-20%	-20%	-14%	N/A		
Additional Information (14% below target): The data supporting the FY 2014 performance indicators are not finalized until the 4th quarter of FY 2015. The shrinking of the gap demonstrates the efforts being made toward achieving the WOSB goal. Expect this trend to continue in FY 2014.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Federal Government Prime Contracts Awarded to Service-Disabled Veteran-Owned Small Businesses	**Target**	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	Actual	2 %	2.5%	2.7%	3.0%	3.4%	Data Lag		
	Variance	-34%	-17%	-12%	1%	13%	N/A		
Additional Information (13% above target): The data supporting the FY 2014 performance indicators are not finalized until the 4th quarter of FY 2015. A concerted effort to meet the SDVOSB in FY 2012 continued in FY 2013 and resulted in this performance measure exceeding the 10% variance. Meeting or exceeding the 3% goal in FY 2014 is expected.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Federal Government Prime Contracts Awarded to HUBZone Small Businesses	**Target**	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
	Actual	2.8%	2.8%	2.4%	2.0%	1.8%	Data Lag		
	Variance	-6%	-8%	-22%	-33%	-41%	N/A		
Additional Information (41% below target): The data supporting the FY 2014 performance indicators are not finalized until the 4th quarter of FY 2015. The decline in HUBZone performance continues to be a reflection of the redesignation. An analysis of industries most impacted will enable the SBA to market the program more effectively.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Jobs Supported	**Target**	643,293	637,000	572,000	572,000	572,000	501,113	501,113	501,113
	Actual	662,107	637,156	609,333	527,000	479,515	Data Lag		
	Variance	3%	0%	7%	-8%	-16%	N/A		
Additional Information (16% below target): The data supporting the FY 2014 performance indicators are not finalized until the 4th quarter of FY 2015. While more resources went to small business contracts, federal contract dollars are at the lowest point of the prior five years.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Surveillance Reviews Completed	**Target**	N/A	N/A	N/A	Baseline	30	30	30	30
	Actual	N/A	N/A	N/A	30	31	41		
	Variance	N/A	N/A	N/A	N/A	3%	37%		
Additional Information (37% above target): The SBA introduced this performance indicator in FY 2013 and historical data have been provided for context. The increase in the number of surveillance reviews conducted was to assess if more annual reviews would yield improvements to program performance.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Cost per Job Supported from Prime Contracting	Target	N/A	N/A	N/A	N/A	N/A	N/A	$ 57.73	
	Actual	$ 36.60	$ 45.99	$ 44.53	$ 53.37	$ 45.85	$ 49.90		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.									

Objective 1.3 Strengthen entrepeneurial ecosystems through a variety of strategic partnerships to provide tailored training, mentoring, and cousenling services that support entrepeneurs during every phase of their business growth

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of SBDC, WBC, and SCORE Clients Trained	Target	N/A	N/A	N/A	Baseline	695,000	705,000	701,000	730,000
	Actual	683,355	752,588	683,114	739,616	663,525	688,688		
	Variance	N/A	N/A	N/A	N/A	-5%	-2%		
Additional Information: The SBA introduced this performance goal in FY 2013 and has provided historical data for review.									
Performance Goal		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of SBDC, WBC, and SCORE Clients Advised and Mentored	Target	N/A	N/A	N/A	N/A	Baseline	373,000	402,000	424,735
	Actual	436,425	404,739	364,344	399,620	348,519	379,210		
	Variance	N/A	N/A	N/A	N/A	N/A	2%		
Additional Information: The SBA introduced this performance goal in FY 2013 and has provided historical data for review.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of SBDC Clients Trained	Target	N/A	N/A	N/A	Baseline	350,000	350,000	350,000	340,000
	Actual	375,669	379,794	352,290	332,421	330,781	291,366		
	Variance	N/A	N/A	N/A	N/A	-5%	-17%		
Additional Information (17% below target: The SBA introduced this performance indicator in FY 2013 and has provided historical data for context. Previous reports on numbers of clients trained included efforts funded by the Small Business Jobs Act. As those funds ended in the second quarter of FY 2014, the number of clients trained was negatively impacted.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of SBDC Clients Advised	Target	N/A	N/A	N/A	Baseline	200,000	220,000	220,000	220,000
	Actual	208,374	209,558	205,408	211,091	201,596	194,121		
	Variance	N/A	N/A	N/A	N/A	1%	-12%		
Additional Information (12% below target): The SBA introduced this performance indicator in FY 2013 and has provided historical data for context. Both rehiring staff let go after the sequestration and utilizing advising staff to train transitioning veterans to support Boots to Business decreased hours spent on one-on-one advising lowered the number of clients advised.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Created by SBDCs	Target	6,500	7,500	12,500	15,600	12,500	12,500	13,000	13,000
	Actual	12,543	14,065	13,664	14,357	14,201	13,415		
	Variance	93%	88%	9%	-8%	14%	7%		

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Cost of SBDC per Small Business Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 5,617	
	Actual	$ 10,366	$ 9,117	$ 9,538	$ 8,809	$ 7,991	$ 8,983		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Billions of Dollars of Capital Infusion from SBDC	**Target**	Baseline	$ 2.5	$ 3.7	$ 3.7	$ 3.4	$ 4.0	$ 4.0	$ 3.9
	Actual	N/A	$ 3.8	$ 3.6	$ 4.0	$ 4.5	$ 4.7		
	Variance	N/A	52%	-3%	8%	32%	18%		
Additional Information (18% above target): The SBDCs continue to show stronger than anticipated capital infusion numbers as the economy continues to improve and the SBDCs exceed the goal for the number of small businesses created. The FY 2012 and FY 2013 numbers were higher due to the Recovery Act and Small Business Jobs Act.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Assisted by WBC	**Target**	135,000	135,000	135,000	137,750	125,000	125,000	133,000	
	Actual	155,383	160,735	138,923	136,951	133,765	140,037		
	Variance	15%	19%	3%	-1%	7%	12%		
Additional Information: This performance indicator is being discontinued in FY 2016. The number of small businesses assisted is measured by adding the total number of clients trained and clients advised, which are already tracked in this performance table.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of WBC Clients Trained	**Target**	N/A	N/A	N/A	Baseline	95,000	105,000	111,000	120,000
	Actual	131,065	135,941	115,805	114,931	114,310	119,351		
	Variance	N/A	N/A	N/A	N/A	20%	14%		
Additional Information (14% above target): The SBA introduced this performance indicator in FY 2013 and has provided historical data for context. In FY 2013, new women's business centers were added and positioned for enhanced service delivery. Although some WBCs left the program in FY 2014, the FY 2013 centers aided overachievement of the FY 2014 target.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of WBC Clients Advised	**Target**	N/A	N/A	N/A	N/A	Baseline	20,000	22,000	22,235
	Actual	24,315	24,794	23,118	22,020	19,455	20,686		
	Variance	N/A	N/A	N/A	N/A	N/A	3%		
Additional Information: The SBA introduced this performance indicator in FY 2013 and has provided historical data for review.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Created by WBC	**Target**	618	618	618	590	475	600	650	728
	Actual	727	689	701	694	637	708		
	Variance	18%	11%	13%	18%	34%	18%		
Additional Information (18% above target): The small businesses created indicator is tied specifically to advising provided. The additional WBCs in FY 2013 increased overall advising activity aiding overachievement of the FY 2014 target.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Cost of WBC per Small Business Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 153	
	Actual	$ 143	$ 139	$ 140	$ 143	$ 137	$ 183		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		

Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Small Businesses Assisted by SCORE	**Target**	349,867	349,867	349,897	419,000	400,000	400,000	400,000	
	Actual	380,357	407,240	356,837	458,773	345,902	442,374		
	Variance	9%	16%	2%	9%	-14%	11%		

Additional Information: This performance indicator is being discontinued in FY 2016. The number of small businesses assisted is measured by adding the total number of clients trained and clients advised which are already tracked in this performance table.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of SCORE Clients Trained	**Target**	N/A	N/A	N/A	Baseline	250,000	250,000	240,000	274,000
	Actual	176,621	236,853	221,019	292,264	218,434	277,971		
	Variance	N/A	N/A	N/A	N/A	-13%	11%		

Additional Information (11% above target): The SBA introduced this performance indicator in FY 2013 and has provided historical data for context. Increased promotions during SCORE's 50th Anniversary, customer demand, and local market strategies resulted in increased client service during FY 2014.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of SCORE Clients Mentored	**Target**	N/A	N/A	N/A	N/A	Baseline	133,000	160,000	182,500
	Actual	203,736	170,387	135,818	166,509	127,468	164,403		
	Variance	N/A	N/A	N/A	0%	N/A	24%		

Additional Information (24% above target): The SBA introduced this performance indicator in FY 2014 and has provided historical data for context. Increased promotions during SCORE's 50th Anniversary, customer demand, and local market strategies resulted in increased client service during FY 2014. Clients seeking one-on-one mentoring relationship with experienced SCORE coaches also increased this past fiscal year.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Small Businesses Created by SCORE	**Target**	1,082	1,082	1,082	1,080	700	700	5,400	5,400
	Actual	931	1,077	816	828	628	5,339		
	Variance	-14%	0%	-25%	-23%	-10%	662%		

Additional Information: SCORE revised its data collection methodology FY 2014 . The FY 2014 actuals, FY 2015 targets, and FY 2016 targets are based on survey data directly reported from SCORE clients.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Cost of SCORE per Small Business Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 30.95	
	Actual	$ 23.46	$ 29.97	$ 36.38	$ 22.88	$ 33.38	$ 27.38		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		

Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Clients Trained Online	Target	N/A	N/A	N/A	Baseline	500,000	225,000	250,000	220,000
	Actual	612,000	480,000	234,000	220,596	150,355	182,002		
	Variance	N/A	N/A	N/A	N/A	-70%	-19%		
Additional Information (19% below target): The FY 2013 and FY 2014 Actuals reflect more effective data collection efforts that removed duplicative records. Comparable baseline actuals show an estimated 20% increase from FY 2013 to FY 2014. Goal adjustments and aggressive training distribution strategies are planned for FY 2015 and FY 2016.									

Objective 1.4 Enhance the ability of current and future small business exporters to succeed in global markets by expanding access to financing, counseling, training, and other export tools

Priority Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Lenders Providing Export Loans	Target	N/A	N/A	N/A	Baseline	492	523	555	572
	Actual	N/A	N/A	430	497	483	513		
	Variance	N/A	N/A	N/A	N/A	-2%	-2%		
Additional Information: The SBA added this priority goal in FY 2013, and historical data have been provided for context.									
Priority Goal		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Business Exporters Receiving SBA Loan Programs	Target	2,652	950	990	1,100	1,349	1,415	1,480	1,524
	Actual	1,393	1,326	1,346	1,283	1,388	1,392		
	Variance	-47%	40%	36%	17%	3%	-2%		
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Receiving Export Training	Target	6,143	5,662	5,726	7,200	8,000	7,600	8,000	8,400
	Actual	5,830	9,151	8,717	10,598	8,244	8,273		
	Variance	-5%	62%	52%	47%	3%	9%		
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Receiving Export Consulting	Target	3,936	4,726	4,543	5,100	4,200	4,000	4,200	4,400
	Actual	5,102	5,954	5,377	4,595	4,307	4,745		
	Variance	30%	26%	18%	-10%	3%	19%		
Additional Information (19% above target): The SBA exceeded FY 2014 training and counseling targets because it was able to fill some key vacancies. The Agency also hosted several national and regional webinars and conferences, which were effective in delivering training to greater-than-anticipated audiences.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Lenders Receiving Export Training	Target	3,135	3,072	2,600	3,950	4,400	4,000	4,200	4,600
	Actual	3,087	3,708	3,518	4,119	4,868	5,097		
	Variance	-2%	21%	35%	4%	11%	27%		
Additional Information (27% above target): The SBA exceeded FY 2014 training and counseling targets because it was able to fill some key vacancies. The Agency also hosted several national and regional webinars and conferences, which were effective in delivering training to greater-than-anticipated audiences.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Cost per Small Business Assisted by USG Finance Programs	Target	N/A	N/A	N/A	N/A	N/A	N/A	$ 931	
	Actual	$ 378	$ 488	$ 497	$ 543	$ 805	$ 1,580		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.									

Objective 1.5 Fuel high-growth entrepeneurship, innovation, and job creation by providing the tools small businesses need to start and grow their business

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Millions of Dollars of SBA Debenture Leverage Committed to SBICs	Target	N/A	Baseline	$ 1,352	$ 1,900	$ 2,400	$ 2,500	$ 2,500	$ 2,500
	Actual	$ 788	$ 1,165	$ 1,827	$ 1,924	$ 2,156	$ 2,549		
	Variance	N/A	N/A	35%	1%	-10%	2%		
Additional Information: The SBA added this performance goal in FY 2011, and historical data have been provided for context.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Time (Number of Months) Taken to License an SBIC	Target	N/A	N/A	N/A	N/A	N/A	N/A	Baseline	6.0
	Actual	14.6	5.8	5.5	5.4	6.8	7.4		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This indicator is being introduced as a performance indicator in FY 2016 and historical data have been provided for context.									

Objective 1.6 Ensure that SBA's disaster assistance resources for businesses, non-profit organizations, homeowners, and retners can be deployed quickly, effectively, and efficiently in order to preserve jobs and help return small businesses to operation

Priority Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Return Rate for Disaster Survivor Applications	Target	N/A	N/A	N/A	N/A	Baseline	29%	34%	50%
	Actual	N/A	N/A	N/A	N/A	24%	69%		
	Variance	N/A	N/A	N/A	N/A	N/A	138%		
Additional Information (138% above target): Since implementing a new process for issuing applications to disaster survivors (i.e. using call centers to promote the use of electronic loan applications rather than automatically mailing paper copies), the return rate for applications has significantly increased which led to quicker loan processing for disaster survivors.									
Performance Goal		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Customer Satisfaction Rate for Approvals	Target	Baseline	71%	71%	71%	71%	71%	71%	71%
	Actual	72%	74%	80%	80%	81%	80%		
	Variance	N/A	4%	13%	13%	14%	13%		
Additional Information (13% above target): The SBA established this performance goal in FY 2010 and has provided historical data for context. The SBA conducts an annual customer satisfaction study on its Disaster Assistance program using the methodology of the American Customer Satisfaction Index. The SBA can use the survey data to identify and target areas for improvement that will have the greatest impact on customer satisfaction scores. The governmentwide customer service standard is 66 percent. The new process for issuing applications to disaster survivors (i.e. using call centers to promote the use of electronic loan applications) and the use of electronic loan applications has a direct, positive impact on disaster survivors by increasing the number of interactions between SBA and disaster survivors. This increased attention and customer service is resulting in improved customer satisfaction ratings.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Percent of Disasters Having Field Presence Within 3 Days	**Target**	95%	95%	95%	95%	95%	95%	95%	95%
	Actual	100%	100%	100%	100%	100%	100%		
	Variance	5%	5%	5%	5%	5%	5%		
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Loans With Initial Disbursements Within 5 Days of Loan Closing	**Target**	95%	95%	95%	95%	95%	95%	95%	95%
	Actual	100%	100%	100%	100%	100%	100%		
	Variance	5%	5%	5%	5%	5%	5%		
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Disaster Loans Processed Within Standard	**Target**	85%	85%	85%	85%	85%	85%	85%	85%
	Actual	96%	100%	100%	95%	55%	100%		
	Variance	13%	18%	18%	12%	-35%	18%		
Additional Information (18% above target): The SBA introduced this composite performance indicator in FY 2015 to replace three separate indicators related to home, business, and EIDL loan processing. Historical data have been provided for context. The new 2 to 3 week processing goal standard for all loan types, coupled with the 25-year low loan volume, produced the high variance.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Home Loans Processed Within Standard	**Target**	Baseline	85%	85%	85%	85%	85%		
	Actual	94%	100%	98%	96%	49%	100%		
	Variance	N/A	18%	15%	13%	-42%	18%		
Additional Information (18% above target): The SBA is discontinuing this performance indicator in FY 2015 and replacing it with a composite indicator for home, business, and EIDL loan processing.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Business Loans Processed Within Standard	**Target**	Baseline	85%	85%	85%	85%	85%		
	Actual	81%	99%	99%	93%	41%	98%		
	Variance	N/A	16%	16%	9%	-52%	15%		
Additional Information: The SBA is discontinuing this performance indicator in FY 2015 and replacing it with a composite indicator for home, business, and EIDL loan processing.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Economic Injury Disaster Loans Processed Within Standard	**Target**	Baseline	85%	85%	85%	85%	85%		
	Actual	84%	100%	99%	93%	48%	100%		
	Variance	N/A	18%	16%	9%	-44%	18%		
Additional Information: The SBA is discontinuing this performance indicator in FY 2015 and replacing it with a composite indicator for home, business, and EIDL loan processing.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Small Businesses Sustaining Economic Injury that Remain in Operation 6 Months After Final Disbursement	**Target**	77%	77%	79%	79%	79%	79%	79%	
	Actual	90%	91%	93%	95%	97%	94%		
	Variance	17%	18%	18%	20%	23%	19%		
Additional Information: This performance indicator is being discontinued in FY 2016.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Percent of Small Businesses Sustaining Physical Damage that are in Operation 6 Months After Final Disbursement	**Target**	60%	60%	65%	65%	65%	65%	65%	
	Actual	57%	61%	73%	73%	71%	72%		
	Variance	-5%	2%	12%	12%	9%	11%		
Additional Information: This performance indicator is being discontinued in FY 2016.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Homeowners that Completed Eligible Disaster Repairs Within 6 Months of Final Disbursement	**Target**	77%	77%	79%	79%	79%	79%	70%	
	Actual	70%	91%	64%	79%	67%	80%		
	Variance	-9%	18%	-19%	0%	-15%	1%		
Additional Information: This performance indicator is being discontinued in FY 2016.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Percent of Renters that Completed Eligible Repairs Within 6 Months After Final Disbursement	**Target**	84%	84%	84%	84%	84%	80%	80%	
	Actual	70%	85%	77%	77%	87%	100%		
	Variance	-17%	1%	-8%	-8%	4%	25%		
Additional Information: This performance indicator is being discontinued in FY 2016.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Applications Processed Electronically	**Target**	N/A	Baseline	26%	27%	39%	45%	45%	45%
	Actual	27%	28%	26%	36%	55%	79%		
	Variance	N/A	N/A	0%	33%	41%	76%		
Additional Information (76% above target): The SBA introduced this performance indicator in FY 2011 and historical data have been provided for context. Since implementing a new process for issuing applications to disaster survivors (i.e. using call centers to promote the use of electronic loan applications rather than automatically mailing paper copies), the number of disaster survivors using electronic loan applications has increased. Based on a 25-year low loan volume, the "actual" percentage of applications processed electronically was uncommonly high. The SBA projects the loan volume to return to normal with a substantial decrease in electronically processed applications.									

Strategic Goal Two – Serving as the Voice for Small Business

Objective 2.1 Ensure inclusive entrepeneurship by expanding access and opportunity to small business and entrepeneurs in communities where market gaps remain

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Small Businesses in Underserved Markets Assisted by 7(a), 504, and Microloans	**Target**	Baseline	32,846	34,200	31,800	31,000	31,550	31,550	32,250
	Actual	30,866	34,115	36,936	33,449	33,458	35,014		
	Variance	N/A	4%	8%	5%	8%	11%		
Additional Information (11% above +-target): The definition for underserved markets includes specific underserved populations (i.e., veterans, women, and minorities) and underserved places (HUBZone, low-moderate income, and Empowerment Zones). 7(a) loan activity was up across all loan sizes but the streamlined processing for loans under $350,000 was particularly effective in increasing the number of small businesses assisted by 7(a) loans. In FY 2014, 39,188 7(a) loans under $350,000 were approved – an increase of 15% from FY 2013.									

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Small Businesses in Underserved Markets Assisted by 8(a) and HUBZone	**Target**	13,263	13,263	13,457	18,375	14,775	14,475	14,475	14,475
	Actual	9,555	14,847	13,615	15,260	13,158	13,029		
	Variance	-28%	12%	1%	-17%	-11%	-10%		
Additional Information (10% below target): The definition for underserved markets includes specific underserved populations (i.e., veterans, women, and minorities) and underserved places (HUBZone, low-moderate income, and Empowerment Zones). The SBA continues to see fewer 8(a) firms and HUBzone firms.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses in Underserved Markets Assisted by 7(a) Loans	**Target**	Baseline	25,500	24,800	24,400	23,600	24,100	24,600	24,600
	Actual	24,096	25,679	28,386	23,846	24,225	27,778		
	Variance	N/A	1%	14%	-2%	3%	15%		
Additional Information (15% above target): The definition for underserved markets includes specific underserved populations (i.e., veterans, women, and minorities) and underserved places (HUBZone, low-moderate income, and Empowerment Zones). 7(a) loan activity was up across all loan sizes but the streamlined processing for loans under $350,000 was particularly effective in increasing the number of small businesses assisted by 7(a) loans. In FY 2014, 39,188 7(a) loans under $350,000 were approved – an increase of 15% from FY 2013. Many of these loans went to underserved markets.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses in Underserved Markets Assisted by 504 Loans	**Target**	Baseline	3,500	4,800	4,000	3,800	3,800	4,000	4,000
	Actual	3,956	4,384	4,548	5,379	4,361	3,319		
	Variance	N/A	25%	-5%	34%	15%	-13%		
Additional Information (13% below target): The definition for underserved markets includes specific underserved populations (i.e., veterans, women and minorities) and underserved places (HUBZone, low-moderate income, and Empowerment Zones). The 504 loan program experienced an overall decline in FY 2014. The SBA anticipates an increase for FY 2015 loan volume due to the final rule that became effective April 21, 2014 that eliminated unnecessary regulatory burdens on CDCs and loan eligibility restrictions (personal resources test).									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Assisted by Microloans	**Target**	2,500	3,846	4,600	3,400	3,600	3,650	3,650	3,650
	Actual	2,722	4,052	3,999	4,224	4,842	3,917		
	Variance	9%	5%	-13%	24%	35%	7%		
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Cost of Microloans per Small Business Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 6,743	
	Actual	$ 8,807	$ 8,313	$ 9,589	$ 7,095	$ 6,429	$ 9,616		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes. For FY 2014,									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Jobs Supported by Microloans	**Target**	Baseline	12,735	14,500	14,000	12,500	12,750	12,750	15,000
	Actual	10,950	13,612	13,271	13,280	15,636	15,880		
	Variance	N/A	7%	-8%	-5%	25%	25%		
Additional Information (25% above target): The SBA worked with key microlenders to create and enhance their small dollar and minority lending platforms in FY 2014, which helped increase the number of jobs supported.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Thousands of Dollars in Loans Approved by SBA to Microlenders	**Target**	N/A	N/A	Baseline	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 35,000
	Actual	N/A	$ 38,129	$ 35,479	$ 24,606	$ 43,286	$ 26,465		
	Variance	N/A	N/A	N/A	-2%	73%	6%		
Additional Information: The SBA established this performance indicator in FY 2012 and has provided historical data for context.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Thousands of Dollars in Loans Approved by Lenders to Microborrowers	**Target**	Baseline	$ 66,927	$ 65,000	$ 45,340	$ 44,000	$ 45,000	$ 45,000	$ 55,000
	Actual	$ 34,515	$ 45,046	$ 47,453	$ 46,107	$ 54,850	$ 55,478		
	Variance	N/A	-33%	-27%	2%	25%	23%		
Additional Information (23% above target): The SBA worked with key microlenders to create and enhance their small dollar and minority lending platforms in FY 2014.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Counseled	**Target**	Baseline	15,396	6,500	13,600	14,400	14,600	14,600	14,600
	Actual	2,757	14,916	15,900	15,892	19,368	15,668		
	Variance	N/A	-3%	145%	17%	35%	7%		
Additional Information: The SBA established this performance indicator in FY 2010 and has provided historical data for context.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Grant-eligible Microlenders	**Target**	N/A	N/A	N/A	Baseline	135	135	135	135
	Actual	118	128	131	134	135	137		
	Variance	N/A	N/A	N/A	N/A	0%	1%		
Additional Information: The SBA established this performance indicator in FY 2013 and has provided historical data for context.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Assisted by 8(a)	**Target**	9,363	9,457	9,457	8,500	8,300	8,000	8,000	8,000
	Actual	8,854	8,442	7,814	7,388	6,661	6,660		
	Variance	-5%	-11%	-17%	-13%	-20%	-17%		
Additional Information (17% under target): The SBA did not receive as many 8(a) applications as expected in FY 2014.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Cost of 8(a) per Small Business Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 7,002	
	Actual	$ 5,925	$ 6,730	$ 7,458	$ 8,237	$ 7,754	$ 8,082		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Assisted by HUBZone	**Target**	3,900	4,000	4,000	9,875	6,475	6,475	6,475	6,500
	Actual	701	6,405	5,801	7,872	6,497	6,399		
	Variance	-82%	60%	45%	-20%	0%	-1%		

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Cost of HUBZone per Small Business Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 1,696	
	Actual	$ 18,454	$ 2,649	$ 2,684	$ 1,156	$ 1,528	$ 1,604		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Small Businesses Assisted by 7(j)	**Target**	2,289	2,400	3,550	3,550	3,550	3,550	3,550	3,550
	Actual	2,865	3,480	3,550	3,272	3,913	4,104		
	Variance	25%	45%	0%	-8%	10%	16%		
Additional Information (16% above target): The SBA has been able to provide a greater amount of technical assistance than expected in FY 2014.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Cost of 7(j) per Small Business Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 1,292	
	Actual	$ 1,703	$ 1,574	$ 1,832	$ 1,637	$ 1,480	$ 1,368		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Veterans Assisted	**Target**	75,000	80,000	100,000	110,000	112,000	115,000	120,000	
	Actual	122,901	131,523	137,011	134,069	101,839	79,595		
	Variance	64%	64%	37%	22%	-9%	-31%		
Additional Information: This performance indicator is being discontinued in FY 2016 and is being replaced by the number of veterans counseled and the number of veterans trained by veterans business outreach centers (see indicators following).									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Veterans Trained by Veterans Business Outreach Centers	**Target**	N/A	N/A	N/A	N/A	N/A	Baseline	33,000	33,000
	Actual	33,876	34,825	28,952	44,535	23,271	39,201		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being introduced in FY 2015, and historical data have been provided for context.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Veterans Counseled through Veterans Business Outreach Centers	**Target**	N/A	N/A	N/A	N/A	N/A	Baseline	31,000	31,000
	Actual	14,876	10,722	34,956	44,079	49,791	38,923		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being introduced in FY 2015, and historical data have been provided for context.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Cost per Veteran Assisted	**Target**	N/A	N/A	N/A	N/A	N/A	N/A	$ 140.34	
	Actual	$ 42.55	$ 48.68	$ 65.65	$ 69.81	$ 89.37	$ 244.22		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016. This efficiency indicator does not accurately portray the costs to deliver programmatic outcomes.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Boots to Business Participants Trained	Target	N/A	N/A	N/A	N/A	N/A	15,000	15,500	17,500
	Actual	N/A	N/A	N/A	N/A	N/A	14,684		
	Variance	N/A	N/A	N/A	N/A	N/A	-2%		
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Customer Satification Rate for Veterans	Target	89%	89%	91%	89%	90%	90%		
	Actual	89%	85%	91%	93%	91%	91%		
	Variance	0%	-4%	0%	4%	1%	1%		
Additional Information: This performance indicator is being discontinued in FY 2015. In the past, the SBA tracked customer satisfaction data for VBOC clients, however, as the number of SBA programs assisting veterans has increased, the scope and methodology of this indicator is now too narrow to fully represent the program's expanded portfolio.									

Objective 2.2 Provide timely, instructive, and useful information to the small business community through SBA's extensive digital and in person outreach efforts

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Average Monthly SBA.gov Site Visits	Target	N/A	N/A	N/A	1,200,000	2,000,000	2,400,000	2,300,000	2,200,000
	Actual	N/A	N/A	N/A	1,439,750	2,159,850	2,800,000		
	Variance	N/A	N/A	N/A	20%	8%	17%		
Additional Information (17% above target): Site improvements and greater outreach have increased public access to SBA.gov in FY 2014.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Unique Visitors to SBA.gov	Target	N/A	N/A	N/A	Baseline	1,500,000	1,500,000	1,500,000	1,400,000
	Actual	N/A	N/A	N/A	950,000	1,420,000	1,900,000		
	Variance	N/A	N/A	N/A	N/A	-5%	27%		
Additional Information (27% above target): The SBA added this performance indicator in FY 2013, and FY 2012 data has been provided for context. Site improvements and greater outreach have increased public access to SBA.gov in FY 2014.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Unique Visitors to SBA.gov Community	Target	N/A	N/A	N/A	110,000	150,000	520,000	450,000	
	Actual	N/A	N/A	N/A	117,574	380,174	Data N/A		
	Variance	N/A	N/A	N/A	7%	153%	N/A		
Additional Information: This performance indicator is being discontinued in FY 2016.									

Objective 2.3 Foster a small business-friendly environment by encouragin federal agency awareness about the impact of unfair regulatory enforcement and compliance efforts, reducing burdens on small business and improving small business research

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Board Membership Rate	Target	N/A	N/A	N/A	Baseline	78%	85%	85%	90%
	Actual	88%	88%	98%	96%	74%	80%		
	Variance	N/A	N/A	N/A	N/A	-5%	-6%		
Additional Information: The SBA added this performance goal in FY 2013, and historical data have been provided for context. The SBA had 37 regulatory fairness board members in FY 2013.									

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Rules Identified that Burden Small Businesses	**Target**	N/A	N/A	N/A	N/A	N/A	2	5	6
	Actual	N/A	N/A	N/A	N/A	N/A	6		
	Variance	N/A	N/A	N/A	N/A	N/A	200%		
Additional Information (200% above target): The SBA added this performance goal in FY 2013 to track burdensome rules and recurrent regulatory issues that the Ombudsman successfully identified, escalated, and addressed on a systemic level in whole or in part for the benefit of the small business community. Due to persistent focus on delivering measurable, impactful results for the small businesses the SBA serves, the Agency exceeded this performance indicator for FY 2014.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Outreach Events	**Target**	N/A	N/A	N/A	Baseline	46	52	58	58
	Actual	13	50	56	48	48	64		
	Variance	N/A	N/A	N/A	N/A	4%	23%		
Additional Information (23% above target): Because of a rigorous outreach schedule focused on connecting directly with small business stakeholders around the country while significantly improving awareness of the resources the office provides to small business owners, the SBA exceeded its outreach target for FY 2014.									

Strategic Goal Three – Building an SBA that Meets the Needs of Today's and Tomorrow's Small Businesses

Objective 3.1 Streamline, simplify, and strengthen SBA's core programs and operations to ensure that they are high performing, effective, and relevant to the needs of the small business community

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
IT Helpdesk Customer Satisfaction Rate	**Target**	N/A	N/A	N/A	N/A	N/A	Baseline	4.8	4.8
	Actual	N/A	N/A	N/A	N/A	N/A	4.65		
	Variance	N/A	N/A	N/A	N/A	N/A	N/A		
Additional Information: The SBA added this performance goal in FY 2015 and replaced the former IT customer satisfaction rate with a target of 100%. This new goal tracks customer satisfaction on a 5-point scale with 5 being the highest.									
Performance Goal		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
SBA Small Business Utilization Rate	**Target**	67%	67%	67%	67%	67%	68%	69%	69%
	Actual	65%	67%	67%	71%	72%	Data Lag		
	Variance	-3%	0%	0%	6%	7%	N/A		
Additional Information: FY 2014 data will be available in the 4th quarter of FY 2015.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Network Availability	**Target**	N/A	N/A	N/A	100%	100%	100%		
	Actual	N/A	N/A	N/A	99.8%	99.5%	Data N/A		
	Variance	N/A	N/A	N/A	0%	0%	N/A		
Additional Information: This performance indicator is being discontinued in FY 2015 and FY 2016. It does not provide an accurate portrayal of program work. The contract switched to a new vendor, and this information is not currently available.									

Performance Indicator		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Time (Number of Milliseconds) for the Network to Respond	**Target**	N/A	N/A	N/A	8.00	8.00	8.00		
	Actual	N/A	N/A	N/A	6.20	7.80	Data N/A		
	Variance	N/A	N/A	N/A	-23%	-3%	N/A		
Additional Information: This performance indicator is being discontinued in FY 2015 and FY 2016. It does not provide an accurate portrayal of program work. The contract switched to a new vendor, and this information is not currently available.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Security Incidents Reported to U.S. Computer Emergency Readiness Test (CERT) Within Specified Timeframes	**Target**	N/A	N/A	N/A	100%	100%	100%	100%	100%
	Actual	N/A	N/A	N/A	100%	100%	100%		
	Variance	N/A	N/A	N/A	0%	0%	0%		

Objective 3.2 Invest in the Agency's employee recruitment, hiring, training, work-life programs and performance management so staff is engaged to more effectively serve small businesses

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Average Number of Days to Hire	**Target**	72	72	108	100	80	100	100	100
	Actual	76	97	112	154	154	85		
	Variance	-6%	-35%	-4%	-54%	-93%	15%		
Additional Information (15% above target): As part of the OPM HR Stat 2.0 initiative, in which SBA has participated since FY 2013, improvements to the hiring process relative to workflow had a tremendous impact on reducing the time-to-hire. Additionally, the Agency made the determination that it will only consider the cycle to include the time a completed recruit action is received until the job offer is accepted since this is the only time in the cycle the hiring manager and the HR staff could impact. Additionally, in FY 2014 the Agency reviewed its FTE ceilings and made adjustments based on budget requirements. The reduction in FTE automatically reduced the number of recruit actions for consideration and required the Agency to recruit internally. The consequences resulted in reduced applicant pools and thus reduced interviewing and selection in the hiring cycle.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Federal Employee Viewpoint Survey Satisfaction Rate	**Target**	68.5%	69.5%	70.5%	71.0%	71.0%	71.0%	71.0%	71.0%
	Actual	72.2%	66.7%	67.0%	66.0%	66.0%	65.0%		
	Variance	5%	-4%	-5%	-7%	-7%	-9%		
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Retention Rate for New Hires	**Target**	N/A	N/A	N/A	80%	85%	88%	93%	93%
	Actual	N/A	N/A	N/A	80%	95%	91%		
	Variance	N/A	N/A	N/A	0%	12%	3%		
Additional Information: The retention rate is defined as an employee remaining in a current position for a minium of two years within the Agency.									

Objective 3.3 Mitigate risk to taxpayers and improve oversight across SBA programs

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Analytical Reviews of Lenders	**Target**	N/A	N/A	N/A	N/A	110	150	300	300
	Actual	N/A	N/A	N/A	N/A	110	181		
	Variance	N/A	N/A	N/A	N/A	0%	21%		
Additional Information (21% above target): During FY 2014, the SBA conducted additional reviews through organizational restructuring to increase efficiency of staff that conduct the reviews.									
Performance Goal		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of HUBZone Sites Visited	**Target**	Baseline	922	1,000	690	517	518	500	500
	Actual	911	1,070	988	788	511	550		
	Variance	N/A	16%	-1%	14%	-1%	6%		
Additional Information: The number of HUBZone Sites Visited target is 10% of the previous fiscal year total number of HUBZone firm sites.									
Performance Goal		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Percent of Annual 8(a) Reviews Completed	**Target**	100%	100%	100%	100%	100%	100%	100%	100%
	Actual	100%	99%	99%	101%	98%	100%		
	Variance	0%	-1%	-1%	1%	-2%	0%		

Performance Goal		FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016
Number of Financial Reviews of OED Resource Partners	**Target**	N/A	N/A	45	45	75	75	65	65
	Actual	N/A	N/A	45	49	76	70		
	Variance	N/A	N/A	0%	9%	1%	-7%		
Additional Information: For FY 2013, the SBA changed the definition of the metric for financial examinations from examinations conducted to reports issued.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Targeted Risk- Based Reviews of Lenders	**Target**	N/A	N/A	N/A	N/A	40	20	15	15
	Actual	N/A	N/A	N/A	N/A	41	13		
	Variance	N/A	N/A	N/A	N/A	3%	-35%		
Additional Information (35% below target): During FY 2014, OCRM conducted fewer targeted reviews than projected due to OCRM's ability to monitor specific risks through its Select Risk Based Reviews, and through other analytical risk reports and tools.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Supervision and Enforcement Actions	**Target**	N/A	N/A	N/A	Baseline	5	5	5	5
	Actual	N/A	N/A	N/A	3	24	9		
	Variance	N/A	N/A	N/A	N/A	380%	80%		
Additional Information (80% above target): During the course of FY 2014 OCRM identified material deficiencies in more lenders than originally projected, as a result of (1) SBA's Office of Credit Reisk Management Risk Based Reviews, (2) on-going portfolio risk analysis, and (3) referrals from other SBA offices.									
Performance Indicator		**FY 2009**	**FY 2010**	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**	**FY 2016**
Number of Full Risk-Based Reviews of Lenders	**Target**	N/A	N/A	N/A	N/A	30	25	20	20
	Actual	N/A	N/A	N/A	N/A	33	25		
	Variance	N/A	N/A	N/A	N/A	10%	0%		

Appendix 6 – Management Challenges

The SBA Inspector General submitted its Report No. 15-01 entitled: "Report on the Most Serious Management and Performance Challenges Facing the Small Business Administration in Fiscal Year 2015," October 17, 2014. The report represents the OIG's current assessment of Agency programs or activities posing as significant risks, including those that are particularly vulnerable to fraud, waste, error, mismanagement, or inefficiencies. A summary of the contents of the report follows:

Within each Management Challenge, there are a series of "recommended actions" to resolve the Challenge. Each recommended action is assigned a color "status" score — green for "implemented," yellow for "substantial progress," orange for "limited progress," and red for "no progress." An arrow in the color box indicates that the color score went up or down from the prior year.

		Color Scores					
		Status at End of FY 2014				Change from Prior Year	
	Challenge	**Green**	**Yellow**	**Orange**	**Red**	**Up ↑**	**Down ↓**
1	Procurement flaws allow large firms to obtain small business awards, and allow agencies to count contracts performed by large firms towards their small business goals.	1	1			1	
2	Weaknesses in information systems security controls pose significant risks to the Agency.		3	2		1	1
3	The SBA needs effective human capital strategies to carry out its mission successfully and become a high performing organization.		3				
4	The SBA needs to implement a quality control program in its loan centers.	1				1	
5	The SBA needs to further strengthen its oversight of lending participants.		2			2	
6	The SBA needs to modify the Section 8(a) Business Development Program so more firms receive business development assistance, standards for determining economic disadvantage are justifiable, and the SBA ensures that firms follow 8(a) regulations when completing contracts.			2	1		1
7	Effective tracking and enforcement would reduce financial losses from loan agent fraud.		1	2			
8	The SBA needs to modernize its Loan Accounting System and migrate it off the mainframe.		4			3	
9	The SBA needs to accurately report, significantly reduce, and strengthen efforts to recover improper payments in the 7(a) Loan Program.	2	4			1	
10	The SBA Needs to Significantly Reduce Improper Payments in the Disaster Loan Program.	1				1	
11	The SBA Needs to Effectively Manage the Acquisition Program			5			
	TOTAL	**5**	**18**	**11**	**1**	**10**	**2**