You don’t just need a bank. You need the people behind the bank.

We’re the bank that understands our role. Always behind you—on the ready to support you. Our Business Advantage Checking offers all the things your business needs. Because a bank should be built around your business goals, not the other way around.

Let’s meet and build something together.
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ON THE COVER: April Lukasik, photo courtesy of Bright & Early Children’s Learning Centers.
America’s 30 million small businesses are the driving force of our nation’s economy, and I am proud to lead a team of professionals dedicated to helping them start, grow, expand and recover. For more than 65 years, the U.S. Small Business Administration has been an advocate and ally of entrepreneurs, helping them at every stage of the business lifecycle. Whether they are a startup seeking capital; an established business seeking guidance on expanding to new markets through export opportunities or government contracts; or a business, nonprofit, homeowner or renter needing help recovering from a declared disaster, the SBA has their back.

I am honored to serve as a member of President Trump’s Cabinet and represent the interests of America’s small businesses. The President’s pro-growth policies, including tax cuts and workforce development initiatives, are aimed at making it easier for entrepreneurs to invest in their businesses and employees. The President believes that when small businesses succeed and create jobs, our economy grows and our nation thrives.

As Administrator of the SBA, I have visited hundreds of small businesses and each of the SBA’s 68 district offices in all 50 states. Every entrepreneur has a different story about what inspired them to take a risk on starting or growing a small business. No matter their industry, location or level of experience, the SBA serves as a resource to help them turn their dreams into realities. Many entrepreneurs have told me their business simply would not exist without the help of the SBA—from the guaranteed loans that provided the funding they needed to realize their goals of owning a small business, to the advice they got on writing a business plan or conducting market research, to the disaster aid they received when it seemed all hope had been lost. Throughout this issue of our resource guide, you will read stories of successful entrepreneurs who received assistance from the SBA. These successes are the motivation for the work we do.

Of course, we can’t do it alone. We are honored to have the expertise of our resource partners, including Small Business Development Centers, Women’s Business Centers, Veterans Business Outreach Centers and SCORE chapters in communities nationwide. Through education, training and mentorship, these experts help entrepreneurs increase their potential and propel their businesses forward.

We at the SBA like to say we power the American Dream. Nowhere is that dream more apparent than in the work entrepreneurs do to invest in their communities and create economic opportunities for others. Over half of the U.S. workforce either owns or works for a small business, and small businesses create two out of every three net new jobs in the private sector. Small businesses invigorate neighborhoods and cities, making them vibrant places to live, work and raise a family. I encourage all entrepreneurs to leverage the opportunities detailed in this resource guide to power their own American Dream.

Regards,

Linda McMahon
SBA Administrator
GEICO for your business, too.

Running a business takes a lot of hard work. We're here to make it easier by helping you save time and money. Get a quote today.

geico.com/business  |  1-866-509-9444  |  Local Office
Bankwell can help you find the right financing for your business, whether it’s to:

- Buy or refinance commercial real estate,
- Expand or invest in your business,
- Purchase inventory or equipment, or
- Finance ongoing operations or expenses.

Visit Bankwell for all of your lending and banking needs.

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NORWALK | STAMFORD | WESTPORT | WILTON

Member FDIC | Equal Housing Lender
SBA Connecticut District Office
280 Trumbull St., second floor
Hartford, CT 06103
(860) 240-4700
sba.gov/ct
@SBA_Connecticut

District Director Letter

Welcome to the 2019 edition of the U.S. Small Business Administration Connecticut District Office’s Small Business Resource Guide. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, and recover after a disaster. The SBA Connecticut District Office works with an extensive network of business advisers and lenders to help Connecticut’s 342,000 small businesses at every stage of development.

Last year, across Connecticut, we empowered the state’s small businesses to:

- Find an ally, advocate or mentor via our SBA Resource Partner network, which includes SCORE, Small Business Development Centers, Women’s Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access over $317 million in SBA-guaranteed loans using banks, credit unions, community-based lenders, and microlenders. The SBA Connecticut district was one of the top performers in the New England region with a higher number of loans and financing amounts. These loans created or retained over 6,300 jobs in the state and helped our small business owners buy needed equipment and build/renovate facilities.
- Gain $444 million in federal contracts.

Stay up to date on SBA events near you and get valuable Connecticut business information by following us on Twitter at @SBA_Connecticut. Register for email updates at sba.gov/updates. Use our resource guide to power your dream of starting, growing, or expanding your small business here in Connecticut.

Sincerely,

Anne Hunt
Connecticut District Director

District Director
Anne R. Hunt
(860) 240-4670
anne.hunt@sba.gov

Deputy District Director
Julio Casiano
(860) 240-4896
julio.casiano@sba.gov

Assistant District Director
for Economic Development
Moraima Gutierrez
(860) 240-4654
moraima.gutierrez@sba.gov

Bridgeport Senior Area Manager/
Veterans Affairs Officer
Frank Alvarado
(203) 335-0427 or (860) 240-4650
frank.alvarado@sba.gov

Lender Relations Specialist
William Tierney
(860) 240-4894
william.tierney@sba.gov

Lender Relations Specialist
John Xu
(860) 240-4672
john.xu@sba.gov

Economic Development Specialist
Lisa Powell
(860) 240-4892
lisa.powell@sba.gov

Economic Development Specialist
Jessica Rivera
(860) 240-4638
jessica.rivera@sba.gov

Administrative Officer
Tanisha Baptiste
(860) 240-4671
tanisha.baptiste@sba.gov
LOCAL BUSINESS ASSISTANCE

Bitten by the Business Bug

How SBA-backed loans helped one woman turn a flagging pest control business into an ever-expanding enterprise.

WRITTEN BY ZACK HAROLD
Rebecca Fyffe first worked at ABC Humane Wildlife Control & Prevention Inc., a pest control business in suburban Chicago, Illinois, for a college summer job. She was on a different career path when she got a call from her old employer. The president of ABC needed to take a medical sabbatical, and the company wanted Fyffe to take over in his absence. Fyffe had studied public policy, pre-law, and epidemiology in addition to university-level research on pesticides. Not content with just keeping the seat warm, Fyffe began making improvements to the company’s operations during her year at the helm. “Because of that I was made CEO,” she says. That was in 2001. Fyffe was just 25 years old, the youngest pest control company CEO in the nation and one of only a few women in a business dominated by men.

She continued to look for ways to grow the company. At the time, ABC focused its efforts solely on nuisance wildlife control. Fyffe saw a lucrative opportunity in urban bird management. She had long been concerned about pigeons. Growing up, one of her young cousins contracted encephalitis from pigeon droppings, which led to epilepsy, blindness, and eventually death. Fyffe studied the birds and how to mitigate their threat, which brought her to the conclusion that improvements could be made in urban pigeon control. She found more effective solutions were needed to make the mitigation material more durable for city use. Fyffe knew she could do better, but to get the new venture off the ground, ABC needed to borrow money to invest in training, equipment, and insurance. The company was hesitant to take on the financial risk, so Fyffe offered an alternative solution: allow her to launch a new company that would specialize in pigeon management. She would run that company in addition to her duties at ABC.

She launched Landmark Pest Management in 2010 with four employees. Fyffe still needed to borrow money, which would be more difficult now that she didn’t have an established business standing behind her. Thanks to workshops hosted by the SBA-supported Women’s Business Development Center, Fyffe applied for an SBA-backed 7(a) loan through Chase Bank. A conventional loan would have allowed her to mortgage the warehouse facility she needed, but nothing more.

“We would have maxed out our ability to borrow,” Fyffe says. “That would not have worked for our business.” Because of SBA backing, Chase was willing to offer Fyffe a larger line of credit, which allowed her to get the warehouse as well as the uniforms, tools, and materials she needed. “We couldn’t have done it without the SBA,” she says.

Landmark established its reputation from its first contract, installing netting on a bridge project in Chicago. This bridge became the Chicago Transit Authority’s showpiece for bird control. Within two years, Landmark was one of the main companies providing bird deterrent systems in Chicago. Fyffe used the money she made to purchase ABC and merge the two companies in 2012.
LOCAL BUSINESS ASSISTANCE

“

We couldn’t have done it without the SBA.”

Rebecca Fyffe
Founder
Landmark Pest Management

The company has grown to 85 employees with 50 trucks on the road every day, working alongside the biggest construction firms in the country. Still, Fyffe challenges herself by finding ways to expand the company. In addition to its work in Illinois, Landmark does business in Michigan, Indiana, and Missouri. Fyffe is considering expansion to California and New York.

Landmark has continued to use its science-based methodology and proprietary technology to expand its offerings. The company is a leader in bedbug science, pioneering a special DNA test to detect infestations with a relatively small sample. Fyffe’s team is also testing a new nontoxic fungi spore that could be used to kill the pests. The company’s fastest growing sector is food production applications. Inspectors shut down factories if they find a pest, even if the animal has already been caught in a trap. Fyffe’s company developed a trap that is equipped with sensors that allow Landmark to dispatch technicians as soon as a pest is captured. Although Fyffe has used conventional loans for these expansions, she credits her first SBA-backed loan and her Women’s Business Development Center guidance with teaching her how to craft a growth plan and pitch ideas to lenders.

“We might not have been able to access that without the SBA,” she says.
Our Local SBA Resource Partners

SBA’s Resource Partners are independent organizations that are funded through SBA cooperative agreements or grants.

SCORE
Visit sba.gov/score to start working on your business goals.

Fairfield County Chapter
111 East Ave., suite 317
Norwalk
(203) 831-0065
fairfieldcounty.score.org

Satellite offices:
Fairfield
Fairfield Public Library
1080 Old Post Road
(203) 831-0065

Greenwich
Greenwich Library
101 W. Putnam Ave.
(203) 831-0065

Bridgeport
Housatonic Community College
Beacon Hall, room 337
900 Lafayette Blvd.
(203) 445-9814

Shelton
Greater Valley Chamber of Commerce
10 Progress Drive
(203) 925-4981

Greater Hartford Chapter
280 Trumbull St., second floor
Hartford
(860) 519-5851
greaterhartford.score.org

Satellite offices:
East Hartford
East Hartford Public Library
840 Main St.
(860) 290-4331

Enfield
Asnuntuck Community College
170 Elm St.
(860) 253-3162

Farmington
Farmington Public Library
6 Monteith Drive, route 4
(860) 673-6791 x204

Glastonbury
Glastonbury Chamber of Commerce
2400 Main St.
(860) 659-3587

Manchester
Manchester Chamber of Commerce
20 Hartford Road
(860) 646-2223

New Britain
New Britain Chamber of Commerce
185 Main St., suite 423
(860) 229-1665

Rocky Hill
Rocky Hill Library
33 Church St.
(860) 258-7621

Simsbury
Simsbury Library
725 Hopmeadow St.
(860) 658-7663

South Windsor
South Windsor Chamber of Commerce
22 Morgan Farms Drive #6
(860) 644-9442

Vernon
Tolland County Chamber of Commerce
30 Lafayette Square
(860) 872-0587

West Hartford
West Hartford Chamber of Commerce
948 Farmington Ave.
(860) 521-2300

Greater New Haven Chapter
110 Washington Ave., third floor
North Haven
(203) 865-7645
newhaven.score.org

Women’s Business Centers
For your nearest Women’s Business Center, visit sba.gov/women.

The Entrepreneurial Center
University of Hartford
Project Director Milena Erwin
(860) 768-5681 or (860) 768-5667
erwin@hartford.edu
222 Pitkin St.
East Hartford
260 Girard Ave.
Hartford
hartford.edu/wbc

Women’s Business Development Council
Southwest
Project Director Megan Wormser
184 Bedford St., suite 201
Stamford
(203) 353-1750
mwormser@ctwbdc.org
ctwbdc.org

Women’s Business Development Council
South Central
Project Director Kenyetta Banks
412 Roosevelt Drive
Derby
(203) 751-9550
kbanks@ctwbdc.org
ctwbdc.org

Women’s Business Development Council
Southeast
Project Director Laura Stetler
300 State St., suite 419
New London
(860) 574-9246
lstetler@ctwbdc.org
ctwbdc.org
Satellite offices:
Branford
Shoreline Chamber of Commerce
764 E. Main St.
(203) 488-5500

Cheshire
Cheshire Chamber of Commerce
195 S. Main St.
(203) 272-2345

Hamden
Hamden Memorial Library
2901 Dixwell Ave.
(203) 287-2680

Middletown
Middletown Business Counselor
100 Riverview Center, suite 230
(203) 388-9508

Mystic
Greater Mystic Chamber of Commerce
62 Germanville Ave.
(860) 388-9508

New London
Public Library of New London
63 Huntington St.
(860) 388-9508

New Milford
New Milford Chamber of Commerce
24 Main St.
(860) 355-1191 x207

Newtown
Newtown Municipal Center
3 Primrose St.
(203) 794-1404

Ridgefield
Ridgefield Library
472 Main St.
(203) 794-1404

Waterbury
Silas Bronson Library
267 Grand St.
(203) 574-8225

O'Connor Belting, a Delaware family-owned business, expanded with the help of an SBA-guaranteed 7(a) loan.

Veterans Business Outreach Center of New England
Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

Director Marco Capaldi
132 George M. Cohan Blvd.
Providence, RI
(401) 427-6536
mcapaldi@cweonline.org
vbocnewengland.org
LOCAL BUSINESS ASSISTANCE

Your Advocates

The SBA’s offices of advocacy and ombudsman are independent voices for small business within the federal government.

Advocacy
When you need a voice within the federal government for your interests as a small business owner, the SBA’s regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

Your advocate helps with these small business issues:
» if your business could be negatively affected by regulations proposed by the government
» if you have contracting issues with a federal agency

» when you need economic and small business statistics
The SBA’s Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman
Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA’s national ombudsman.

The ombudsman’s office helps you:
» resolve regulatory disputes with federal agencies

» reduce unfair penalties and fines
» seek remedies when rules are inconsistently applied
» recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA’s national ombudsman. These events are posted periodically on the ombudsman website, sba.gov/ombudsman.

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments.

To submit a comment or complaint through the online form, visit sba.gov/ombudsman/comments. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.
How to Start a Business in Connecticut
Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics
Even if you’re running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research
Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, https://cbb.census.gov/sbe. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning
Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Get your business started on the right footing using the concord-sots.ct.gov online tool. If you operate an existing foreign entity that is formed under the laws of another jurisdiction, you can also use the site to register your certificate of authority, visit cerc.com.

Name Registration
Register your business name with the county clerk where your business is located. If you’re a corporation, also register with the state.
Taxes
As a business owner, you should know your federal tax responsibilities and make some basic business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

Whether you are a new or an experienced business owner, there are new tax law changes that may affect your business. As the IRS works to implement the Tax Cuts and Jobs Act, signed into law December 2017, you can access the latest information on irs.gov/tax-reform to better understand the new tax law implications and how they affect your bottom line.

» Tax Assistance Center
Hartford
135 High St.
(860) 594-9200

» State Taxes
Connecticut Department of Revenue Services
Taxpayer Service Center
450 Columbus Blvd., suite 1, Hartford
(860) 297-5962
drsbustax.ct.gov

Social Security
If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance and forms, socialsecurity.gov/employer or (800) 772-1213. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification
The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms, call (800) 870-3676, for the employer hotline, call (888) 464-4218 or e-mail I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It’s the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety
All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit dol.gov for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor, (800) 321-6742 or visit osha.gov.

» Connecticut Department of Labor
200 Folly Brook Blvd., Wethersfield
(860) 263-6000
ctdol.state.ct.us

» OSHA
38 Wolcott Hill Road, Wethersfield
(860) 263-6900
www.ctdol.state.ct.us/osha/osha.htm
Employee Insurance
Check with your state laws to see if you are required to provide unemployment or workers’ compensation insurance for your employees. The Workers’ Compensation Commission administers the workers’ compensation laws of the State of Connecticut with the ultimate goal of ensuring that workers injured on the job receive prompt payment of lost work time benefits, and attendant medical expenses. Visit wcc.state.ct.us or call (800) 223-9675.

For health insurance options, call the Small Business Health Options Program at (800)706-7893 or visit healthcare.gov/small-businesses/employers.

Employee Responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

The Connecticut Child Support Enforcement program helps parents enforce and modify their child support orders.

Support Enforcement Services
414 Chapel St.
New Haven
(800) 228-5437

Intellectual Property
Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. Intellectual property may be valuable assets for small businesses and entrepreneurs, and are important to consider in the development of any business plan.

Patents and Trademarks
For information and resources about U.S. patents and federally registered trademarks: Visit uspto.gov or call the U.S. Patent and Trademark Office Help Center at (800) 786-9199.

A patent for an invention is the grant of a property right to an inventor, issued by the patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention.

There are three types of patents:
- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state. For information visit uspto.gov/inventors.

A trademark or service mark includes any word, name, symbol, device, or any combination used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others, and to indicate the source of the goods/services.

Trademarks and service marks may be registered at both the state and federal level with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit uspto.gov/trademarks.

State Trademark
Articles of incorporation, trademark registration with the secretary of state 30 Trinity St., Hartford (860) 509-6002 concord-sots.ct.gov

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

U.S. Copyright Office
U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. Southeast, Washington, DC (202) 707-3000 or toll free (877) 476-0778 copyright.gov

Chambers of Commerce
Avon
(860) 675-4832
Bethel
(203) 743-6500
Bloomfield
(860) 242-3710
Bridgeport region
(203) 335-3800
Bristol
(860) 584-4718
Brookfield
(203) 775-8282
Burlington
(860) 506-7789
Canton
(860) 693-0405

Disability Compliance
For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit ada.gov.

Environmental Regulations
State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free, confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services, visit nationalsbeap.org/states/list.

Disability Compliance
For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit ada.gov.

Environmental Assistance programs offers employers step-by-step instructions for processing income withholding orders for child support. “A Guide to an Employer’s Role in the Child Support Program” is available at the Office of Child Support Enforcement’s website at acf.hhs.gov/programs/css > employer responsibilities. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

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New Haven
(800) 228-5437

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There are three types of patents:
- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state. For information visit uspto.gov/inventors.

A trademark or service mark includes any word, name, symbol, device, or any combination used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others, and to indicate the source of the goods/services.

Trademarks and service marks may be registered at both the state and federal level with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit uspto.gov/trademarks.

State Trademark
Articles of incorporation, trademark registration with the secretary of state 30 Trinity St., Hartford (860) 509-6002 concord-sots.ct.gov

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

U.S. Copyright Office
U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. Southeast, Washington, DC (202) 707-3000 or toll free (877) 476-0778 copyright.gov

Chambers of Commerce
Avon
(860) 675-4832
Bethel
(203) 743-6500
Bloomfield
(860) 242-3710
Bridgeport region
(203) 335-3800
Bristol
(860) 584-4718
Brookfield
(203) 775-8282
Burlington
(860) 506-7789
Canton
(860) 693-0405
Reeves Clippard used the business knowledge he acquired in the SBA Emerging Leaders program to grow A/R Solar in Seattle, WA.
Small business is no small task.
So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.
Local Agent | ProgressiveCommercial.com
Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.

Business plans help you run your business
A good business plan guides you through each stage of starting and managing your business. You’ll use your business plan as a roadmap for how to structure, run, and grow your new business. It’s a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they’ll see a return on their investment. Your business plan is the tool you’ll use to convince people that working with you—or investing in your company—is a smart choice.

Pick a business plan format that works for you
• There’s no right or wrong way to write a business plan. What’s important is that your plan meets your needs.
• Most business plans fall into one of two common categories: traditional or lean startup.
• Traditional business plans are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long.
• Lean startup business plans are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

Which business plan format is right for you?

Traditional Business Plan
• This type of plan is very detailed, takes more time to write, and is comprehensive.
• Lenders and investors commonly request this plan.

Lean Startup Plan
• This type of plan is high-level focus, fast to write, and contains key elements only.
• Some lenders and investors may ask for more information.
TRADITIONAL BUSINESS PLAN FORMAT

You might prefer a traditional business plan format if you're very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don’t have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

Executive Summary
Briefly tell your reader what your company is and why it will be successful. Include your mission statement, your product or service, and basic information about your company’s leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description
Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

Explain the competitive advantages that will make your business a success. Are there experts on your team? Have you found the perfect location for your store? Your company description is the place to boast about your strengths.

Market Analysis
You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management
Tell your reader how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or LLC.

Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes or CVs of key members of your team.

Service or Product Line
Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. Share your plans for intellectual property, like copyright or patent filings. If you’re doing research and development for your service or product, explain it in detail.

Marketing and Sales
There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

Funding Request
If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

Financial Projections
Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly —projections. Make sure to clearly explain your projections, and match them to your funding requests.

This is a great place to use graphs and charts to tell the financial story of your business.

Appendix
Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

TRADITIONAL BUSINESS PLAN CHECKLIST

- Executive summary
- Company description
- Market analysis
- Organization and management
- Service or product line
- Marketing and sales
- Funding request
- Financial projections
- Appendix
LEAN STARTUP PLAN FORMAT

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan.

Lean startup formats are charts that use only a handful of elements to describe your company’s value proposition, infrastructure, customers, and finances. They’re useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. You can search the web to find free templates of the Business Model Canvas, or other versions, to build your business plan.

We’ll discuss the nine components of the Business Model Canvas version here.

Key Partnerships
Note the other businesses or services you’ll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

Key Activities
List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers or using technology to tap into the sharing economy.

Key Resources
List any resource you’ll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don’t forget to leverage business resources that might be available to women, veterans, Native Americans, and HUBZone–certified businesses.

Value Proposition
Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships
Describe how customers will interact with your business. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

Customer Segments
Be specific when you name your target market. Your business won’t be for everybody, so it’s important to have a clear sense of who your business will serve.

Channels
List the most important ways you’ll talk to your customers. Most businesses use a mix of channels and optimize them over time.

Cost Structure
Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you’ll face pursuing it.

Revenue Streams
Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

If you fail to plan, you are planning to fail.”

Benjamin Franklin
Programs for Entrepreneurs

SBA’s Emerging Leaders program helps grow businesses.

Business executives looking for their next educational opportunity will find it in the SBA’s Emerging Leaders program.

Participants in the intense seven-month Emerging Leaders entrepreneurship program are selected through a competitive process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions. Emerging Leaders graduates have reported gaining more than $300 million in new financing and securing over $2.16 billion in government contracts. For information about the Emerging Leaders program, visit sba.gov/emergingleaders.

Online Resources for Entrepreneurs

Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The SBA’s free Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.

Courses include:
- writing your business plan
- small business legal requirements
- small business financing options
- digital and traditional marketing to win customers
- disaster recovery
- cyber security and crime prevention

Entrepreneurs receive business counseling and assistance at the Philadelphia SBA district office in King of Prussia.
Need entrepreneurship training?
Entrepreneurship training is available through the SBA’s programs for veterans, sba.gov/veterans, at military installations around the world. These programs are open to active duty service members, those transitioning out of service, National Guard and Reserve members, veterans of all eras, and military spouses. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs.

Veterans Business Outreach Centers, sba.gov/vboc, provide business training and counseling to those interested in starting, purchasing, or growing a small business.

Boots to Business is an entrepreneurial education and training program offered by the SBA as part of the Department of Defense’s Transition Assistance Program. Service members transitioning out of active duty and military spouses are eligible for Boots to Business.

During the course, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations that host the Transition Assistance Program, both in and out of the contiguous United States.

Boots to Business: Reboot delivers the Boots to Business curriculum to veterans of all eras, members of the National Guard and Reserve, and military spouses in their local communities. Register for either program at https://sbavets.force.com.

If you’re a service-disabled veteran or a spouse, the SBA’s Service-Disabled Veteran Entrepreneurship Training Program provides guidance on starting or growing your small business, visit sba.gov/ovbd.

Interested in doing business with the government?
Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting opportunities can receive training through the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans: VIP Start, VIP Grow, and VIP International.

» VIP Start is for companies wanting to enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.

» VIP Grow is the core curriculum which assists companies in developing strategies to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.

» VIP International is for companies that want to enter or expand their federal and commercial contracting opportunities overseas.

Loan Fee Relief
To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. To learn more, contact your local SBA district office or ask your SBA Lender about the Veterans Advantage program, sba.gov/loans.

Learn about the Service-Disabled Veteran-Owned Small Business certification program on page 49.

Have an employee who was called to active duty?
Ask your local SBA district office or lender about the Military Reservist Economic Injury Disaster Loan program. If you meet the eligibility requirements, you may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve.
April Lukasik started her first Bright & Early Children’s Learning Center in 1997 with her mind on what she wanted for her own family. As the mother of small children, April needed high quality care that suited her schedule; she could not find it, so she created what she needed in her community. With SBA-backed financing and business counseling on how to run pro formas and projections, April’s small business has grown into a network of well-known centers across the state. The SBA helped fulfill April’s wishes for a new business direction while also giving her time with her children. Once enrollees at her first center, April’s daughter, Sydney, and son, Zachary, now tech-adept millennials, often help with the business’s social media marketing.

- **What challenge did you have?** I’m an optimist and I see opportunity everywhere, so I really wanted rapid growth. The challenge is securing financing for a new center, since it has no track record, traditional financing is more difficult.

- **What was the SBA solution?** I have been able to qualify for SBA-guaranteed funding, which is more flexible in this regard. I have opened three centers in the past 18 months and each project becomes more efficient with each opening. The SBA makes it easier and timelier to finance with the lower down payment criteria. My SBA Lender also provides working capital built into the total project cost, which is critical for a new center because it takes a few months to fill.

- **What benefit did this have for you?** I’ve just closed on my ninth SBA-backed loan, and because of this financing, I’ve created a brand of childcare and early education with thousands of graduates. I’ve created more than 120 jobs across our five centers and built a business model that brings me personal and professional fulfillment. I was able to bring on a full-time regional director this year and that has been such a blessing. I can focus on what I do best: new business development. Once I got over the hurdle of opening multiple locations, everything fell into place and expansion occurred at a faster pace.
The SBA makes it easier and timelier to finance with the lower down payment criteria.”

April Lukasik
Founder and President, Bright & Early Children’s Learning Centers
A Deal is Inked

An SBA loan helps these entrepreneurs succeed in the challenging printing market.

WRITTEN BY Pam Kasey
hen Mark Moralez’s employer, the owner of Printing Palace in Santa Monica, California, told him in 2014 he’d found a buyer for the business, Moralez reacted with shock. “Why?” his boss asked. “Do you want to buy it instead?”

The idea surprised Moralez, but it was appealing. He’d been in the industry for more than 20 years and at Printing Palace for a decade. As general manager, he managed nine employees and took care of the business as if it were his own; many customers assumed he was the owner. He and his husband, John Briggs, discussed a possible purchase over lunch. “It wasn’t something I was looking to do, I was just trying to take control of my own destiny,” Moralez says. He was scared, but the couple decided to take the leap.

Moralez and Briggs visited their credit union and were quickly disappointed. The loan officer wouldn’t take the risk. “He decided that printing was a dying industry and there was no way he was going to fund us,” Moralez said.

In frustration, Moralez posted about the setback on Facebook. His social network came to his aid; the post got him the attention of an SBA Lender—as high up as the bank’s vice president, Mark Morales. This SBA Lender decided the couple deserved the chance, and Moralez and Briggs soon qualified for SBA funding. They received a 7(a) loan of $1.1 million toward the $1.4 million purchase, enabling Moralez and Briggs to buy Printing Palace in 2015.

It was a challenging time to invest in printing. “There were probably 20 printers in our area 10 years ago, and there are probably four now,” Moralez says. “The industry has changed a lot, even in the past three years. What used to be 20 to 30 percent of our business is now 50 to 60 percent, and that’s on-demand, digital, quick, turned around in a day.” The couple has met the challenge, giving up equipment they owned for five new digital printers they lease. They also added an architectural plan printer in response to frequent customer requests. “It’s not a huge moneymaker, but it meets demand and it’s a profitable unit,” Moralez says.

What sets Printing Palace apart in a changing industry is the shop’s commitment to customer service. “Everybody wants to do online printing,” he says. “What keeps us going, and we’re doing well, is that we cater to people who are frustrated with that—or who just want to come in and feel things and talk to somebody who’s knowledgeable about the product.” Printing Palace’s website touts its print-industry veterans who take pride in delivering jobs on time. Moralez and Briggs have earned high reviews online.

Moralez sought certification early on as an LGBT-owned business. He serves as president of his local chapter of the Los Angeles Gay & Lesbian

Mark Moralez believes that what sets Printing Palace apart in a changing industry is his talented work force and their customer service.
If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

Mark Moralez
Owner
Printing Palace

Chamber of Commerce, giving Printing Palace prominence in a loyal market. “We’ve also done some charity work for Human Rights Campaign and Equality California, we’ve donated money and free printing. Those causes are near and dear to our hearts.”

At a time when print shops routinely struggle and fail, Printing Palace has secured its place. “Revenues have stayed steady,” Moralez says. “But we’ve streamlined everything, so we’re a lot more efficient and profitable than we were. In an industry that peaked 10 years ago and has slowly been in decline, the fact that we can stay where we are and make it profitable is a strong indication of how well we’re doing.”

The pressure is real. “Now everybody is relying on us, and the weight falls on my shoulders,” Moralez says. “It’s more work than I’ve ever done in my life, but it’s been a good thing. I’m glad we did it.”

For those seeking business financing, Moralez has this advice: do your research and find an SBA Lender who wants to work with you. “Then, go for it,” he says. “If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

SBA-backed Loans

For small business owners and entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. If you are eligible and cannot obtain conventional financing with reasonable rates and terms, the SBA guarantee reduces a lender’s risk of loss in the event of a default on the loan. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your SBA Lender in accordance with your terms.

Lender Match

Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch. The SBA’s online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.
Need Financing?

Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA’s Largest Financing Program
If you’re unable to get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

**MAX LOAN AMOUNT:** $5 million

**INTEREST RATE:** generally prime + a reasonable rate capped at 2.75 percent

**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

**GUARANTEE:** 50 to 90 percent

SBA Express Loan
Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

**MAX LOAN AMOUNT:** $350,000

**INTEREST RATE:** for loans less than $50,000, prime + 6.5 percent; for loans of $50,000 and greater, prime + 4.75 percent

**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital.

**GUARANTEE:** 50 percent

CAPlines
Meet your revolving capital needs with lines of credit. CAPlines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

504 Certified Development Company Loan Program
If you do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for your business, ask about the 504 loan program. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

**MAX LOAN AMOUNT** (up to 40 percent of the total project): up to $5 million; $5.5 million for manufacturing or energy public policy projects

**INTEREST RATE:** below market fixed rates for 10, 20 or 25 year terms

**TERMS:** 20 or 25 years for real estate or long term equipment, 10 years for general machinery and equipment

**GUARANTEE:** the lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

**SPECIAL CONDITION:** a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10 percent

Microloan Program
Eligible businesses can start up and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from $500 to $50,000 and access free business counseling from microlenders.

**INTEREST RATE:** loans less than $10,000, lender cost + 8.5 percent; loans $10,000 and greater, lender cost + 7.75 percent

**TERMS:** lender negotiated, no early payoff penalty

Community Advantage Program
Financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.
## FUNDING PROGRAMS

**SBA Lenders**

Our SBA Lenders serve all of Connecticut unless otherwise noted.

<table>
<thead>
<tr>
<th>Town</th>
<th>Bank Name</th>
<th>Phone Number</th>
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<tr>
<td>BRANFORD</td>
<td>Guilford Savings Bank</td>
<td>(203) 458-5481</td>
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<tr>
<td>BRIDGEPORT</td>
<td>People's United Bank</td>
<td>(203) 338-7215</td>
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<tr>
<td>CANTON</td>
<td>Collinsville Savings Society</td>
<td>(860) 693-5008</td>
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<tr>
<td>CHESHIRE</td>
<td>Webster Bank</td>
<td>(203) 271-7344</td>
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<tr>
<td>COS COB</td>
<td>First Bank of Greenwich</td>
<td>(203) 629-8400</td>
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<tr>
<td>DANBURY</td>
<td>Housatonic Industrial Development Corp.</td>
<td>(203) 743-0306</td>
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<td></td>
<td>Savings Bank of Danbury</td>
<td>(203) 731-5442</td>
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<td>Union Savings Bank</td>
<td>(203) 791-7249</td>
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<td>ENFIELD</td>
<td>Farm Credit East</td>
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<td>(860) 767-4414</td>
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<td>GLASTONBURY</td>
<td>Berkshire Bank</td>
<td>(860) 298-2054</td>
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<td>GROTON</td>
<td>Charter Oak Federal Credit Union</td>
<td>(860) 446-3331</td>
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<td>Chelsea Groton Savings Bank</td>
<td>(860) 448-4124</td>
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<td>HAMDEN</td>
<td>Bankwell Bank</td>
<td>(475) 202-5099</td>
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<td></td>
<td>Community Investment Corp.</td>
<td>(203) 776-6172 x125</td>
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<td>HARTFORD</td>
<td>Bay Colony Development Corp.</td>
<td>(781) 478-3650</td>
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<td>BDC Capital Corp.</td>
<td>(860) 218-2901</td>
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<td></td>
<td>CDC New England</td>
<td>(781) 928-1133</td>
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<td>Hartford Economic Development Corp.</td>
<td>(860) 727-9224</td>
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<tr>
<td>TD Bank</td>
<td>(860) 757-5226</td>
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<td>United Bank</td>
<td>(860) 512-2396</td>
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<tr>
<td>JEWETT CITY</td>
<td>Jewett City Savings Bank</td>
<td>(860) 376-4444</td>
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<tr>
<td>LAKEVILLE</td>
<td>Salisbury Bank &amp; Trust Co.</td>
<td>(860) 435-9801</td>
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<tr>
<td>LITCHFIELD</td>
<td>Litchfield Bancorp</td>
<td>(860) 567-9401</td>
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<tr>
<td>MIDDLETOWN</td>
<td>Liberty Bank</td>
<td>(860) 344-7316</td>
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<td>NAUGATUCK</td>
<td>ION Bank</td>
<td>(203) 720-5338</td>
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<td>NEW HAVEN</td>
<td>Key Bank</td>
<td>(203) 789-2824</td>
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<td>(203) 364-2966</td>
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<tr>
<td>NORTH HAVEN</td>
<td>Connex Credit Union</td>
<td>(203) 603-5713</td>
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<td>NORWALK</td>
<td>Connecticut Community Bank</td>
<td>(204) 254-6339</td>
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<td>M&amp;T Bank</td>
<td>(203) 915-1229</td>
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<td>NORWICH</td>
<td>Dime Bank</td>
<td>(860) 859-4300</td>
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<td>Eastern Connecticut Savings Bank</td>
<td>(860) 425-0131</td>
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<tr>
<td>PUTNAM</td>
<td>Easthampton Savings Bank</td>
<td>(860) 928-7921</td>
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<td>Putnam Bank</td>
<td>(860) 823-0957 x3067</td>
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RIDGEFIELD
Fairfield County Bank Corp.
(203) 431-7455

ROCKY HILL
Nutmeg State FCU
(860) 513-5783

ROWAYTON
Laurel Road Bank
(203) 309-4498

SALISBURY
National Iron Bank
(860) 435-2581

SHELTON
JPMorgan Chase
(914) 281-6415

Wells Fargo Bank
(203) 225-5888

Simsbury Bank & Trust Co.
(860) 651-2057

STAMFORD
First County Bank
(203) 462-4208

Patriot National Bank
(203) 252-5939

Stamford Federal Credit Union
(203) 977-4701 x112

STRATFORD
Citibank
(203) 386-3169

SUFFIELD
First National Bank of Suffield
(860) 804-3019

THOMASTON
Thomaston Savings Bank
(860) 283-6150

TORRINGTON
Torrington Savings Bank
(860) 496-2152 x3114

WEST HARTFORD
Santander
(617) 585-3235

WESTPORT
Bank of America
Merrill Lynch
(203) 571-5123

HSBC Bank
(203) 341-8609

Newtek Small Business Services
(203) 454-9653

WINDSOR
Windsor Federal Savings & Loan Association
(860) 688-8511

WINSTED
Northwest Community Bank
(860) 379-7561 x302

OUT OF STATE LENDERS
Celtic Bank
(904) 821-7158

CEI 7(a) Financing
(207) 209-0294

Citizens Bank
(401) 468-6127

Grow America Fund
(212) 682-1106 x222

Home Loan Investment Bank
(401) 739-8800 x898

Independence Bank
(401) 471-6319

Live Oak Bank
(910) 790-5867 x316

Noah Bank
(203) 328-8143 x2201

Northeast Bank
(617) 585-3200

Ocean State Business Development Authority
(401) 454-4560

Radius Bank
(407) 483-5045

Shinhan Bank America
(646) 843-7393

United Central Bank
(972) 487-1505

Unity Bank
(908) 713-4306

VEDC
(212) 231-4313

Westfield Bank
(413) 572-4222

Woori America Bank
(212) 244-3000 x6650

Bay Colony Development Corp.
Serving Litchfield, Hartford, Tolland, and Windham counties
1601 Trapelo Road, suite 222
Waltham
(781) 478-3653
eadams@baycolony.org
baycolony.org

Ocean State Business Development Authority
Serving Middlesex, New London, and Windham counties
(401) 454-4630
osbda.com

Community Advantage Lenders
Accion
(617) 615-1598

Community Investment Corp.
2315 Whitney Ave., suite 2B
Hamden
(203) 776-6172 x133
ckoster@ciclending.com

Community Certified Development Companies
Community Investment Corp.
2315 Whitney Ave., suite 2B
Hamden
(203) 776-6172 x133
ckoster@ciclending.com

Accion
(617) 616-1598
accion.org

Community Economic Development Fund
965 E. Main St.
Meriden
(203) 235-2333 or (888) 835-2333
jbzdrya@cedf.com

Community Investment Corp.
2315 Whitney Ave., suite 2B
Hamden
(203) 776-6172 x133
ckoster@ciclending.com

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15 Lewis St., suite 204
Hartford
(860) 527-1301
fernandor@hedco-ct.com
hedco-ct.com
Small businesses power our economy.

The SBA powers small businesses.

Whether you dream of transforming your business idea into a thriving company, growing your customer base, or expanding into new markets or locations, the SBA is here for you. We offer programs, expertise, and access to capital that will empower you to take your small business to the next level of success.

Stop by your local SBA office or visit SBA.gov to learn how you can move your business forward with confidence.

Louise Fascia Romeo & Carmen Romeo
FASCIA’S CHOCOLATES
Waterbury, CT

Fascia’s Chocolates has grown for 54 years, thanks to time-honored tradition, an eye on the future and support from commercial lenders at Ion Bank. For businesses of all sizes, we make success all kinds of easier.

See how a bag of nuts turned into a chocolate dream at IonBank.com/stories or call us toll free at 877.729.4442.

Member FDIC / Preferred SBA Lender
Assistance with Exporting

Businesses that export are less dependent on any one market. Exporting also broadens the market and stabilizes sales for those who make seasonal products.

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating.

You can:
- learn how to export
- participate in foreign trade missions and trade shows
- obtain services to support foreign market entry
- translate websites to attract foreign buyers
- design international marketing products or campaigns

Financing for International Growth

The International Trade Loan can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.

Max loan amount: $5 million
Interest rate: generally prime + a reasonable rate capped at 2.75 percent
Terms: up to 25 years for real estate, up to 10 years for equipment
Guarantee: up to 90 percent

Exporters looking to meet their short-term capital needs can use the Export Working Capital Program. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.

Max loan amount: $5 million
Interest rate: negotiated between lender and business, fixed or variable rate
Terms: typically one year, cannot exceed three years
Guarantee: up to 90 percent

Expert Advice on Exporting

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Also, visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.
Investment Capital

Looking for investors? You might find leads in our Small Business Investment Company online directory.

If you own a U.S. small business, you could receive capital from a Small Business Investment Company that is regulated by the SBA. Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Small businesses then receive a loan, equity (a share of ownership an investment company gets in a business), or a combination of both.

Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive an investment from an SBIC. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. Search the SBIC directory by visiting sba.gov and clicking on Funding Program and then Investment Capital.
R&D Opportunities for Next Gen Entrepreneurs

If you are engaged in high-risk research and development, your small business may be eligible to compete for funding to develop your tech and get it to market.

Do you work in one of these areas?
- advanced materials
- agTech
- artificial intelligence
- biomedical
- cybersecurity
- energy
- first response
- national security
- space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America’s Seed Fund, provide more than $2.5 billion in early stage capital through more than 4,000 new awards annually.

How it works
Every year, 11 participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals through a competitive process, and if successful, enter a three phase awards program.

- Phase I, the proof-of-concept stage, typically lasts from 6-12 months, often providing $100,000-$225,000.
- Phase II, the full R&D period, lasts about 24 months and typically provides $600,000-$1.5 million.
- Phase III, the commercialization stage, where you seek public or private funds for your venture.

How else does your startup benefit? The funding agency does not take an equity position or ownership of your business. The federal government also has a protection period in which it does not disclose your reports and data.

Visit sbir.gov to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

Participating agencies:
- Department of Agriculture
- Department of Commerce
- National Institute of Standards and Technology
- National Oceanic and Atmospheric Administration
- Department of Defense
- Department of Education
- Department of Energy
- Department of Health and Human Services
- Department of Homeland Security
- Department of Transportation
- Environmental Protection Agency
- NASA
- National Science Foundation
After the Flood

A South Carolina fabric business rebounds bigger and better with the help of an SBA disaster loan.

written by Carlee Lammers

A fter floodwaters devastated his family business, Michael Marsha visited the SBA and received something not many others could give him: security. Marsha is the owner and president of Forest Lake Drapery and Upholstery Fabric Center Inc. in Columbia, South Carolina. The fabric store started in 1964 as an offshoot of L.A. Marsha Textile Co., a closeout fabric store owned by his father and grandfather. Marsha took over the family business in 1990 and worked to grow it into something bigger. “I grew it slow, he says. "I didn’t borrow money. I just took the cashflow over the years and grew it into a big, big company. I didn’t really have a banker at all. I didn’t really need one."

When catastrophic flooding hit South Carolina in October 2015, water destroyed Marsha’s entire fabric inventory and nearly destroyed the lower level of his store, wrecking structural havoc, tearing out sheetrock and destroying the carpeting. The damages came to about $1.4 million. Crews spent hours cleaning after the floods receded. All that was left of Marsha’s business was a shell.

He had to act fast. Marsha bought a space two doors down from his store. Marsha kept his inventory in the upper level of his original store and cut the fabric in his new space. Lenders made offers to help him rebuild, but Marsha wanted better terms. He was speaking to state officials about the flood when he met some SBA disaster assistance specialists.

Marsha recalled how he felt at the time: “I couldn’t crawl back into business, I needed to sprint back into business."

He received a low-interest, fixed-rate SBA
The SBA bent over backward to help me get back in business. I couldn’t have asked for a better situation. I really couldn’t.”

Michael Marsha
Owner/President
Forest Lake Drapery and Upholstery Fabric Center

disaster loan for $735,000, which Marsha used to rebuild the property, replace inventory, and install storm shields to protect the property from future floods.

Forest Lake Fabrics reopened a year later and saw back-to-back months of record sales. He rebuilt even stronger and was excelling. SBA assistance didn’t stop with construction. Marsha still regularly consults with his local SBA district office staff for help with online marketing.

“Not only does SBA disaster assistance lend you money, but local staff help me find out ways to make money to make sure I’m in a profitable situation to pay them back,” he says. “It’s security.”

Now, three years after the flood, Marsha is doing so well, the SBA recently presented him with the Phoenix Award for Outstanding Small Business in Disaster Recovery. “The SBA bent over backward to help me get back in business,” Marsha says. “I couldn’t have asked for a better situation. I really couldn’t.”

Working Together

The SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance to those affected by a disaster. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. The SBA provides loans to businesses of all sizes, nonprofits, homeowners, and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit sba.gov/disaster.
Three Brothers Bakery is no stranger to difficult times. The business got its start in Chrzanow, Poland in the early 1800s as Morris Jucker’s Bakery. Jucker’s twin boys, Sigmund and Sol, started out in the business in 1932 when a baker’s strike meant only family members could work the ovens—this started a lifetime of camaraderie and partnership between the brothers. They worked together through the outbreak of World War II and the invasion of Poland, enduring internment in a Nazi concentration camp when they were 19. After their liberation, Sigmund and Sol Jucker joined their younger brother, Max, and immigrated to America. Living in Houston, Texas, the three brothers returned to their family roots and established their bakery in 1949, near one of the city’s bayous on Braeswood Boulevard. Today, the three locations of the kosher Eastern European bakery are owned by Sigmund’s son Bobby Jucker and his wife, Janice.

The family has continued to weather storms. Hurricane Ike in 2008 brought 12 inches of rain, destroying the bakery roof. Hurricane Harvey in 2017 poured four and a half feet of water...
into the building. Photos of the bakery’s submerged parking lot went viral on social media.

After each disaster, the family had some money for recovery, but not nearly enough. There was so much to purchase, so much to repair. Each time, Three Brothers turned to the U.S. Small Business Administration’s disaster assistance program for help.

The SBA was a saving grace for the Juckers, providing money and resources they wouldn’t otherwise have access to. “If it weren’t for the SBA, we would’ve been out of business—twice,” Janice Jucker says. “There was no way we would have had the cash to recover.”

Houston is recovering, but there’s still work to be done. “People are buying sofas and socks,” Janice Juckers says, “But they are not yet buying as many cakes and other baked goods.” She remains optimistic for a full recovery. The Juckers are also leading an effort to craft legislation that would encourage consumers to shop in areas affected by a disaster—to help rebuild broken economies.

With help from their local SBA district office, the bakery is rebranding, working on a new website, and investing in new marketing strategies. “Everything the SBA does—everything they do—is good,” she says.
How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Verification & Processing
An SBA loss verifier will estimate the total loss to your property damaged by the disaster. A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

- Terms may go up to 30 years. The SBA sets terms based on each borrower’s ability to repay, no early payoff fees or penalties.
- Rates are low, based on the type of loan and if you have credit available elsewhere.

For Physical Damages
A business of any size and any nonprofit may borrow up to $2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

- A homeowner may borrow up to $200,000 to repair/replace primary residence damage.
- A homeowner or renter may borrow up to $40,000 to repair/replace damage to personal property, including vehicle losses.

For Economic Injury
The SBA also offers economic injury disaster loans for up to $2 million to help meet working capital needs caused by a disaster.

- Who are eligible: small businesses, small agricultural cooperatives, small aquaculture businesses, and most nonprofits.
- Economic injury assistance is available regardless of whether the business suffered any property damage.

Closing & Funds Disbursement
Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center, if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to $25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.
How to Prepare Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You’ll be in a better position to contribute to the economic recovery of your community.

Establish a protocol to communicate with employees outside of the office to ensure they and their families are safe. Test the procedures regularly.

Keep your plan and all related documents in a digital format or in an accessible, protected, off-site location.

Review your insurance coverage
- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down after a disaster.

Establish a solid supply chain
If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Set yourself up to be able to get key supplies from companies outside your area, if possible.
- Create a contact list of important contractors and vendors you plan to use in an emergency.
- Make sure you know your suppliers’ recovery plans.

Plan for an alternative location
- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.

Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.

The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.
Surety bonds help small businesses win construction, supply, and service contracts by providing the customer with a guarantee the work will be completed. Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the Surety Bond Guarantee Program. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

Small businesses that often come to the SBA for surety bonds:

- Startups and firms in business less than three years
- Businesses with credit issues or internally prepared financial statements
- Subcontract trades with a desire to establish their own bonding as a prime contractor
- Those wishing to increase their current bonding limits

Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.

Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.

The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.

Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.
For Public and Private Prime Contracts and all Subcontracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies

Cost of contract: up to $6.5 million

SBA reimburses surety companies in case of default

90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000

80 percent for all other small businesses.

For Federal Contracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies—

if a guarantee would be in the best interest of the government

Cost of contract: up to $10 million

SBA reimburses surety companies in case of default

90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000

80 percent for all other small businesses.

SBA’s QuickApp Program

Typically, small businesses provide financial statements and other documentation when applying for surety bond guarantees. This process is streamlined under the SBA’s QuickApp program, which is for contracts below $400,000. The streamlined application reduces the normal paperwork to a simple two-page application, and the small business does not need to file any financials with the SBA.

The SBA partners with 35 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at sba.gov/osg.

Questions?

Do you want to discuss the advantages of the SBA’s Surety Bond Guarantee Program or need to locate an SBA authorized agent? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153
Evans Capacitor Co. of Rhode Island was chosen as the SBA’s 2018 National Small Business Subcontractor of the Year for its customer care.

written by Jess Walker
Powering some of America’s greatest defense and aerospace technologies is a small product from a small business located in the smallest state. Evans Capacitor Co. of Rhode Island is a leading manufacturer of high energy density capacitors, battery-like components that can release stored electrical energy quickly—crucial in applications such as laser or radar systems.

“The best and most rewarding feeling is when we have visitors to our plant, be they customers, politicians, or even from the SBA, who look around and are truly astonished by what we do right here in East Providence,” says Charles Dewey, cofounder and CEO of Evans Capacitor. “They are always smiling and surprised when they see our great employees actually building these devices by hand.”

In 1996, Dewey and his cousin and cofounder Dave Evans spun Evans Capacitor out of an old family business. Dewey handled the business model and finances, and Evans spearheaded engineering and development. Evans’s hybrid capacitor invention, which combined electrolytic with electrochemical technology, had come to him in a dream. He made that dream into a reality, but the market for it was not immediately robust. A licensing deal with medical device producer Wilson Greatbatch Technologies incorporated the invention into capacitors for implantable defibrillators, jump-starting the young company.

Evans Capacitor has been a subcontractor since its beginning, with most products sold commercially to defense contractors. Its client base now extends into commercial aviation and the oil and gas industry. “Dave Evans and I decided early on that we would work on what we knew,” says Dewey. “He invented a lot of stuff, but only some things were business-viable. We stuck to what worked and built a niche.”

Evans Capacitor prides itself on its responsiveness to customers. When a client once needed a smaller product, the company repackaged its round capacitor into a square, which provided more energy using the same footprint. Another client’s comments about overheating resulted in a capacitor that reduced resistance by half, effectively doubling the power while decreasing the need for cooling. “Listening to our customers is critical so we know which direction to focus our efforts,” says Colin McClennan, vice president and general manager. It’s a practice that pays off in relationships and recognition: Longtime customer Lockheed Martin
nominated Evans Capacitor for the 2018 National Small Business Subcontractor of the Year, which the company went on to win.

The State Trade Expansion Program, administered by the SBA’s Office of International Trade, has helped Evans Capacitor smooth the peaks and valleys of production through expansion of its customer base. A national export initiative, the STEP grant awards matching funds to states and territory governments to help small businesses enter and thrive in international markets.

For the past two years, Evans Capacitor has used Rhode Island STEP funding to send representatives to global exhibits, create trade show materials, and revamp its website for international audiences. The company has been represented as far away as India, Spain, and the United Kingdom. “We’ve done programs with [STEP assistance] we likely wouldn’t have done otherwise,” says McClennan. “I expect we’ll continue using it.”

Running a small business can be hard, but the close-knit environment makes it worthwhile. When McClennan joined the company in 2000, he thought he’d live in Rhode Island for a year or so before moving back to Ohio. Eighteen years later, he still finds every day at the 47-employee plant engaging and ever-changing. “You’re able to have such an impact in a small business,” he says, “as opposed to working in a large corporation where the impact of your efforts might be much more diluted.”

Dewey is happy for other entrepreneurs to learn from Evans Capacitor’s experience. “We hope the SBA uses us as a model, especially to other small businesses looking to get into subcontracting and defense work,” he says. “It is a daunting undertaking for a commercial company, but it’s been our lives since day one, so maybe we can help.”

For other small businesses, no matter the industry, Dewey recommends they hone in on their niches. “Don’t stray, stay focused, and be the best you can be. As Dave says, ‘You have to play the hand you’re dealt.’ But you can learn to play it well.”

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How to do business with the government

1. Identify your product or service number at naics.com.

2. Search the FedBizOpps database (fbo.gov) or web.sba.gov/subnet to see if any federal agencies are looking for your product or service.

3. Attend an SBA district office workshop on contracting. Visit sba.gov/localassistance to find your local office.

4. Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.

5. Obtain a free DUNS number at fedgov.dnb.com/webform.

6. Register with the System for Award Management (sam.gov) to start doing business with the government.

7. See if you’re eligible for a contracting program and start the certification process. All required documents must be uploaded to certify.sba.gov before submitting an offer on a contract set aside for a specific program.
Government Contracting

Is it right for you? Government contracting can be a valuable tool to grow your small business, but it isn’t for everyone. Complete the following readiness assessment to help you decide whether your company can successfully compete for government contracts.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the government buy the product or service that you sell?</td>
<td>✔️</td>
<td>Continue to question 2.</td>
</tr>
<tr>
<td>Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?</td>
<td>✔️</td>
<td>Continue to question 3.</td>
</tr>
<tr>
<td>Confirm your answer to all of the following:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Is the majority owner(s) a U.S. citizen?</td>
<td>✔️</td>
<td>Continue to question 4.</td>
</tr>
<tr>
<td>• Does your company have a place of business in the U.S.?</td>
<td>✔️</td>
<td></td>
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<tr>
<td>• Is your business organized for profit?</td>
<td>✔️</td>
<td></td>
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<tr>
<td>• Does your business generate revenue?</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Do you have cash on hand to purchase working inventory, if needed?</td>
<td>✔️</td>
<td></td>
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<tr>
<td>Are you credit worthy?</td>
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<tr>
<td>• Visit an SBA Resource Partner for tips on repairing your credit.</td>
<td>✔️</td>
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<tr>
<td>• Talk to an SBA Lender about how to build credit.</td>
<td>✔️</td>
<td></td>
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<tr>
<td>Do you already have federal/state/local government contracting experience?</td>
<td>✔️</td>
<td>Continue to question 8.</td>
</tr>
<tr>
<td>Do you know where to find contracting opportunities?</td>
<td>✔️</td>
<td>Continue to question 9.</td>
</tr>
<tr>
<td>Do you have the following:</td>
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<tr>
<td>• A DUNS number?</td>
<td>✔️</td>
<td>Continue below.</td>
</tr>
<tr>
<td>• The NAICS codes and size standards for your industry?</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>• SAM registration?</td>
<td>✔️</td>
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<tr>
<td>Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?</td>
<td>✔️</td>
<td>Continue to question 3.</td>
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<tr>
<td>Confirm your answer to all of the following:</td>
<td></td>
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</tr>
<tr>
<td>• Is your company capable of fulfilling a government contract (e.g., time, staffing, and materials)?</td>
<td>✔️</td>
<td>Continue to question 4.</td>
</tr>
<tr>
<td>• Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>• Before you get into government contracting, make sure your accounting system is compatible with the government's requirements.</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>• This is a requirement for participation in some government contracting programs.</td>
<td>✔️</td>
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</tbody>
</table>

It sounds like you may be a good fit for government contracting! Visit your local SBA District Office or sba.gov/contracting for more information.
SBA Contracting Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.

The federal government sets aside contracts for small business, and these certification programs are designed to help you compete for and win federal contracts. Visit sba.gov/contracting to learn more about set-asides and whether one or more of these government contracting programs is right for your business.

**All Small Mentor-Protege Program**

Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort rewarded in the All Small Mentor-Protege Program, sba.gov/allsmallmpp. At the same time you’re gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business.

To qualify for this program:

» Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

» You must be certified as a small business within your NAICS industry classification and have experience in that field.

» Mentors and proteges must be organized for profit or as an agricultural cooperative.

» Mentors cannot own more than 40 percent equity in the protege’s business.

» An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

**8(a) Business Development Program**

If you’re an entrepreneur who is socially and economically disadvantaged, you can get business training and government contracting assistance through the 8(a) Business Development Program, sba.gov/8a. The program includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must meet the following criteria:

» qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character

» be controlled by a U.S. citizen who lives in the United States

» demonstrate a track record of work and that you have potential for continued success

Socially disadvantaged: those who have been subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups of people are assumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that they have suffered disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because the person has not had as much capital and credit opportunities compared to others in the same or similar line of business who are not socially disadvantaged.
The benefits:

» 8(a) businesses are assigned an SBA professional to help coordinate your business development assistance.

» You could be awarded an 8(a) sole-source contract up to $4 million for goods and services; $7 million for manufacturing, exceptions apply.

What is an 8(a) sole-source contract? A direct awarding of a contract to an 8(a) small business that can provide the needed services.

HUBZones
Businesses located in Historically Underutilized Business Zones, HUBZones, sba.gov/hubzone, must be certified to gain special access to federal contracts. To qualify for the program, a small business must:

» be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe

» be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, maps.certify.sba.gov/hubzone/map.

» have at least 35 percent of your employees residing in a HUBZone

Service-Disabled Veterans
If you’re a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA’s Office of Veterans Business Development at sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business.

Keep in mind
The SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.
Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here’s how to get certified:

1. Make sure you’re eligible
   - Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
   - A woman must hold the highest officer position and have managerial experience required to run the business.
   - One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register
   - Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify
   - Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA’s approved third-party certifiers (which costs a fee):
     - El Paso Hispanic Chamber of Commerce
     - National Women Business Owners Corporation
     - U.S. Women’s Chamber of Commerce
     - Women’s Business Enterprise National Council
   - All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status
   - Update your status as a woman-owned small business in sam.gov.

5. Search the database
   - Search the FedBizOpps database (fbo.gov) for your new business opportunity.
To schedule a meeting or to learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call 304.615.9884.

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