



U.S. Small Business
Administration



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SBA Funding Programs

**Get to Know the SBA Virtual
Learning Series 2019**

April 23, 2019

Hosts

**Marquiesha Gillispie, Procurement Center Representative
SBA Office of Government Contracting, Area VI, Las
Vegas, NV**

**Kathleen Taylor, Program and Marketing Coordinator,
Nevada Business Opportunity Fund and Nevada
Women's Business Center, Las Vegas, NV**

GETTING TO KNOW THE SBA VIRTUAL LEARNING SERIES SCHEDULE

The program schedule is for information only and dates and times are subject to change.

<https://www.sba.gov/offices/district/nv/las-vegas>

Session No.	Date	Time (PST)	Topic
	March 13, 2019	10:00-10:30 AM	Introduction Video
1	April 23, 2019	10:00-11:00 AM	SBA Funding Programs
2	May 23, 2019	10:00-11:00 AM	SBA Economic Development and Resource Partners (Part 1)
3	June 25, 2019	10:00-11:00 AM	SBA Economic Development and Resource Partners (Part 2)
4	July 23, 2019	10:00-11:00 AM	SBA Office of Government Contracting Overview
5	August 20, 2019	10:00-11:00 AM	Federal Contract Planning Phase -Marketing Your Business (Part 1)
6	September 3, 2019	2:00-3:00 PM	Federal Contracting – Pre Award Phase (Part 2)
7	October 8, 2019	10:00-11:00 AM	Federal Contracting – Post Award Phase (Part 3)
8	November 5, 2019	2:00-3:00 PM	NV Procurement Centers – Forecasted Contracts (Part 1)
9	December 10, 2019	10:00-11:00 AM	NV Procurement Centers – Forecasted Contracts (Part 2)

A Collaboration With

Nevada
WBC

Today's Speakers



Thomas Martin
Lender Relations Specialist
Las Vegas District Office
U.S. Small Business Administration



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GETTING TO KNOW SBA LENDING

THIS IS AN INTRODUCTION TO THE SBA
LENDING PROGRAMS AND ACCESS TO CAPITAL

SBA Guaranteed Loans

- The SBA does not lend money; it “guarantees the loan”
 - The loans are for small businesses that are not able to obtain credit elsewhere
 - The program operates through private-sector lenders that participate in SBA lending programs
 - Mitigates the lender’s perceived risk
 - Still requires The Five Cs
 - Character, Capacity Capital, Collateral, and Conditions

Character - Sometimes called [credit history](#)

Capacity - Capacity measures the borrower's ability to repay a loan

Capital - Lenders also consider any capital the borrower puts toward a potential investment

Collateral - Help a borrower secure loans (For instance a car secures your Auto Loan)

Condition – Items such as its interest rate and amount of principal, influence the lender's desire to finance the borrower

SBA Guaranteed Loans

- SBA financial assistance programs can help you:
 - Start your business
 - Grow your business
 - Export your goods and services
 - Recover from a disaster
- Small businesses can access a maximum of \$5 million in SBA guaranteed financing
 - Can be used for most small business finance needs
 - Multiple loans allowable, but total SBA-backed loans can't exceed \$5 million

<http://www.sba.gov/financing>

SBA Loan Programs

- 7(a) Loan Program
 - SBA's primary business loan program
 - Maximum loan amount of \$5 million
- SBA Express Programs
 - Streamlined, expedited loan process
 - Geared toward faster approvals

SBA Finance Programs for Underserved Markets

- **SBA Community Advantage**
 - Loan amounts up to \$250,000
- **SBA Microloans**
 - Loan amounts of \$50,000 or less
- **Administered by non-profit lenders**
- **Credit requirements not as stringent**
- **Management/Technical Assistance usually provided**

SBA Veterans Advantage

- Includes upfront guaranty fee relief on SBA loans:
 - SBA Express
 - Zero upfront fee



Not Eligible for SBA Financing

- Gambling or speculation
- Real estate investment/ other speculative activities
- Lending activities
- Multi-level marketing firms
- Businesses providing sexual material
- Religious organizations
- Non-profit organizations
- Charitable organizations
- Illegal Activities
- Borrowers that have defaulted on federal loans or financing

What's the advantage of a Government-Guaranteed Loan?

- **For banks/credit unions:**
 - Less risky for them because the government “guarantees” a percentage of the loan
- **For YOU:**
 - Can obtain loan without as large of a down payment or as much collateral on-hand
 - Good interest rates and longer terms
 - No balloon payments or demand clauses

Resources to Support You and the SBA

Agenda

- **SBA Resource Partner network**
- **Other resources & training**
- **Next Steps**
- **Q&A**

Services

- Mentoring
 - Online
 - In-Person
- Business Tools and Templates
- Workshops
 - Online
 - In-Person

<https://www.score.org/>



Small Business Development Centers

Services

- Business Plan Development
- Manufacturing Assistance
- Financial Packaging and Lending Assistance
- Exporting and Importing Support
- Disaster Recovery Assistance
- Procurement and Contracting Aid
- Market Research Assistance

<https://www.sba.gov/tools/local-assistance/sbdc>

Women's Business Centers

- Services
 - Training
 - Counseling
 - Access to Capital
 - Webinars
 - Organizational development tools
 - Fund-raising assistance
 - Best practices in program delivery

<https://www.sba.gov/tools/local-assistance/wbc>

Questions & Discussion

COMMENTS

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