This is an introduction to the 8(a) Business Development Program.

Welcome to Module 1, Setting Expectations. This is the first module in a four-part, Pre 8(a) Business Development Program, training series.

NOTE: This supplemental workbook tracks the slides and narrative contained in Module 1, Setting Expectations. It is the first course in a four-part, Pre-8(a) Business Development Program training series. The online version of the training program, with audio can be accessed at: www.sba.gov/gcclassroom. For the user’s convenience, all hyperlinks contained in the copied slides are included as links at the end of the workbook.
Introduction

- 8(a) Business Development Program is designed to assist socially and economically disadvantaged small businesses
- Four-module education series designed to inform, educate and engage qualified small firms in the 8(a) business development program

The 8(a) program is a popular federal business development program designed to assist socially and economically disadvantaged small businesses.

This four-part series is designed to inform, educate and engage qualified small firms in the 8(a) business development program.

Notes:
Module 1, Setting Expectations. This module provides an overview of the 8(a) program, including a description of the program’s purpose, how it works, eligibility requirements, the application process, key questions and answers and important resources.

The remaining modules, when the series is complete, include information about federal contracting procedures and rules; how to market to the government and prime contractors to win contracts; sound proposal writing and pricing; and, business planning and operational management of an 8(a) participating firm.

In addition, in this module and other modules within the series, many of the slides include highlighted boxes with specific FAR and CFR regulatory references to help users easily access more information about the content in the slides.

Notes:
Program purpose and summary.

Notes:
The 8(a) Program -- named for Section 8(a) of the Small Business Act -- is designed to assist small disadvantaged businesses compete in the marketplace. It is also designed to assist such companies in gaining access to federal and private procurement markets.

The primary focus of the program is to provide business development support, such as mentoring, procurement assistance, business counseling, training, financial assistance, surety bonding and other management and technical assistance to qualified firms. The ultimate objective, however, is to prepare small disadvantaged firms for procurement and other business opportunities.

Through the award of sole source and set-aside contracts, the 8(a) program provides market access and growth for qualified businesses.
The 8(a) Business Development Program:

- Established by:
  - Section 8(a) of the Small Business Act of 1953 (Section 204 of Public Law 100-656)
- Governed by:
  - 13 CFR 124.100–124.704 (Subpart A)
  - FAR Part 19.800–19.812

The 8(a) program was established by Section 8(a) of the Small Business Act of 1953, as amended by Section 204 of Public Law 100-656.

It is primarily governed by 13 CFR 124 Subpart A and FAR Parts 19.8 – 19.812.
As articulated in statute and regulations, the key objectives of the 8(a) program are to promote business development of small business concerns owned and controlled by socially and economically disadvantaged individuals; to promote the competitive viability of such concerns; and to use the tools of the program to help qualified small disadvantaged firms benefit from federal procurement opportunities.
It is important to understand --- the 8(a) program is not a contracting program. Participants are not in any way guaranteed or entitled to receive federal contracts.

Rather, the program is designed to support small disadvantaged firms with various forms of management and technical assistance to enable them to successfully compete for contracts and other business opportunities. This is an important clarification.
The hallmark of the 8(a) program is business development assistance.

In addition, certified firms admitted to the program have the potential to receive sole-source contracts, up to $4 million for goods and services requirements and up to $6.5 million for manufacturing requirements. Firms are also allowed to form joint ventures and teams to bid on contracts, giving them greater flexibility to compete for larger prime contracts.

8(a) firms can also participate in the Mentor-Protégé Program, giving them the opportunity to learn the ropes from other experienced 8(a) businesses.
Term of Participation
Program Purpose & Summary

- Maximum 9 year participation in the program, beginning from the date of SBA approval
- First 4 years are considered the developmental stage
- Last 5 years are considered the transitional stage
- Continuation in the program is dependent on:
  - Remaining eligible as a socially and economically disadvantaged firm
  - Staying in compliance with the 8(a) BD participation agreement

Participation in the 8(a) program is limited to 9 years, beginning from the date a firm is approved by the SBA as a certified 8(a) Business Development firm.

The first four years in the program are considered the developmental stage. The last five years in the program are considered the transitional stage.

Continuation in the program, in both the developmental and transitional stages, is dependent on the firm’s continuing eligibility as a socially and economically disadvantaged – owned and operated – firm and that the firm continues to be in compliance with the 8(a) business development agreement.
Conditions in which a firm may leave the 8(a) program are an important aspect of the program.

The maximum term of participation in the 8(a) program is nine years. Graduation from the program, refers to completing the goals and targets of the program within the nine-year term. Other conditions to leave the program include:

Voluntary withdrawal or voluntary early graduation. This refers to a participant’s decision to withdraw from the 8(a) program prior to its program term date.

Early graduation refers to a participant firm who has successfully completed the 8(a) program by substantially achieving the business targets, objectives, and goals as established in its business plan prior to the expiration of the term date. In addition, the firm has demonstrated the ability to compete in the market place without the assistance of the 8(a) Business Development Program. This action is typically initiated by the SBA.

Termination refers to a participant’s exit from the 8(a) program, prior to the 9-year program term. This condition is initiated by the SBA and can result from a variety of reasons, such as no longer meeting eligibility or other requirements of the program.
The 8(a) program is a business development program. As such, the overall goal for 8(a) firms is to graduate from the program and go-on to thrive in a competitive business environment. There are several requirements in place to help firms achieve this goal.

Firms must maintain a balance between their commercial and government business. There is also a limit on the total dollar value of sole-source contracts an 8(a) firm can receive while in the program. The limit is $100 million or five times the value of the firm’s primary NAICS code.

In addition, SBA district offices monitor and measure the progress of participating 8(a) firms. It does this through annual reviews, business planning collaboration and systematic evaluations. SBA’s role in this regard is discussed later in this course and in the other modules that compose this four part series.
How the program works.

Notes:
The program is driven by several key components. SBA plays a pivotal role, but the core of the program is focused on business development assistance, business development support, finding contract opportunities and marketing.

The most important role, however, is played by 8(a) firms themselves. Each of these components is explained in the following sections.
As the administrator of the program, SBA provides program policy guidance, reviews and certifies eligible clients, assigns SBA personnel -- Business Opportunity Specialists -- to approved 8(a) firms, provides business development assistance, helps in identifying potential contract opportunities and reviews the progress of 8(a) companies.

SBA’s role is to build a strong resource-rich program -- that helps 8(a) firms become and remain competitive in the economic mainstream.
Aiding firms with business development assistance is the core of the program. This assistance takes many forms, but includes, business counseling and mentoring; online and traditional training; surety bond guarantees; contract marketing guidance; acquire federal government surplus property; and, other forms of management and technical assistance.

Competitive strength comes from knowledge, financial support and technical assistance – all of which can be gained through SBA’s business development initiatives.
Business Development Support
How the Program Works

- Helping firms:
  - register in the System for Award Management (SAM)
  - find contract opportunities
  - maintain a current business plan with a procurement strategy
  - and other support
- Working with agencies and prime contractors to direct contracts to small firms
- Assigning Business Opportunity Specialists (BOS) to work individually with participating 8(a) firms

Providing management, technical and financial assistance is one aspect of the program. Another key dimension is providing business development support to 8(a) clients. This SBA support is varied and can include:

Helping 8(a) program clients register in the System for Award Management or SAM, formerly known as the CCR--- which is a national database of firms seeking to do business with the federal government as well as prime contractors. SBA will also help firms to understand and use government tools to find contract opportunities, assists clients in developing and maintaining a current business plan with a defined procurement strategy, and provides assistance in many other ways.

Importantly, SBA also works with federal agencies and prime contractors ----- encouraging them to set aside, breakout or otherwise make contracts available to 8(a) and other small firms. In other words, SBA markets the technical capabilities of small businesses to federal buying entities.

In addition, each 8(a) firm is assigned a Business Opportunity Specialist by the SBA. The assigned specialist helps guide the 8(a) business during its tenure in the program. This direct assistance from the SBA is an integral part of the 8(a) Business Development Program.
The federal government buys in excess of $500 billion dollars in goods and services each year.

Government-wide procurement goals help define another aspect of the 8(a) program. Such goals establish procurement targets for agencies that benefit small disadvantaged businesses and other small firms.

SBA personnel, specifically Procurement Center Representatives, work closely with government and private organizations to identify procurement opportunities for small businesses and to help target specific acquisitions for 8(a) participating firms.

In addition, government policy and SBA staff encourage federal agencies to meet or exceed annual small business procurement goals. The current government-wide goal for prime and subcontracts to small disadvantaged businesses is 5%. Overall, however, the government-wide small business goal for all prime contracts is 23%.

Other government-wide procurement goals include: 5 percent of prime and subcontracts for women-owned small businesses; 3 percent of prime and subcontracts for Hubzone businesses and 3 percent of prime and subcontracts for service-disabled veteran-owned small businesses.
Finally, in describing how the program works, the most important role is played by the 8(a) firms, themselves.

SBA may be able to open some doors, but it is up to the 8(a) firms in the program to be competitive and to market themselves effectively.

It’s all about preparation and self-marketing. Successful 8(a) firms capitalize on available business development resources, educate themselves on government and corporate buying needs, and market themselves based on their skills and ability to support the procurement needs of multiple organizations.
Eligibility
8(a) Business Development Program

Eligibility.

Notes:
Basic Eligibility Requirements

Eligibility

- Ability of the firm’s owners and managers to meet individual eligibility requirements
- Ability of the firm to meet business eligibility requirements
- Nature and structure of the business
- Potential for the business to perform successfully

13 CFR 124.101-124.112

A small business must be owned and controlled by a socially and economically disadvantaged individual or individuals to participate in the 8(a) program. There are, however, four fundamental considerations that define eligibility.

The first is the ability of the firm’s owners and managers to meet individual eligibility requirements. Second, is the ability of the firm to meet business eligibility requirements. The third requirement evolves around the nature and structure of the business. And finally, the fourth requirement focuses on the potential for the business to perform successfully. Taken together, the mix of these requirements defines 8(a) program eligibility.

Notes:
People presumed to be socially disadvantaged are individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identification as a member of certain groups without regard to their individual qualities.

Notes:
Individuals are presumed to be socially disadvantaged, if they are a U.S. citizen and a member of one of the following groups: Black Americans, Asian Pacific Americans, Hispanic Americans, Native Americans, and Subcontinent Asian Americans.

A business can also qualify for the 8(a) program if the firm is owned by an Indian tribe, an Alaska Native Corporation, a Native-Hawaiian Organization or a Community Development Corporation.

Other individuals can be admitted to the program, if they can show through a “preponderance of the evidence” that they are disadvantaged because of race, ethnicity, gender, physical handicap, or they have lived in an environment isolated from the mainstream of American society.

Evidence of individual social disadvantage must include: (1) at least one objective distinguishing feature that has contributed to social disadvantage, such as race, ethnic origin, gender, physical handicap or other feature that is not common to individuals who are not socially disadvantaged; (2) personal experiences of substantial and chronic disadvantage in American society; and, (3) negative impact on entry into or advancement in the business world because of the disadvantage.
Preponderance of Evidence
Eligibility – Socially Disadvantaged

• Generally, preponderance is evidence of a quality and quantity which leads the decision maker to objectively conclude that the existence or truth of facts asserted is more probable than not...

Again, other individuals can be admitted to the program, if they can show through a “preponderance of the evidence” that they are disadvantaged.

Generally, preponderance is evidence of a quality and quantity which leads the decision maker to objectively conclude that the existence or truth of facts asserted is more probable than not.
The 8(a) Program is not intended to benefit individuals who have accumulated significant wealth.

Persons considered to be economically disadvantaged are socially disadvantaged individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities.

Individuals with an adjusted personal net worth of $250,000 or greater, excluding the ownership interest in the applicant’s business, equity in their primary residence, or unavailable pension funds, will not be considered economically disadvantaged.
Net Worth Criterion
Eligibility – Economically Disadvantaged

• To meet economic eligibility requirements for the program, a firm’s net worth must be less than $250,000 -- after excluding the individual’s equity in the firm, unavailable pension funds and equity in the primary residence

13 CFR 124.104

This is an important aspect of the program.

To meet economic eligibility requirements for the 8(a) program, an individual’s adjusted net worth must be less than $250,000 -- after excluding the individual’s equity in the firm, unavailable pension funds and equity in the primary residence.
Other factors are also considered in determining economic disadvantage. These factors include: individuals may not have excessive personal income or personal assets; individuals with an average two-year income over $250,000 are not considered economically disadvantaged; and, individuals with total personal assets over $4.0 million are not considered economically disadvantaged.
Ownership and Control
Eligibility

• Persons or principals used to determine, socially and economically disadvantaged status, must be the direct and unconditional majority owners (at least 51%) of the applicant business.
• Individuals used as the basis to determine program eligibility must also be engaged full time in the daily management and operation of the business.

13 CFR 124.105-124.106

Persons or principals used to determine, socially and economically disadvantaged status, must be the majority owners, representing at least 51 percent of the applicant business. If the firm’s ownership structure is that of a partnership, limited liability company or corporation, there must be evidence showing that the individual or individuals representing at least 51% of ownership qualify as socially and economically disadvantaged.

Individuals used as the basis to determine program eligibility must also be engaged full time in the daily management and operation of the business.

Notes:
When reviewing eligibility requirements, specific to ownership and control, the disadvantaged individual used to determine eligibility must: hold the highest position of President or Chief Executive Officer, Managing Partner, or LLC Managing Member; be the highest compensated individual in the firm; have the ability to hire and fire employees, including the person with the critical license for the business; be responsible for setting policies; have the ability to commit the firm to contract obligations; and, have the ability to control the budget and financial disbursements.

Ownership and control -- eligibility factors - are carefully considered by the SBA when reviewing 8(a) client applications. A firm must meet these requirements to be eligible for the program.
Eligibility for the program requires applicants to be citizens of the United States.

In addition, firms applying to the program must meet specific small business size standards as established by the SBA and demonstrate sound management and technical experience in the firm’s field of business. Finally, unless waived, an applicant firm must have been in business for at least two years and the owner must have at least two years of experience in the field in which the firm seeks certification.
Only small businesses are eligible to participate in the 8(a) program.

An eligible 8(a) firm must be classified as a small business – in accordance with SBA’s size standards, based on its primary industry or NAICS code, including any business relationships or affiliates.

A firm’s size is determined either by the average of three years of revenues, if it’s a service or retail business, or by the average number of employees, if it is a manufacturer, dealer, wholesaler or construction firm.
In determining a firm’s eligibility or readiness for the 8(a) program, SBA evaluates the firm’s management capability and potential for success. As such, the applicant business must:

- be in operation for at least two years in its primary industry or field – as verified by revenues reported in federal tax returns in the last two years;
- show evidence of financial capability;
- be able to demonstrate sound management and technical experience;
- be able to show that it has performed well on previous contracts; and,
- must have the necessary personnel, licenses, certifications, facilities, equipment and other capacities to perform on future contracts.
Waiver of the Two Year Rule
Eligibility -- Citizenship, Size, Management & Time

- Two year rule...
- Reasons that may justify a waiver of the two year rule...
  - Individual or individuals upon whom eligibility is to be based have substantial and demonstrated business management experience
  - Applicant has demonstrated technical expertise to carry out its business plan with a substantial likelihood for success if admitted to the 8(a) BD Program
  - Client applicant has adequate capital to carry out its business plan as a participant
  - Applicant has a record of successful performance on contracts from governmental and nongovernmental sources in the primary industry category
  - Client applicant has, or can demonstrate its ability to timely obtain the personnel, facilities, equipment, and any other requirements needed to perform such contracts as a participant

13 CFR 124.107(b)(i)

Although there is a “two year rule” regarding eligibility, SBA may in some circumstances waive this rule and a business operating for less than two years can be approved for the 8(a) program. For a waiver to be granted, certain circumstances as described in the slide must be demonstrated to justify a waiver.
SBA seeks well qualified and eligible businesses with good character to participate in the 8(a) program. Integrity of program participants is critical to the SBA and the U.S. taxpayer. As such, good character is a foundational component in determining a firm’s eligibility in the 8(a) program.

Lack of good character may be demonstrated in a variety of ways including: adverse information regarding possible criminal conduct by the applicant or its principals; violations of any SBA regulations; firms or individuals who have been debarred or suspended from federal contracting; individuals who have been indicted, entered a guilty plea or have a civil judgment against them; any principal who is incarcerated or on parole or probation; evidence showing that the firm knowingly submitted false information during the application process; and/or any firm or any of its principals that have failed to pay financial obligations owed to the federal government.

Notes:
Application Process
8(a) Business Development Program

PLEASE NOTE: SBA will be updating the application process in 2013 and updated user information and guides will be substituted as available....

Module 1 – Setting Expectations

Application process.

Notes:
Applying to the 8(a) BD Program

Application Process

• STEP 1. Verify eligibility compliance
• STEP 2. Gather what you need (supporting documentation)
• STEP 3. Review user guide & sample 8(a) application
• STEP 4. Ask questions
• STEP 5. Register in the System for Award Management (SAM)
• STEP 6. Register in SBA’s General Login System (GLS)
• STEP 7. Complete and submit the online 8(a) program application

If you feel you are qualified and only when you are ready to apply – should you apply for 8(a) program certification.

The application process is not difficult. However, like any important application process it does require solid preparation, meaningful thought and a certain level of due diligence. It makes sense to do it right, the first time. No business wants to waste time and resources going through the motions and then not realizing what is expected.

So, we recommend that seven steps be followed in the application process. Each of these steps is discussed in the following.
Before you begin the application process, verify eligibility requirements:

- Business must be owned and controlled by a socially and economically disadvantaged individual
- Must be able to demonstrate potential for success
- Small based on SBA size standards for small business concerns
- Unconditionally owned and controlled by one or more disadvantaged individuals who are US citizens and who are of good character

Not every business is eligible for 8(a) program certification. Before you begin the application process, make sure you meet core eligibility requirements. This is step one.

The applicant business must be owned and controlled by a socially and economically disadvantaged individual. The business must be able to demonstrate potential for success. It must be small based on SBA size standards for small business concerns, and it must be unconditionally owned and controlled by one or more disadvantaged individuals who are US citizens and who are of good character.
Step 2. Gather What You Need
Application Process

The 8(a) program is statutorily authorized and specific eligibility requirements are strictly adhered-to and monitored by the SBA.

As you prepare to apply for 8(a) program certification, you will be asked to provide, identify, demonstrate and validate much information. Therefore, it’s important to assemble key business, ownership, tax and other pertinent information to have readily available during the application process and BEFORE you attempt to complete the electronic 8(a) program application. This is step two.

Such information at a minimum, should include: general business information, recent business tax returns, personal federal tax returns for principals, citizen documentation for owners, ownership documentation, such as articles of incorporation or LLC agreement, and other basic information that supports 8(a) program eligibility requirements.

Use the hyperlinked – checklist – to review and better understand what supporting documentation will be required by the SBA.
All of the steps in the application process are important, step three however, is particularly helpful.

SBA has prepared a guide to help clients navigate the application and annual review process. It is called: User Guide for Initial 8(a) Program Applicants and Firms Returning for 8(a) Annual Review. The guide, especially part 3, pages 5-45, will give you the opportunity to familiarize yourself with what you will be asked and what information is needed to complete the official application.

It is highly recommended that you do not attempt to complete the actual electronic 8(a) program application until you have reviewed the user guide and gathered all documents you need to complete the application. Use the hyperlink to access the user guide.
As mentioned earlier, no business wants to waste time and resources going through the motions and then not getting what is expected. That is why step four is critical.

You don’t know what you don’t know. Make a point of becoming informed. Review eligibility requirements, the checklist, user guide, documentation you gathered, and then, importantly, ask questions of SBA district office staff and others, experienced and qualified in the 8(a) program.
Step five, register in the System for Award Management.

To do business with the federal government and to be certified under the 8(a) program, you must register in the System for Award Management or SAM, which is a database and government-wide single point of vendor registration. Within the SAM system, you must also complete the Small Business Supplemental Page. Use the hyperlink to learn more about the SAM system and to register your business.
Step 6. Access & Register in GLS (General Login System)

Application Process

Step six, access and register in the General Login System.

To apply for 8(a) certification, you must register for an account in SBA’s General Log-in System, more commonly referred to as GLS. The GLS system provides a single log-in point for all SBA services. This single-entry point streamlines and simplifies service delivery to our clients.

It is easy to register for a GLS account, if you don’t already have an account. Once you register and establish a GLS ID and password, keep this information in a safe and readily available place. It is also important to note, that you will have to update your password every 90 days.

To access the 8(a) program electronic application, you will first have to login to SBA’s GLS system.

Notes:
Step 7. Complete and submit the 8(a) electronic application.

When you are ready to complete the electronic application, login to the GLS system with your ID and Password.

Once your login is accepted, the Welcome screen is displayed. Click “OK” and then click on “8aSDB Application.” For more information about accessing the GLS system and the electronic 8(a) program application, refer to the user guide.

Hyperlinks for both the GLS login page and the user guide are provided for your convenience and future reference.

Notes:
Key Questions & Answers
8(a) Business Development Program

Module 1 – Setting Expectations

Key questions and answers.

Notes:
Sometimes the best approach to learn about a program is to review frequently asked questions and answers. Several good sources for such information include: 13 CFR 124 -- which is a comprehensive review of the 8(a) program and developed in a question and answer format; 8(a) program certification FAQs; and, FAQs about acquiring surplus property.
Resources and assistance.

Notes:
### Resources & Tools

**Resources and Assistance**

- Federal Acquisition Regulations  
  - [https://www.acquisition.gov/far](https://www.acquisition.gov/far)
- Acquisition Central  
  - [https://www.acquisition.gov/](https://www.acquisition.gov/)
- FAR Part 19 – Small Business Programs  
  - [http://www.acquisition.gov/far](http://www.acquisition.gov/far)
- Code of Federal Regulations (13CFR)  
- Federal Business Opportunities  
  - [http://www.fbo.gov](http://www.fbo.gov)
- SBA-Government Contracting  

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Numerous resources are available to assist individuals who are interested in learning more about and participating in the 8(a) Business Development Program.

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Notes:
Resources & Tools
Resources and Assistance

- Learn more about:
  - 8(a) Program Certification FAQs
  - Initial 8(a)Applicant User Guide
  - SAM Registration
  - SBA Size Standards
  - 8(a) Business Development Program
  - WOSB Program
  - HUB Zone Program

- Local (client) resources:
  - SBA district office (Business Opportunity Specialists)
  - Procurement Technical Assistance Center (PTAC)
  - Government Contracting Classroom (free online courses)
  - SCORE chapter
  - Small Business Development Center
    - SBA/SBDC Program Office
    - Women’s Business Center
      - SBA/WBC Program

Use these resources to become better informed and improve your chances of being a successful participant in the 8(a) program.

Notes:
Thank you for taking the time to learn about the 8(a) Business Development Program.

Much information has been discussed and we hope it is helpful. Please contact us with any additional questions you may have. In addition, this is the first module in a four-part Pre-8(a) Business Development Program, training series. Consider viewing all of the modules in SBA’s online Government Contracting Classroom, as they become available.

Thank you.
Hyperlinks Contained in the Workbook

• Checklist for Preparing the 8(a) Application
  – http://www.sba.gov/sites/default/files/files/supplemental%208(a)%20program%20application%20checklist.pdf

• User Guide for Initial 8(a) Program Applicants

• Federal Acquisition Regulations
  – https://www.acquisition.gov/far

• 13 CFR 124

• 8(a) Program Certification FAQs
  – https://sba8a.symphlicity.com/applicants/faqs

• Acquire Surplus Property

• Acquisition Central
  – https://www.acquisition.gov/

• System for Award Management
  – http://www.sam.gov

• FAR Part 19 – Small Business Programs
  – http://www.acquisition.gov/far

• Access & Register in GLS
  – https://eweb.sba.gov/gls/dsp_addcustomer.cfm?IMAppSysTypNm=8ASDB

• Code of Federal Regulations (13CFR)
• Federal Business Opportunities

• SBA-Government Contracting

• Learn more about:
  – [Non-manufacturer waivers](http://www.sba.gov/aboutsba/saprograms/gc/index.html) (SBA information)
  – [SBA Size Standards](http://www.sba.gov/aboutsba/saprograms/gc/index.html)
  – [8(a) Business Development Program](http://www.sba.gov/aboutsba/saprograms/gc/index.html)
  – [HUB Zone Program](http://www.sba.gov/aboutsba/saprograms/gc/index.html)

• Local (client) resources:
  – [SBA district office](http://www.sba.gov/aboutsba/saprograms/gc/index.html)
  – [SCORE chapter](http://www.sba.gov/aboutsba/saprograms/gc/index.html)
  – [Small Business Development Center](http://www.sba.gov/aboutsba/saprograms/gc/index.html)
    • [SBA/SBDC Program Office](http://www.sba.gov/aboutsba/saprograms/gc/index.html)
    • [SBA/WBC Program](http://www.sba.gov/aboutsba/saprograms/gc/index.html)