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ON THE COVER Vera Hall, courtesy of Innovative Performance Construction Co.
It is my honor to serve as Administrator of the U.S. Small Business Administration, leading a team of dedicated professionals—in Washington, and in communities across America—that is laser-focused on helping entrepreneurs recover from the impacts of the COVID-19 pandemic.

The SBA is here to support our nation’s small businesses by providing timely economic relief and access to invaluable resources for planning, launching, and expanding small businesses. America’s entrepreneurs are innovators and risk-takers. They are the catalyst for employment opportunities within their communities. During these unprecedented times, I am confident the small business sector will once again propel our economy to prosperity, just as it has over the last three years.

As a member of the President’s cabinet, I am honored to be the voice for America’s 30 million small businesses, advocating on behalf of every entrepreneur. Whether it’s seeking assistance with economic disaster recovery, access to capital, government contracting opportunities, or business mentoring, the SBA is ready and determined to help our customers succeed.

The SBA remains committed to continuing our support of America’s entrepreneurs and making an even bigger impact in communities across the country. In particular, the SBA is focused on elevating female entrepreneurs and our military veterans, expanding access to SBA resources among entrepreneurs in underserved markets, and continuing to prioritize disaster relief.

Within this resource guide, you will learn more about the tremendous tools the SBA provides small businesses through our 68 District Offices and numerous Resource Partners, such as our Small Business Development Centers, our SCORE mentoring network, Women’s Business Centers, and Veterans Business Outreach Centers. Featured in this guide are some of the remarkable success stories of entrepreneurs who partnered with the SBA to take their businesses to the next level. The SBA encourages you to also utilize these resources to help strengthen and meet your business goals.

Sincerely,

Jovita Carranza
SBA Administrator
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Reach an unparalleled audience of small business owners with the U.S. Small Business Administration’s Small Business Resource Guide.

contact info@newsouthmediainc.com

NEW SOUTH MEDIA

PUBLISHED BY
New South Media, Inc.
304.413.0104 | newsouthmedia.com

PUBLISHER
Nikki Bowman, nikki@newsouthmediainc.com

DESIGNER
Hayley Richard, hayley@newsouthmediainc.com

MANAGING EDITOR
Holly Leleux-Thubron, holly@newsouthmediainc.com

ASSOCIATE EDITORS
Pam Kasey, pam@newsouthmediainc.com

OPERATIONS MANAGER
Megan Hoyman, info@newsouthmediainc.com

ADVERTISING SALES DIRECTOR
Heather Millis McIntyre, heather@newsouthmediainc.com

ADVERTISING SALES
Kelley McGinnis, Bryson Taylor
sba@newsouthmediainc.com

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WRITER/EDITOR
Becky Bosshart
(202) 205-6677
rebecca.bosshart@sba.gov

DIRECTOR OF MARKETING
Paula Panniuli Tavares
paula.tavares@sba.gov

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Printed in the United States of America.

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Welcome to the SBA Mississippi District Office’s 2020-2021 edition of the Small Business Resource Guide. Through the years, this Guide has served as a valuable tool for start-up and existing small businesses and incorporates a wealth of information on SBA’s programs and services including SBA’s credit and non-credit programs, and provides guidance and direction for entrepreneurs and small businesses in order to start, grow, expand and recover. Please use this Guide as a “go-to quick ready-reference” to search for not only vital information on highly sought-after programs and services available from SBA, but also to find contact and other relevant details on additional resource organizations in the state of Mississippi that provide assistance and support to entrepreneurs and small businesses.

The SBA’s primary focus centers on Counseling, Capital, Contracts, and Disaster Assistance. The Guide includes information on SBA’s business loans, venture capital, surety bonds, certifications, and federal government contracting programs along with the critical disaster assistance SBA provides in times of federally-declared disasters for individual homeowners, renters, businesses of all sizes and non-profit organizations, in addition to other vital information needed. You’ll also find a listing of SBA-funded resource partners – including SCORE – America’s Counselors; our Veterans Business Outreach Center (VBOC); and the Mississippi Network of Small Business Development Centers (MSBDC). Each of these organizations provides free and confidential counseling, training, management and technical assistance to individuals, entrepreneurs, and small businesses throughout Mississippi. Furthermore, the Guide highlights state agencies, chambers of commerce, economic development organizations, in and out-of-state bank and non-bank active SBA lending partners, and other small business advocates throughout our state with whom SBA collaborates. SBA is also pleased to spotlight some successful small businesses in the country, including Mississippi’s 2020 Small Business Person of the Year.

I invite you to read this Guide, refer to it often, even share it with other entrepreneurs and small businesses so that you and they may take full advantage of SBA’s finance, entrepreneurial development, certifications and federal government contracting programs, which have been designed with you – the small business owner – in mind. For further information on SBA’s programs and services, conferences, workshops, seminars, free e-newsletters, special outreach events along with other key initiatives affecting small businesses locally and nationally, please visit our website at www.sba.gov and www.sba.gov/ms or visit and/or call our Mississippi District or Gulfport branch offices at (601) 965-4378 or (228) 863-4449. You may also get SBA’s information via Twitter, Instagram, Facebook and YouTube.

Remember that in our continuous journey of “supporting the formation, growth, prosperity and viability of Mississippi’s small businesses,” we are here to serve you! As our community continues its recovery from the health, social, emotional, and economic effects of the Coronavirus pandemic, we hope you know you can continue to count on the SBA for small business assistance. We’re in this together.

Sincerely,

Janita R. Stewart
District Director
LOCAL BUSINESS ASSISTANCE

How I Did It

Vera Hall
Principal & Managing Member
Innovative Performance
Construction Co.
Jackson, MS
With guidance from the SBA Mississippi District Office and her local Procurement Technical Assistance Center, Vera Hall positioned her small business to better compete for government contracts. Vera has over 10 years experience in construction management.

A college vocational class sparked her interest in the industry. As part of a class project, she helped replace her grandmother’s door—still standing as a reminder of her first project and how a small thing can do a world of good for someone. Vera knew she wanted her small business to capitalize on local SBA assistance so her team and community could benefit. A lifelong resident of Mississippi, Vera is working for change in her community of Jackson, helping renovate historic churches and affordable housing. Using SBA contracting assistance programs and surety bonding, Innovative Performance Construction has risen to prominence in the industry.

Challenge
It’s difficult to be a woman competing in the construction industry. Vera is not just doing the hard work to secure the contract, she’s also working to correct a perception. She knew that becoming a government contractor would empower her while also scaling up her small business. One of her biggest obstacles was figuring out the government contracting process. Bidding on and winning these projects can be a daunting process for a small construction firm. She needed expert business counselors who could guide Innovative Performance Construction through the process and provide best practices at no additional cost.

Solution
The Hinds Community College Small Business Development Center helped Vera startup her new small business. SBA Resource Partners across the state offer mentoring, counseling, and training for free or low cost to help entrepreneurs like Vera. Business Adviser James Bennett guided her on how to succeed as a government contractor. She took advantage of every course she could, increasing her business know-how on Requests for Proposals, negotiating, contract types, and the GSA schedule.

Innovative Performance Construction has also successfully completed large contracts with the help of SBA-backed surety bonding. Surety bond guarantees help small businesses get the bonding support they need to more successfully compete for construction contracts until they can qualify for bonding in the conventional market.

Also essential to Vera’s growth was the SBA Emerging Leaders program. She received business training and networking opportunities that accelerated the growth of her small business. In the class, she created a three-year growth plan, which requires the entrepreneur to review the fundamentals of business ownership. Vera committed to the seven-month program because she wanted to develop that long-term growth plan with business experts.

The SBA Mississippi District Office staff then directed Vera to the SBA 8(a) Business Development Program, which provides free business development education to better compete in the public sector. She had the opportunity to meet with government contracting specialists so that she could understand what agencies were looking for and how to best bid for these contracts. She got invaluable training on how to develop business systems and secured the Woman-owned Small Business certification. Innovative Performance Construction was also able to earn a HUBZone designation because its office is located in a historically underused business zone and employs people from this area, opening up more job opportunity for those who need it most. This designation allows special access to federal contracts.

Benefit
Vera says the key to success is executing effectively within your scope of financial capital and talent, ensuring you stay on schedule and within budget. Do that, and clients will keep coming back and referring you, she says. Vera started the construction company from her kitchen table and has grown it to over twenty employees with a second office in Jefferson County. She increased her employees’ earnings and added new benefits, like a 401k profit–sharing plan. This has had a significant effect on the quality of life for her team. 

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SBA Resource Partners

No matter your industry, location or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you start up and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

SMALL BUSINESS DEVELOPMENT CENTERS

950+
Small Business Development Centers

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at sba.gov/sbdc.

SCORE

300+
SCORE chapters

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation’s largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at sba.gov/score.

WOMEN’S BUSINESS CENTERS

100+
Women’s Business Centers

Women entrepreneurs receive business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

20+
Veterans Business Outreach Centers

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboic. Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.
Our Local SBA Resource Partners

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

SCORE
Visit [sba.gov/score](http://sba.gov/score) to start working on your business goals. Contact your local office to schedule an appointment.

**Metro Jackson Chapter**
Acting Chair Mary Harris
(601) 589-0949
mary.harris@scorevolunteer.org

**DeSoto Chapter**
Chair Doreen Graves
(901) 413-0771
doreen.graves.exec@gmail.com

**Northeast Mississippi Chapter**
Chair Michael Hale
(662) 988-3375
michael.hale@scorevolunteer.org

**Bolivar County Chapter**
Chair Janice Banyon
(662) 545-5421
janicebanyon@yahoo.com

**Hattiesburg Area Branch**
Chair Peter Stewart
(601) 951-0628
peter.stewart@scorevolunteer.org

**South Mississippi Branch—Biloxi**
Jeff Moore
(765) 603-0386
jeff.moore@scorevolunteer.org

Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.
Small Business Development Centers

Mississippi Small Business Development Center State Office & Inventor Assistance
University of Mississippi
122 Jeanette Phillips Drive
(662) 915-5001 or (800) 725-7232
msbdc@olemiss.edu
mssbdc.org

University of Mississippi SBDC
122 Jeanette Phillips Drive
(662) 915-1291
umsbdc@olemiss.edu

University of Mississippi SBDC
The Renaissance Center for Ideas–Tupelo Business Assistance Center
398 E. Main St.
(662) 680-6988

University of Mississippi SBDC
DeSoto Campus
Business Assistance Center
1150 Church Road W., suite Q
Southaven
(662) 915-1291

University of Mississippi Gulf Coast SBDC
The Innovation Center
1636 Popps Ferry Road, suite 207
Biloxi
(228) 396-8661
gcsbdc@olemiss.edu

Mississippi State University SBDC
MSU Business Incubator Building
Thad Cochran Research, Technology & Economic Development Park
60 Technology Blvd., suite 105E
(662) 325-8684
sbdc@cobilan.msstate.edu

Mississippi State University SBDC–Meridian Campus
Business Assistance Center
2212 Fifth St. #202
(601) 696-2286

City of Jackson SBDC
Warren Hood Building
200 S. President St.
(601) 960-1638

Hinds Community College/International Trade Center SBDC
1500 Raymond Lake Road, third floor
Raymond
(601) 857-3536

Hinds Community College SBDC–Rankin Campus
Business Assistance Center
3805 Highway 80 E.
Pearl
(601) 936-1817

University of Southern Mississippi SBDC
Trent Lott National Center
6197 Highway 49 S., room 215
Hattiesburg
(601) 266-5892
sbdc@usm.edu

Jackson State University SBDC
1400 JR Lynch St., suite 332, third floor
(601) 979-1100
infosbdc@jsums.edu

East Central Community College SBDC
52 Ninth St.
Decatur
(601) 635-6296
sbdc@eccc.edu

East Central Community College SBDC Business Assistance Center
Neshoba Business Enterprise Center (Tuesdays only)
1018 Saxton Airport Road, suite 101
Philadelphia
Call (601) 635-6296 to schedule an appointment
(601) 389-0803

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

Veterans Business Outreach Center
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.

Mississippi Veterans Business Outreach Center
Mississippi State University
60 Technology Blvd., suite 105D
Starkville
(662) 325-4990
vboc.msstate.edu
Your Advocates

The SBA 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, SBA advocates are here to assist. They analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits.

The office, [advocacy.sba.gov](http://advocacy.sba.gov), helps with these small business issues:

- if your business could be negatively affected by regulations proposed by the government
- when you need economic and small business statistics

The SBA Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, and federal agencies.

**Ombudsman**
Entrepreneurs who have an issue with an existing federal regulation or policy receive assistance from the SBA 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 national ombudsman. These events are posted periodically on the ombudsman website, [sba.gov/ombudsman](http://sba.gov/ombudsman).

To report how a proposed federal regulation could unfairly affect you, contact [advocacy.sba.gov](http://advocacy.sba.gov).

To submit a comment about how your business has been hurt by an existing regulation, visit [sba.gov/ombudsman/comments](http://sba.gov/ombudsman/comments).

To submit a comment or complaint through the online form, visit [sba.gov/ombudsman/comments](http://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 Mississippi

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 regulations is as important as knowing your market. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research
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.

To handle or process foods:
Mississippi State Board of Health
(601) 576-4700
www.msdh.ms.gov

Alcohol, tobacco, firearms:
U.S. Treasury Department Bureau of Alcohol, Tobacco and Firearms
Mississippi State Tax Commission
Alcoholic Beverage Control Bureau
(601) 923-7000
www.dor.ms.gov
For the Mississippi statistical register on such groups as the Board of Barber Examiners, the Board of Public Accountancy, and the Commission on Health Care, visit www.sos.ms.gov.

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 business decisions to comply with tax requirements. The IRS Small Business and Self-Employed Tax Center, irs.gov/businesses/small-businesses-self-employed, includes information on paying and filing income tax and finding an Employer ID Number.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. For the latest tax reform updates that affect your bottom line, visit irs.gov/tax-reform.

» State Taxes
It is the responsibility of the business to collect this tax, keep accurate records, and remit the funds.

Mississippi State Tax Commission
(601) 923-7000
www.dor.ms.gov

The Sales Tax Exemption Certificate allows you to purchase inventory or materials that will become part of the product you sell without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state.

(601) 923-7000
www.dor.ms.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 at (800) 772-1213 or visit socialsecurity.gov/employer. 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, see uscis.gov/forms. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify is the quickest way for employers to determine the employment eligibility of new hires by verifying the Social Security number and employment eligibility information reported on Form I-9. 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 employer.gov and dol.gov. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit osha.gov.

» Dr. AH McCoy Federal Building
100 W. Capitol St., Jackson
Jackson Area Office OSHA, suite 749
(601) 965-4606

« U.S. Department of Labor Wage and Hour Division, suite 725
(601) 965-4347

» U.S. Equal Employment Opportunity Commission, suite 338
(800) 669-4000
eec.gov

Employee Insurance
The majority of employers in Mississippi obtain workers’ compensation coverage through policies purchased from commercial insurance companies.

» Mississippi Workers’ Compensation Commission
Toll free (866) 473-6922
www.mwcc.state.ms.us

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 and confidential assistance to help small business owners understand and comply with 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.

» Environmental Protection Agency Small Business Division epa.gov/resources-small-businesses

» EPA Regional Office Atlanta Federal Center
(404) 562-9900 or (800) 241-1754

» Mississippi Department of Environmental Quality
515 E. Amite St., Jackson
(601) 961-5171 or toll free (888) 786-0661

Accessibility & ADA Compliance
For assistance with the Americans with Disabilities Act, call the ADA center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and
For information and resources about U.S. patents and federally registered trademarks consult uspto.gov, call (800) 786-9199 or visit the Texas Regional Office in Dallas, Texas, uspto.gov/texas. For inventor entrepreneur resources visit uspto.gov/inventors.

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 a manufactured article.
- 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.

A trademark or service mark includes any word, name, symbol, device, or any combination, used to identify and distinguish the goods/services of one provider from others. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks, which may conflict with and supersede state trademarks. Visit uspto.gov/trademarks.

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works, such as computer software. Copyrights do not protect facts, ideas, and systems, although they may protect the way they are expressed. For general information on copyrights, contact:

**U.S. Copyright Office**

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

**Child Support**

Employers are essential to the success of the child support program and collect 75% of support nationwide through payroll deductions. Your are required to report all new and rehired employees to the State Directory of New Hires. If you have employees in two or more states, you may register with the Department of Health and Human Services to report all your employees to one state. Find electronic income withholding orders and the Child Support Portal, which can be used to report information to nearly all child support agencies, at acf.hhs.gov/programs/css/employers. Send questions to employerservices@acf.hhs.gov.

**Intellectual Property**

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations.
Economic Development

The Entrepreneur Center
(601) 359-2399

Innovate Mississippi
Mississippi manufacturers receive guidance in staying competitive in the global marketplace.
(601) 960-3610
innovate.ms

Mississippi Association of Planning and Development Districts
Receive community and economic development financing and assistance with employee training, IT, and other technical assistance.

Central Mississippi
Serving Copiah, Hinds, Madison, Rankin, Simpson, Warren, and Yazoo counties
(601) 981-1511

East Central Mississippi
Serving Clarke, Jasper, Kemper, Lauderdale, Leake, Neshoba, Newton, Scott, and Smith counties
(601) 683-2007

Golden Triangle
Serving Choctaw, Clay, Lowndes, Noxubee, Oktibbeha, Webster, and Winston counties
(602) 324-7860

North Central
Serving Attala, Carroll, Grenada, Holmes, LeFlore, Montgomery, and Yazobushacounties
(602) 283-2675

North Delta
Serving Coahoma, DeSoto, Panola, Quitman, Tallahatchie, Tate, and Tunica counties
(602) 561-4100

Northeast Mississippi
Serving Alcorn, Benton, Marshall, Prentiss, Tippah, and Tishomingo counties
(602) 728-6248

South Delta
Serving Bolivar, Humphreys, Issaquena, Sharkey, Sunflower, and Washington counties
(602) 378-3831

Southern Mississippi
Serving Covington, Forrest, George, Greene, Hancock, Harrison, Jackson, Jefferson Davis, Jones, Lamar, Marion, Pearl River, Perry, Stone, and Wayne counties
(228) 868-2311

Southwest Mississippi
Serving Adams, Amite, Claiborne, Franklin, Jefferson, Lawrence, Lincoln, Pike, Walhalla, and Wilkinson counties
(601) 446-6044

Three Rivers
Serving Calhoun, Chickasaw, Itawamba, Lafayette, Lee, Monroe, Pontotoc, and Union counties
(606) 489-2415

Mississippi Development Authority
(601) 359-3449
mississippi.org

Mississippi Economic Council
(601) 969-0022

Chambers of Commerce

Aberdeen
(662) 369-4864
aberdeenms.org

Amory
(662) 256-8700
amorymainstreet.com

Baldwyn
(662) 365-1050
baldwynliving.com

Batesville
(662) 563-3126
batesvillemainstreet.com

Biloxi
(228) 604-0014
biloxi.org

Biloxi Bay
(228) 435-6149
biloxibayareachamber.org

Booneville-Prentiss County
(662) 416-9278
boonevillemainstreet.com

Brookhaven-Lincoln County
(601) 833-1411
brookhavenchamber.org

Bruce
(662) 983-2222
brucechamber.com

Burnsville
(662) 427-8365

Byhalia
(662) 838-8127
byhalia-ms.com

Calhoun City
(662) 628-6990

Canton
(601) 859-5816
canton-mississippi.com/home

Clarke County
(601) 776-5701
visitclarkecounty.com

Clarksdale-Coahoma County
(662) 627-7337
clarksdale-ms.com

Cleveland-Bolivar County
(662) 843-2712
clevelanmainstreet.com

Clinton
(601) 924-5912
clintonchamber.org

Columbus-Lowndes County
(662) 328-4491
cllchamber.org

Corinth
(662) 287-5269
corinthalliance.com

Covington County
(601) 765-6012
covingtonchamber.com

Crystal Springs
(601) 892-2711
cityofcrystalsprings.com

D’Iberville-St. Martin
(228) 392-2293
dsmchamber.com

Drew
(662) 745-8975

Forest area
(601) 469-4332
forestareachamber.com

George County
(601) 947-2755
georgecountychamber.com

Greater Jackson
(601) 948-7575
greaterjacksonpartnership.com

Greenville area
(662) 378-3121
mainstreetgreenville.com

Greenwood-Leflore County
(662) 453-4152
greenwoodms.com

Grenada County
(662) 226-2571
grenadamississippi.com
Gulf Coast
(228) 604-0014
mscoastchamber.com

Hancock County
(228) 467-9048
hancockchamber.org

Hazlehurst
(601) 894-3752
hazlehurstchamberofcommerce.com

Hernando
(662) 429-9055
hernandoms.org

Holly Springs
(662) 252-2943
hollyspringsms.org

Holmes County
(662) 834-3372
holmescounty.mississippi.com

Horn Lake
(662) 393-9897
hornlakechamber.org

Houston
(662) 456-2321
houstonms.org

Indianola
(662) 887-4454
indianolahamber mainstream.com

Itawamba County
(662) 862-4571
itawambams.com

Jackson County area
(228) 762-3391
jchamber.com

Jones County
(601) 649-3031
thenewstateofjones.com

Kemper County
(601) 743-5059
kempercounty.com

Kosciusko-Attala
(662) 289-2981
kapartnership.org

Lawrence County
(601) 587-3007
chamber.lawrencecountymss.com

Leake County
(601) 267-9231
carthagemainstreet.com

Leland
(662) 686-2687
lelandchamber.com

Long Beach
(228) 604-0014
mscoastchamber.com

Louisville-Winston County
(662) 773-3921
winstoncountymss.com

Madison
(601) 856-7060
madisonthechamber.com

Madison County
(601) 605-2554
madisoncountychamber.com

Magee
(601) 849-2517
mageechamber.ofcommerce.com

Marion County
(601) 736-6385
mcdd.info

Mendenhall area
(601) 847-1725

Meridian-Lauderdale County
(601) 693-1306
embdc.org

Monroe County
(662) 256-7194
gomonroecounty.org

Moorhead
(662) 246-5461

Morton
(601) 732-6135

Natchez-Adams County
(601) 445-4611
natchezchamber.com

New Albany/Union County
(662) 534-4354
ucdawnewalbany.com

Newton
(601) 683-2201
newtonchamberms.com

Ocean Springs
(228) 875-4424
oceanspringschamber.com

Okolona
(662) 447-5913
okolona.org

Olive Branch
(662) 895-2600
olivebranchmss.com

Oxford-Lafayette County
(662) 234-4651
oxfordms.com

Pass Christian
(228) 604-0014
mscoastchamber.com

Pearl
(601) 939-3338
pearlms.org

Petal
(601) 583-3306
petalchamber.com

Philadelphia-Neshoba County
(601) 656-1742
neshoba.org

Picayune area
(601) 798-3122
greaterpicayunechamber.org

Pike County
(601) 684-2291
pikeinfo.com

Pontotoc County
(662) 489-5042
pontotocchamber.com

Poplarville area
(601) 795-0578
poplarville.org

Port Gibson-Claiborne County
(601) 437-4251
portgibsonchamber.wixsite.com

Rankin County
(601) 825-2268
rankinchamber.com

Ridgeland
(662) 991-9996
ridgelandchamber.com

Ruleville
(662) 756-4836

Sardis
(662) 487-3451
sardisms.com

Southaven
(662) 342-6114
southavenchamber.com

South Pike area
(601) 783-5267
magnoliaschamberofcommerce.com

Starkville
(662) 323-3322
starkville.org

Stone County
(601) 928-5418
stonecounty.com

Tunica
(662) 363-2864
tunicachamber.com

Tupelo
(662) 842-4521
cdfms.org/chamber

Union
(601) 774-9586
unionmschamber.com

Vicksburg-Warren County
(601) 636-1012
vicksburgusa.com

Walthall County
(601) 876-2680
cowalthall.ms.us

Water Valley area
(662) 473-1122
watervalleychamber.com

Wayne County
(601) 735-3311

Yazoo County
(662) 746-1273
yazoochamber.com

Export Assistance
U.S. Export Assistance Center
Reginald Harley
(202) 906-0217
reginald.harley@sba.gov

Mississippi Development Authority International Trade Division
J.B. Boykin
(601) 359-3045
jboytin@mississippi.org

U.S. Commercial Service Jackson
Carol Moore (601) 373-0773
carol.moore@trade.gov
10 STEPS to Start Your Business

Starting a business involves planning, making key financial decisions, and completing a series of legal requirements.

1 Conduct market research
This will tell you if there's an opportunity to turn your idea into a successful business. Gather information about potential customers and businesses already operating in your area so you can use that information to find a competitive advantage.

2 Write your business plan
This is the roadmap for how to structure, run, and grow your new business. You'll use it to convince people that working with you and/or investing in your company is a smart choice.

3 Fund your business
Your business plan will help you figure out how much money you'll need to startup. Investors or lenders will help you get the amount you need.

4 Pick your business location
Are you setting up a brick-and-mortar business or launching online?

5 Choose a business structure
The legal structure you choose for your business will affect your business registration requirements, how much you pay in taxes, and your personal liability.

6 Choose your business name
Pick a name reflecting your brand. Check your secretary of state's website to make sure your business name isn't already being used.

7 Register your business
Once you've picked the perfect business name, it's time to make it legal and protect your brand. If you're doing business under a name different than your own, you'll need to register with the federal government and often your state government.

8 Get federal and state tax IDs
You'll use your Employer Identification Number for important steps to start and grow your business, like opening a bank account and paying taxes. It's like a social security number for your business. Some, but not all, states require you to get a tax ID as well.

9 Apply for licenses and permits
Keep your business running smoothly by staying legally compliant. The licenses and permits you need for your business vary by industry, state, and location.

10 Open a business bank account
A small business checking account can help you handle legal, tax, and day-to-day issues.
Entreprenurial Resources

Regional Innovation Clusters
Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join
Small businesses driving innovation in one of these tech industries:
- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

How it works
Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you
Network with other industry innovators and connect with resources that will help your small business find funding. You’ll also receive guidance on how to better compete for government contracts and other opportunities for growth and expansion. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved
Find an SBA Regional Innovation Cluster near you by visiting sba.gov/localassistance. Select the regional innovation clusters on the drop-down menu.

Online Learning
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
- understanding your customer
- buying a business
- marketing to win customers
- legal requirements
- financing options
- disaster recovery

Native American Workshops
Tribal enterprises and business organizations can receive entrepreneurial training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic bookkeeping. Request a workshop in your area by visiting nativesmallbusiness.org.
SBA Regional Innovation Clusters

2. The Ozarks Cluster – Startup Junkie (Industry focus: Food processing, supply chain, & logistics)
3. The Water Council Cluster
4. Marine Industry Science & Technology Cluster
5. BioSTL: St. Louis Biosciences Cluster
6. Oklahoma-South Kansas Unmanned Aerial Systems Cluster
7. The Appalachian Ohio Wood Products Cluster
8. Conductor RIC in Healthcare, Education & Data/Decision Sciences – Startup Junkie Consulting
9. Integrative Business Services Inc. (Industry focus: Optics)
10. Great Plains Technology & Manufacturing Cluster
11. Montana Bioscience Cluster – Montana Technology Enterprise Center
12. AgLaunch Initiative
13. Utah Advanced Material Manufacturing Initiative
Opportunities for Veterans

Military community members become more successful entrepreneurs with the help of the SBA.

Entrepreneurship training
In Boots to Business, explore business ownership and other self-employment opportunities while learning key business concepts. 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 as part of the Department of Defense’s Transition Assistance Program.

Who’s eligible?
Service members transitioning out of active duty and military spouses. Boots to Business: Reboot, for veterans, National Guard or Reserve members and military spouses, teaches this entrepreneurship curriculum off base in communities. Register for either B2B program at https://sbavets.force.com.

For women veterans
Receive entrepreneurial training geared toward women veterans, service members, and spouses through these SBA-funded programs:
» Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
» LiftFund in San Antonio, Texas

For service-disabled veterans
Learn how to start and grow a small business using these SBA-funded programs:
» Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
» Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma

» Veteran Entrepreneurship Jumpstart at St. Joseph’s University in Philadelphia, Pennsylvania

» Dog Tag Inc., affiliated with Georgetown University in Washington, DC

**Financing**

**Employee called to active duty?**
You can 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. Ask your local SBA specialist or lender about the Military Reservist Economic Injury Disaster Loan.

**Government contracting**
Veteran-owned and service-disabled veteran-owned small businesses that want to better compete in the public market receive training from the Veteran Institute for Procurement, nationalvip.org.

**VIP Start**
Enter the federal market and become ready for procurement.

**VIP Grow**
Strategize to expand and operate within the federal marketplace.

**VIP International**
Enter or expand your federal and commercial contracting opportunities overseas.

**Get certified**
Learn about the service-disabled veteran-owned small business certification program on page 49.

**Need assistance?**
Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.
FUNDING PROGRAMS
Financing Your Small Business

How We Did It
Crafting a Business
SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.
W R IT E N  B Y  B E C K Y  B O S S H A RT
Jennifer and Jeff Herbert’s home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they’ve sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberths are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberths, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

**Challenge**
The Herberths wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn’t there to expand. They say that choosing to do something new breaks the mold, which can be uncom fortable for traditional lenders.

**Solution**
Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than $600,000. The Herberths’ first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberths recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

**Benefit**
The Herberths started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of $2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders.

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**5 Tips for Success**

**Get guidance.**
Develop a working relationship with an SBA Resource Partner (see page 10). Your business adviser will help make your business ready for financing.

**Define your lending needs.**
Determine if a loan is right for you and if this is the right time. Define your needs. How much do you need? What are you going to use it for? Include this in your business plan.

**Keep clear records.**
Track your cash, inventory, accounts payable & receivable, payroll, sales, purchases, loans payable, owners’ equity, and retained earnings. Most lenders will want to see this data, balance sheets, and profit & loss statements for multiple years.

**Talk to multiple lenders**
Talk to multiple lenders and see who best matches your business. Lenders have different levels of risk and types of industries they take on.

**Check all options.**
SBA Lenders determine if you’re eligible for SBA financing programs based on your industry & experience, collateral, credit score, and the relationship & transparency you develop with the lending agent.
**Lender Match**

Find a lender interested in working with you at [sba.gov/lendermatch](http://sba.gov/lendermatch). This matching tool connects entrepreneurs with SBA Lenders in your area.

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**SBA guarantees**

help small business owners and entrepreneurs who are creditworthy but don’t qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. 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 lender in accordance with your terms.

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**South Delta Planning & Development District**

One-on-one counseling services are available **FREE OF CHARGE** for individuals interested in starting a business and/or buying an existing business. We advise entrepreneurs on the requirements for and methods of obtaining SBA loans, bank loans, women and minority loans, as well as the in-house Loan Programs at South Delta.

**5 Delta Office Locations Include:**
Greenville • Greenwood • Indianola • Cleveland • Batesville

Please call (662) 207-1103 to schedule an appointment. All services offered at no cost.

A Collaboration with the Delta Workforce Development Area

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**Advertise your company here.**

Reach an unparalleled audience of small business owners with the U.S. Small Business Administration's Small Business Resource Guide.

contact info@newsouthmediainc.com

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SBA Lenders

Our participating SBA Lenders serve all Mississippi. To find more locations, visit the lender’s website.

**ANGUILLA**
Bank of Anguilla
130 Holland St.
(662) 873-4346
bankofanguilla.com

**BALDWYN**
Farmers and Merchants
111 W. Clayton St.
(662) 365-1200
fmbms.com

**BATESVILLE**
BancorpSouth Bank
178 Commerce Street
(662) 563-5673
bancorpsouth.com
First Security Bank
295 Highway 6 W.
(662) 563-9311
firstsecuritybk.com
Guaranty Bank & Trust Co.
470 Highway 6 East
(662) 578-0009
120 W Hwy 6 E
(662) 563-5436
gbtonline.com

**Planters Bank & Trust Co.**
1130 Highway 6 E.
(662) 563-0856
planters-bank.com

**Regions Bank**
290 Hwy 6 West
(662) 563-5691
regions.com

**Renasant Bank**
100 Bates Street
(662) 563-4602
renasantbank.com

**BAY SPRINGS**
BancorpSouth Bank
2796 Highway 15
(601) 764-3148
bancorpsouth.com

**Magnolia State Bank**
28 Highway 528
(601) 764-2265
bankmagnolia.com

**OmnisBank**
531 3rd Street
(601) 764-2115
theomnisbank.com

**BELZONI**
BankPlus
202 E. Jackson St.
(662) 247-1811
bankplus.net

**Guaranty Bank & Trust Co.**
210 N. Hayden St.
(662) 247-1454
gbtonline.com

**BILOXI**
BancorpSouth Bank
760 Howard Ave.
(228) 374-3611
bankplus.net

**Community Bank of MS**
677 Dr. Martin Luther King Jr. Blvd.
(228) 374-7755
communitybank.net

**Hancock Whitney Bank**
2369 Pass Road
(228) 388-8208
926 Cedar Lake Road
(228) 563-6970
888 Howard Avenue
(228) 374-0402
hancockwhitney.com

**The Peoples Bank**
152 Lameuse St.
(228) 425-5511
thepeoples.com

**Regions Bank**
905 Cedar Lake Road
228-702-9630
regions.com

**The Citizens Bank of Philadelphia**
1830 Popp's Ferry Road
(228) 594-6913
15309 Lemoine Boulevard Branch
(228) 207-2343
thechairmanofphiladelphia.com

**The First**
2605 Pass Road
(228) 214-5060
thefirstbank.com

**Trustmark National Bank**
1695 Popp's Ferry Road
(228) 280-3382
trustmark.com

**BROOKHAVEN**
Bank of Brookhaven
411 Brookway Blvd.
(601) 835-3033
bankofbrookhaven.com

**Bank of Franklin**
721 Brookway Boulevard
(601) 990-3020
bankoffranklin.com

**BankPlus**
147 South Railroad Ave.
(601) 833-4451
600 Brookway Blvd.
(601) 833-4451
bankplus.net

**First Bank**
750 Brookway Blvd.
(601) 833-9211
200 S. Whitworth Ave.
(601) 990-1070
firstbankms.com

**Pike National**
702 Highway 51 N.
(601) 823-5566
pnb-1ms.net

**Regions Bank**
714a Halbert Heights Road
(601) 901-5250
regions.com

**Trustmark National Bank**
148 S. Whitworth Ave.
(601) 833-4771
200 Highway 51
(601) 835-3710
776 Brookway Blvd.
(601) 835-3720
trustmark.com

**BYHALIA**
Citizens Bank
8077 MS-178
(662) 838-2146
3441 Highway 309 N.
(662) 895-4808
citizensbyhalia.com

**First Security Bank**
3299 Hwy 309 N.
(662) 890-4670
firstsecuritybk.com

**CARTHAGE**
First National Bank
204 N. Van Buren
(601) 267-6657
ffn1.com

**The Citizens Bank of Philadelphia**
301 West Main St.
(601) 267-4525
thechairmanofphiladelphia.com

**The Citizens National Bank of Meridian**
305 S. Van Buren St.
(601) 267-8005
yourcnb.com

**Trustmark National Bank**
114 S. Pearl St.
(601) 298-2074
106 Highway 16
(601) 267-6707
trustmark.com

**CLARKSDALE**
First National Bank of Clarksdale
402 E. Second St.
(662) 627-3261
fnbcclarksdale.com

**Planters Bank & Trust Co.**
206 Sharkey Ave.
(662) 621-1869
622 S. State St.
(662) 624-6455
planters-bank.com

**Regions**
211 E. Second St.
(662) 592-4090
109 Anderson Boulevard
(662) 592-4880
regions.com

**Southern Bancorp**
875 South State St.
(662) 624-5776
banksouthern.com

**CLEVELAND**
BankPlus
100 Sunflower Road
(662) 843-8133
620 North Davis
(662) 843-898
bankplus.net

**Cleveland State Bank**
110 Commerce Ave.
(662) 843-9461
clevelandstatebank.com
COLUMBUS
BancorpSouth
2220 Highway 45 N.
(662) 328-1000
bancorpsouth.com
Bank of Commerce
427 Main St.
(662) 244-7001
bankcom.com
BankFirst Financial Services
900 Main St.
(662) 328-2345
bankfirstfs.com
Regions
108 Alabama St.
(662) 359-6830
1114 Highway 45 N.
(662) 359-6810
710 Main St.
(662) 359-6830
regions.com
Renasant Bank
905 Main St.
(662) 245-5180
595 18th Ave. N.
(662) 244-4900
renasantbank.com

GREENWOOD
Bank of Commerce
310 Howard St.
(662) 453-4142
bankcom.com
BankPlus
916 Highway 82 Bypass
(662) 453-6811
bankplus.net
Guaranty Bank & Trust Co.
915 Medallion Drive
(662) 453-5555
116 W. Market St.
(662) 453-1812
gbtonline.com

Guaranty Bank & Trust Co.
307 N. Davis Ave.
(662) 843-6000
gbtonline.com

Planners Bank & Trust Co.
428 N. Davis Ave.
(662) 843-3300
130 North St.
(662) 843-5050
planners-bank.com

Regions
129 South Sharpe Ave.
(662) 579-2470
415 South St.
(662) 545-3370
regions.com

Renasant Bank
308 E. Sunflower Road
(662) 843-4231
renasantbank.com

The Cleveland State Bank
110 Commerce Avenue
662-843-9461
clevelandstatebank.com

DEKALB
Commercial Bank
175 Hopper St.
(662) 743-5871
commercialbankms.com

FOREST
BancorpSouth Bank
326 W. Third St.
(662) 469-1431
bancorpsouth.com
Bank of Forest
211 W. Third St.
(662) 469-3663
bankofforest.com
Community Bank of Mississippi
323 E. Third St.
(662) 469-1611
communitybank.net
The Citizens Bank of Philadelphia
247 Woodland Drive N.
(662) 469-3424

GREENVILLE
Guaranty Bank & Trust
536 Washington Ave.
(662) 332-8991
Highway 1 S.
(662) 335-1829
2249 Highway 82 W.
(662) 332-3299
gbtonline.com
Jefferson Bank
300 E. Reed Road
(662) 332-7545
thejeffersonbank.com

The Citizens National Bank of Meridian
2412 Highway 45 N.
(662) 328-5357
115 Lehmburg Road
(662) 327-5893
yourcnb.com

Trustmark National Bank
1404 Old Aberdeen Road
(662) 329-7011
207 Alabama St.
(662) 329-7077
624 Main St.
(662) 329-7000
trustmark.com

GULFPORT
BancorpSouth
Multiple locations
(228) 863-2131
bancorpsouth.com

Community Bank
2015 East Pass Road
(228) 863-4300
communitybank.net

Hancock Whitney Bank
2510 14th St.
(228) 822-4300
hancockwhitney.com

Regions
(800) 734-4667
regions.com

The Citizens Bank of Philadelphia
12008 Highway 49
(228) 831-3535
thecitizensbankphila.com

The First
(228) 248-8000
thefirstbank.com

The Peoples Bank
(228) 435-5511
thepeoples.com

Trustmark National Bank
(228) 870-7420
trustmark.com

COLOMBIA
BankPlus
428 Sumrall Road
601-736-3643
bankplus.net

Citizens Bank
814 Main St.
(601) 736-2601
citizensbk.com

First Southern Bank
1075 Highway 98
Bypass
(601) 736-6378
fsb-ms.com

Trustmark National Bank
709 Main Street
(601) 736-3451
Broad Street Branch
(601) 731-6561
trustmark.com

PLANTERS BANK & TRUST CO.
110 Commerce Avenue
662-843-9461
renasantbank.com

The Citizens Bank of Philadelphia
9065 Collinsville Road
(601) 626-7608
thecitizensbankphila.com

The Commercial Bank
Highway 19 North
(601) 626-7070
commercialbankms.com

The Citizens National Bank
2412 Highway 45 N.
(662) 328-5357
115 Lehmburg Road
(662) 327-5893
yourcnb.com

Trustmark National Bank
1404 Old Aberdeen Road
(662) 329-7011
207 Alabama St.
(662) 329-7077
624 Main St.
(662) 329-7000
trustmark.com

DEKALB
Commercial Bank
175 Hopper St.
(601) 743-5871
commercialbankms.com

FOREST
BancorpSouth Bank
326 W. Third St.
(601) 469-1431
bancorpsouth.com
Bank of Forest
211 W. Third St.
(601) 469-3663
bankofforest.com
Community Bank of Mississippi
323 E. Third St.
(601) 469-1611
communitybank.net
The Citizens Bank of Philadelphia
247 Woodland Drive N.
(601) 469-3424

GREENWOOD
Bank of Commerce
310 Howard St.
(662) 453-4142
bankcom.com
BankPlus
916 Highway 82 Bypass
(662) 453-6811
bankplus.net
Guaranty Bank & Trust
122 Howard St.
(662) 455-9212
gbtonline.com

The Citizens National Bank
2412 Highway 45 N.
(662) 328-5357
115 Lehmburg Road
(662) 327-5893
yourcnb.com

Trustmark National Bank
1404 Old Aberdeen Road
(662) 329-7011
207 Alabama St.
(662) 329-7077
624 Main St.
(662) 329-7000
trustmark.com
<table>
<thead>
<tr>
<th>Trustmark National Bank</th>
<th>Regions Bank</th>
<th>Oxford University Bank</th>
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<tr>
<td>(601) 684-6411 trustmark.com</td>
<td>112 E. Bankhead St. (800) 734-4667 regions.com</td>
<td>1500 University Ave. (662) 234-6668 ooubol.com</td>
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<td><strong>OKOLONA</strong></td>
<td><strong>PHILADELPHIA</strong></td>
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<td>Bank of Morton</td>
<td>Bank of Okolona</td>
<td>Regions Bank</td>
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<tr>
<td>(601) 732-8944 bankofmorton.com</td>
<td>227 W. Main St. (800) 447-5403 bankofokolona.com</td>
<td>534 Main St. (800) 734-4667 regions.com</td>
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<tr>
<td><strong>MERIDIAN</strong></td>
<td><strong>OXFORD</strong></td>
<td><strong>Renasant Bank</strong></td>
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<tr>
<td>BankPlus</td>
<td>BancorpSouth Bank</td>
<td>300 E. Bankhead St.</td>
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<tr>
<td>(601) 693-1852 bankplus.net</td>
<td>517 S. Lamar Blvd. (662) 234-2220 bankcom.com</td>
<td>(800) 680-1601 rensantbank.com</td>
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<tr>
<td><strong>MOSSEY POINT</strong></td>
<td><strong>Bank of Commerce</strong></td>
<td><strong>Trustmark National Bank</strong></td>
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<tr>
<td>Hancock Whitney Bank</td>
<td>1610 W. Jackson Ave. (662) 234-2220 bankcom.com</td>
<td>714 Jackson Ave.</td>
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<tr>
<td>5025 Main St. (228) 474-3316 hancockwhitney.com</td>
<td>(662) 234-2220 bankcom.com</td>
<td>(662) 234-8614</td>
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<tr>
<td><strong>NATCHEZ</strong></td>
<td><strong>First Commercial Bank</strong></td>
<td>116 Courthouse Square (662) 234-5888 trustmark.com</td>
</tr>
<tr>
<td>Regions Bank</td>
<td>404 Enterprise Drive (662) 371-1494 firstcommercialbank.com</td>
<td>(662) 234-6668 ooubol.com</td>
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<td>431 S. Canal St. (800) 734-4667 regions.com</td>
<td><strong>PASCAGOULA</strong></td>
<td><strong>Renasant Bank</strong></td>
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<tr>
<td>265 Devereaux Drive 55 Sergeant Prentiss Drive (800) 734-4667 regions.com</td>
<td>Community Bank of Mississippi</td>
<td>158 Court House</td>
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<tr>
<td>United Mississippi Bank</td>
<td>3419 Market St. communitybank.net</td>
<td>1960 E. University Ave.</td>
</tr>
<tr>
<td>75 Melrose Montebello Parkway (601) 445-7000 unitedmsbk.com</td>
<td>Hancock Whitney Bank</td>
<td>(800) 734-4667 regions.com</td>
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<tr>
<td><strong>NEW ALBANY</strong></td>
<td>FNB Oxford Bank</td>
<td>1519 Jackson Ave. (228) 762-3330 thecitizensbankphila.com</td>
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<tr>
<td>BancorpSouth Bank</td>
<td>101 Court House Square (662) 234-2821 fnboxford.com</td>
<td>The First, a National Banking Association</td>
</tr>
<tr>
<td>416 MS-15 S. (662) 538-7040 bancorpsouth.com</td>
<td>(662) 234-2821 fnboxford.com</td>
<td>135 Pascagoula Branch (228) 934-2558 thefirstbank.com</td>
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<tr>
<td>BNA Bank</td>
<td>Mechanics Bank</td>
<td><strong>The Citizens Bank of Philadelphia</strong></td>
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<tr>
<td>133 E. Bankhead St. (662) 534-8171 bnanbank.com</td>
<td>1936 University Ave. (662) 234-4898</td>
<td>1519 Jackson Ave. (228) 762-3330 thecitizensbankphila.com</td>
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<td><strong>PIECYUINE</strong></td>
<td>FSB Oxford Bank</td>
<td><strong>Regions Bank</strong></td>
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<td>BankPlus</td>
<td>Hancock Whitney Bank</td>
<td>2527 Jackson Avenue W.</td>
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<tr>
<td>(601) 693-6404 firststatebank.com</td>
<td>2400 Highway 11 N. (601) 799-0939 hancockwhitney.com</td>
<td>(800) 680-1601 rensantbank.com</td>
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<td><strong>First State Bank</strong></td>
<td>Regions Bank</td>
<td>The Citizens Bank of Philadelphia</td>
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<tr>
<td>801 22nd Ave. (601) 693-6404 firststatebank.com</td>
<td>158 Court House</td>
<td>521 Main St. (601) 656-4692 thecitizensbankphila.com</td>
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<td><strong>Great Southern Bank</strong></td>
<td><strong>The Commercial Bank</strong></td>
<td><strong>The Citizens National Bank of Meridian</strong></td>
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<tr>
<td>218 22nd Ave. (601) 693-5141 gsbnb.com</td>
<td>206 S. Lewis Ave. (601) 656-7775 commercialbankms.com</td>
<td>538 Main St.</td>
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<tr>
<td><strong>Regions Bank</strong></td>
<td>(800) 734-4667 regions.com</td>
<td>(601) 656-1810</td>
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<tr>
<td>(800) 734-4667 regions.com</td>
<td><strong>Picayune</strong></td>
<td>1110 Central Drive (601) 650-0067 yourcnb.com</td>
</tr>
<tr>
<td>(601) 485-5500 commercialbankms.com</td>
<td>BankPlus</td>
<td><strong>The Commercial Bank</strong></td>
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<tr>
<td>(601) 749-3200 fnbop.com</td>
<td>First National Bank of Picayune</td>
<td>121 E. Canal St. (601) 749-3200 fnbop.com</td>
</tr>
<tr>
<td>(601) 798-8300 bankplus.net</td>
<td><strong>First Southern Bank</strong></td>
<td>1321 Highway 43 N. (601) 798-6438 fsb-ns.com</td>
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<td>(601) 798-6438 fsb-ns.com</td>
<td><strong>Hancock Whitney Bank</strong></td>
<td>2400 Highway 11 N.</td>
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<td><strong>Regions Bank</strong></td>
<td>Regions Bank</td>
<td>407 Highway 11 S.</td>
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<tr>
<td>534 Main St. (800) 734-4667 regions.com</td>
<td>1012 W. Beacon St. (800) 680-1601 rensantbank.com</td>
<td>(800) 734-4667 regions.com</td>
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<td>(601) 656-4692 thecitizensbankphila.com</td>
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<td>521 Main St. (601) 656-4692 thecitizensbankphila.com</td>
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<td>(601) 656-1810</td>
<td>The Citizens National Bank of Meridian</td>
<td>(601) 656-1810 1110 Central Drive (601) 650-0067 yourcnb.com</td>
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<td><strong>The Commercial Bank</strong></td>
<td>(601) 656-7775 commercialbankms.com</td>
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</table>
Community Bank
751 Lake Harbour Drive
(769) 243-8270
communitybank.net

First Commercial Bank
1076 Highland Colony Parkway
(601) 790-2770
firstcommercialbk.com

First South Farm Credit
3 Paragon Center, suite 100
(601) 977-8381
firstsouthfarmcredit.com

Members Exchange CU
107 Marketridge Drive
(601) 922-3350
meCUanywhere.com

PrivotyOne Bank
201 Northlake Ave., suite 105
(601) 414-2100
priorityonebank.com

Regions Bank
1020 Highland Colony Parkway
(601) 790-8161
regions.com

Rena sant Bank
1069 Highland Colony Parkway
(800) 680-1601
renasantbank.com

The Citizens National Bank of Merid ian
744 Pear Orchard Road
(601) 957-3188
yourcnb.com

Trustmark National Bank
318 Highway 51 N.
(601) 856-4131
1029 Highland Colony Parkway
(601) 898-5500
752 Lake Harbour Drive
(601) 856-1755
trustmark.com

RI PLEY
Regions Bank
305 E. Pine Street
(800) 734-4667
regions.com

Peoples Bank
305 E. Jefferson St.
(662) 837-8191
peoplesripley.com

We’re ready to help you navigate the SBA loan process.

As a Small Business Administration Express Lender and participant in the Preferred Lender Program, we can provide:

- Expedited loan decisions*
- Flexible terms
- Low-down payment options

*Expedited loan decisions are dependent on customer’s timely submission of all required documentation.

Hancock Whitney Bank, Member FDIC and Equal Housing Lender. All loans and accounts subject to credit approval. Terms and conditions apply.
FUNDING PROGRAMS

SENATobia
BancorpSouth Bank
5100 Hwy 51 North
(662) 562-4516
bancorpsouth.com

First Security Bank
250 Norfleet Drive
(662) 301-0020
firstsecuritybk.com

Guaranty Bank & Trust Co.
5040 Hwy 51 N.
(662) 301-1630
gboutline.com

Regions Bank
5641 Highway 51 N.
(800) 734-4667
regions.com

Sycamore Bank
301 E. Main St.
(662) 562-8201
sycamorebank.com

TUPELO
BancorpSouth Bank
201 S. Spring St.
(662) 680-2366
bancorpsouth.com

BankPlus
(662) 350-4270
bankplus.net

Community Bank of Mississippi
1317 N. Gloster
(662) 844-8653
communitybank.ms.com

Farmers & Merchants Bank
1803 W. Main St.
(662) 690-5900
fmbsms.com

First American National Bank
431 W. Main St.
(662) 844-3419
fanb.net

FNB Oxford Bank
165 S. Commerce St.
(662) 842-6678
fnboxford.com

Regions Bank
331 W. Main St.
(800) 734-4667
regions.com

Renasant Bank
209 Troy St.
(662) 680-1001
renasantbank.com

Trustmark National Bank
(662) 841-8710
trustmark.com

VICKSBURG
BancorpSouth Bank
(601) 634-4340
bancorpsouth.com

Guaranty Bank & Trust Co.
1900 Cherry St.
(601) 661-6322
gboutline.com

Regions Bank
4140 Clay St.
(800) 734-4667
regions.com

RiverHills Bank
1400 Highway 61 N.
(601) 636-1445
riverhillsbank.com

Trustmark National Bank
1301 Washington St.
(601) 631-3203
trustmark.com

WATER VALLEY
Mechanics Bank
319 N. Main St.
(662) 473-2261
mechanicsbankms.com

Regions Bank
1200 Central St.
(800) 734-4667
regions.com

Renasant Bank
1100 Central St.
(800) 680-1601
renasantbank.com

WAYNESBORO
BancorpSouth Bank
600 Azalea Drive
(601) 735-3181
bancorpsouth.com

BankPlus
913 Mississippi Drive
(601) 735-5001
bankplus.net

First State Bank
708 Azalea Drive
(601) 735-3124
firststatebank.net

Great Southern Bank
1010 Azalea Drive
(601) 735-4391
gsnb.com

The Citizens National Bank of Meridian
810 Mississippi Drive
(601) 735-4817
yourcnb.com

WIGGINS
Bank of Wiggins
109 W. Pine Ave.
(601) 928-5233
bankofwiggins.com

First National Bank of Picayune
1025 Hall St.
(601) 928-7295
fnbop.com

The First, a National Banking Association
124 Border St.
(601) 928-5241
thefirstbank.com

The Peoples Bank
1312 S. Magnolia Drive
(601) 928-1761
thepeoples.com

WINONA
Bank of Kilmichael
509 North Applegate
(662) 283-8775
bankofkilmichael.com

Bank of Winona
312 N. Applegate St.
(662) 283-3231
bankofwinona.com

Regions Bank
335 Summit St.
(800) 734-4667
regions.com

Renasant Bank
400 Summit St.
(800) 680-1601
renasantbank.com

YAZOO CITY
Bank of Yazoo City
104 N. Main St.
(662) 746-5421
bankofyazoo.com

BankPlus
200 Jerry Clower Blvd.
(662) 746-6811
bankplus.net

Regions Bank
105 N. Main St.
(800) 734-4667
regions.com

OUT OF STATE/NATIONAL LENDERS
BizCapital BIDCO I biz-capital.com

CB&S Bank
(256) 332-1710
cbsbank.com

Southern Bancorp Bank
(479) 587-8353
banksouthern.com

United Midwest Savings Bank
(850) 249-6886
umwsb.com

Wells Fargo Bank
(605) 575-6900
wellsfargo.com

Participating Certified Development Companies
Central Mississippi Development Co. Inc.
1170 Lakeland Drive
Jackson
(601) 981-1511
cmpdd.org

Six Bridges Capital Corp.
Serving DeSoto,
Marshall, Tate, and
Tunica counties
arcapital.com

Three Rivers Local Development Co. Inc.
75 S. Main St.
Pontotoc
(662) 489-2435
trpdd.com

Community Advantage Lenders
Renaissance Community Loan Fund
8917 Lorraine Road
Gulfport
(228) 896-3386
rcfms.com

Participating Microlenders
Communities Unlimited Inc.
(479) 445-3720
communitiesus.org

LiftFund
liftfund.com
Serving north Mississippi
(888) 215-2373 x1830

Serving south Mississippi
(888) 215-4237 x1574

Renaissance Community Loan Fund
8917 Lorraine Road
Gulfport
(228) 896-3386
or (228) 896-3326
rcfms.com
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 cannot get conventional financing and you meet the eligibility requirements, 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%
**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%

**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.

**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%; for loans of $50,000 and greater, prime + 4.75%
**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%

**Community Advantage**
A financing program 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.

**INTEREST RATE:** prime + 6%
**TERMS:** up to 25 years for real estate, 10 years for equipment and working capital
**GUARANTEE:** 75 to 90%

**Microloans**
Eligible businesses can startup 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%; loans $10,000 and greater, lender cost + 7.75%
**TERMS:** lender negotiated, no early payoff penalty

**504 Certified Development Company Loan**
For those who do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for a small business. It provides competitive fixed-rate mortgage financing through a lender and a certified development company.

**MAX LOAN AMOUNT (UP TO 40% 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% of the project cost (with no SBA guarantee); the CDC finances up to 40% 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%
Go Global with International Trade

Stabilize seasonal sales and become less less dependent on any one market by exporting.

Expand your Market
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
Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. Apply for lines of credit prior to finalizing an export sale or contract and adequate financing will be in place by the time you win your contract. If you've been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

Max loan amount: $5 million
Interest rate: typically not to exceed prime + 6.5%
Terms: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment.
Guarantee: up to 90%

Export Express uses a streamlined process that expedites the SBA guarantee—what small businesses need most when preparing to export or ramping up international trade on a fast timeline.

Max loan amount: $500,000
Interest rate: typically not to exceed prime + 6.5%
Terms: up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit
Guarantee: up to 90%
Approval time: 36 hours or less

Help with Trade Barriers
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.
HOW THE SBA HELPED US SUCCEED
Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business Development Center Export Assistance Network.

Help with Trade Barriers
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.
R&D Opportunities for High Growth Startups

Businesses engaged in high-risk research and development can compete to develop their tech to market.

Do you work in one of these areas?

» advanced materials
» agTech
» artificial intelligence
» augmented reality and virtual reality
» big data
» biomedical
» cloud computing
» cybersecurity
» energy
» health IT
» national security
» sensors
» space exploration

America’s Seed Fund
The Small Business Innovation Research and the Small Business Technology Transfer programs, known as America’s Seed Fund, provide more than $3.5 billion each year in early stage capital through a competitive awards process.

How it works
Every year, participating federal agencies announce topic areas that address their R&D needs. Topics include:

» energy efficiency tech
» remote exploration to outer space
» New advances in devices for health research and diagnostic applications

Eligible businesses submit proposals to win either grants or contracts and then advance through three phases:

» The proof-of-concept stage typically lasts from 6-12 months, and provides from $100,000-$225,000
» The full R&D period lasts about 24 months, and typically provides $600,000-$1.5 million

▲ HOW THE SBA HELPED US SUCCEED
Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research seed funding program. Dr. Mandé Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators’ needs. The business has raised more than $1.2 million to support a team of full-time employees. Killer Snails’s tabletop, digital, augmented and virtual reality games have won national and international awards.
The commercialization stage is when your small business seeks public or private funds for its venture or sells the innovation for a profit.

**How your startup benefits**
The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase three contracts. Some agencies provide additional resources beyond funding.

**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
  - Centers for Disease Control
  - Food and Drug Administration
  - National Institutes of Health
- Department of Homeland Security
- Department of Transportation
- Environmental Protection Agency
- NASA
- National Science Foundation

Visit [sbir.gov](http://sbir.gov) to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec. Use the local resources locator tool to identify state and regional programs and resources available to assist with grant writing, commercialization, and business counseling in your community.

**Investment Capital**
Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a small business investment company can help scale up your small business.

**How an SBIC works**
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 then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

**To be eligible**
The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include re-lenders, real estate, project financing, and foreign investment.

Visit [sba.gov](http://sba.gov) and click on Funding Programs and then Investment Capital. Follow us on Twitter for updates and announcements or visit our events page to learn about outreach programs in your community.

**SBIR Road Tour**
Visit [sbirroadtour.com](http://sbirroadtour.com) and follow us @SBIRgov to learn about this annual national program and related events connecting tech entrepreneurs to the country's largest source of early stage funding, providing over 5,000 new awards annually.

For more information, visit [sba.gov](http://sba.gov) and click on Funding Programs and then Investment Capital.
How I Did It

Smiling After the Storm

With SBA assistance, Stephanie Vitori rebuilt her Miami Beach, FL restaurant after Hurricane Irma.

Written by Jess Walker

If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as
Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

**Challenge**

Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. “It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed,” Stephanie says. “It was the roughest road I’ve ever traveled.”

**Solution**

An SBA disaster assistance loan aided Cheeseburger Baby’s recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local

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**Once safety and security needs are met**, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded. For information visit [sba.gov/disaster](http://sba.gov/disaster).
Small Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers to remain competitive in an ever-changing economy.

During disasters, the responsibility falls on the owner’s shoulders. But one lesson Stephanie has learned is the value in reaching out to others for assistance and counsel. While her brick-and-mortar restaurant was being rebuilt, she sold from a food truck. When the restaurant was operational again, she advertised that with spray paint on the plywood covering the broken windows. Stephanie and her wife, Gabrie Vitori, rebuilt Cheeseburger Baby by depending on each other and SBA assistance. See their story on YouTube by searching for the 2019 Phoenix Award for Small Business Disaster Recovery. “You’ve got to have resiliency. You’ve got to swallow your pride sometimes,” Stephanie says. “But you also have to believe in your product.”

**Benefit**

For Cheeseburger Baby, that product will continue satisfying the burger hangarings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she’d like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. “My whole life is this. I’ve always felt a love for business ownership,” Stephanie says. “That drive keeps you going.”

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**Get Ready**


**Don’t Wait**

Take steps now to protect your business and reduce property damage with the help of an SBA disaster assistance loan. Those affected by a disaster can rebuild stronger by increasing their SBA loan up to 20% of the verified physical damage to make mitigation improvements. Borrowers have two years after loan approval to request an increase for higher rebuilding costs, code-required upgrades or mitigation.

**Keep in mind**

Since an SBA disaster loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA, or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.
Getting Back to Business: Six essential preparedness steps for creating a continuity plan

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.

1. Establish a communications plan
   - Test your calling tree or communications list to reach employees to ensure they and their families are safe.

2. Protect your documents
   - Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.

3. Review 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 because of a disaster.

4. 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. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.

5. Plan for an alternative location
   - Identify several places to relocate your operations in case you must close your primary location for an extended time.
   - Consider creative options for available office space, including sharing space and resources with other businesses.
   - Allow employees to telecommute until your location reopens.

6. Practice your plan with your staff
   - Based on your location, assess your risk for every type of emergency.
   - Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.
Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

How you benefit
Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

How surety bonds work
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.

Is the program right for you?
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
» those who cannot secure bonding through regular commercial channels
» subcontractors with a desire to establish their own bonding as a prime contractor
» those wishing to increase their current bonding limits

HOW THE SBA HELPED ME SUCCEED
With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about $30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.
For all contracts and subcontracts up to $6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to $10 million, the SBA makes a guarantee if it’s in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses, and all projects up to $100,000. The SBA reimburses 80% for all other small businesses.

Need a surety bond guarantee fast?
For contracts under $400,000, the process is streamlined using the SBA QuickApp program.

» easy application
» no need to submit financials to the SBA
» online applications submitted to SBA authorized agents approved within hours

Ready to start?
The SBA partners with 40 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg. Do you want to discuss the advantages of the SBA Surety Bond Guarantee program? Contact a bonding specialist:

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

Jennifer C. Bledsoe  
Washington, DC  
(202) 205-6153

Office of Surety Guarantees  
(202) 205-6540
How I Did It

Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE
Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn’s career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned “everything it takes to run a machine shop. I naturally just picked it up and wanted it.”

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. “When I did something wrong, he told me, and I didn’t do that again,” Rahn said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral. “He did not want to sell to a corporation that would bring in their own people or end up foreclosing,” Rahn says. “Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too.”

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include major government contractors. She’s grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She’s investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she’s able to do all of this.

**Find a mentor.**
I had a great mentor in my company, and I reached for opportunity when it was in front of me.

**Always move forward.**
The SBA has educational resources to improve your business knowledge. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

**Compete smart.**

**Know your industry.**
I see everything; I have my hands in everything. I don’t want to expand to where I can’t do that anymore.

**Build a team.**
Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.
How to do business with the government

1. Consult your local Small Business Development Center (see page 9) or Procurement Technical Assistance Program adviser. Find your closest center at [aptac-us.org](http://aptac-us.org).

2. Search [https://beta.sam.gov](https://beta.sam.gov) to see if any federal agencies are looking for your product or service. Search the SBA SubNet database for subcontracting opportunities.

3. Attend an SBA district office contracting workshop. Visit [sba.gov/localassistance](http://sba.gov/localassistance) to find your local office.

4. Identify your product or service number at [naics.com](http://naics.com).

5. Obtain a free DUNS number at [fedgov.dnb.com/webform](http://fedgov.dnb.com/webform). A Unique Entity ID managed by Ernst & Young will replace DUNS in late 2020.

6. Register with the System for Award Management ([sam.gov](http://sam.gov)).

7. Research SBA certification programs like the 8(a), woman-owned small business, and HUBZone programs. If eligible, upload all required documents to [certify.sba.gov](http://certify.sba.gov) before you submit an offer on a contract.
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.

1. Does the government buy the product or service that you sell?
   - Yes, Continue to question 2.
   - No, Government contracting may not be for you at this time.
   - Start with your local SBA district office. If you can’t identify at least three federal agencies that might buy what you sell, contracting might not be right for you.

2. Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?
   - Yes, Continue to question 3.
   - No, Your local SBA district office can help you gauge ramp-up time and other factors that contribute to government contracting success.

3. Confirm your answer to all of the following:
   - Is the majority owner(s) a U.S. citizen?
   - Does your company have a place of business in the U.S.?
   - Is your business organized for profit?
   - Does your business generate revenue?
   - Yes, These are requirements for participation in government contracting programs.
   - No, Continue to question 4.

4. Are you credit worthy?
   - Yes, Continue to question 5.
   - No, Visit an SBA Resource Partner for tips on repairing your credit.
   - Talk to an SBA Lender about how to build credit.

5. Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?
   - Yes, Continue to question 6.
   - No, Before you get into government contracting, make sure your accounting system is compatible with the government’s requirements.

6. Do you have cash on hand to purchase working inventory, if needed?
   - Yes, Continue to question 7.
   - No, Talk to an SBA Lender about getting a line of credit or a loan to do business with the government.

7. Do you already have federal/state/local government contracting experience?
   - Yes, Continue to question 8.
   - No, If you don’t yet have contracting experience, you won’t reap the full benefit of opportunities like the 8(a) Business Development Program. You can participate in the 8(a) program once, so make sure it’s the right time for you.

8. Do you know where to find contracting opportunities?
   - Yes, Continue to question 9.
   - No, Ask an SBA business opportunity specialist for help.

9. Make sure you have:
   - a DUNS number
   - the NAICS codes and size standards for your industry
   - SAM registration
   - These are requirements for participation in some government contracting programs.

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 Certification Programs

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

**HOW THE SBA HELPED ME SUCCEED**

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has secured Department of Defense contracts to improve Native American lands adversely affected by past department activities.

American Indians, Alaska natives, and native Hawaiian’s seeking entrepreneurial development training can start, grow, and expand their business with the help of the SBA, sba.gov/naa. The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit sba.gov/contracting to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and to then certify as 8(a), woman-owned, All Small Mentor Protege or HUBZone, visit certify.sba.gov.

**8(a) Business Development Program**

If you’re an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, sba.gov/8a. It 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:

» be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged

» demonstrate at least a two-year track record and have potential for continued success

» have a net worth and an adjusted gross income of less than $250,000 and assets under $4 million

**Socially disadvantaged**: those 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 often fit this status: 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 he or she has suffered social disadvantage.

**Economically disadvantaged**: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

**The benefits of the 8(a) program:**

» You are assigned an SBA professional to help coordinate 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. This is an accelerated process saving time for both you and the government agency or office.

**All Small Mentor–Protege Program**

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor–Protege Program, sba.gov/alsmallmp. 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:**

» Protégés 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 (naics.com).
» Mentors and proteges must be organized for profit or as an agricultural cooperative.
» Mentors cannot own more than 40% 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.

**HUBZone**
Businesses located in historically underused business zones, [sba.gov/hubzone](http://sba.gov/hubzone), can gain special access to federal contracts. To qualify for the certification, your small business must:
» be owned and controlled by U.S. citizens, a community development corporation, an agricultural cooperative, Indian tribal government, Alaska native corporation, or a native Hawaiian organization
» have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, [maps.certify.sba.gov/hubzone/map](http://maps.certify.sba.gov/hubzone/map), to see if you qualify.
» have at least 35% of your employees living 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, [sba.gov/ovbd](http://sba.gov/ovbd). After you have set up to do business with the government in [sam.gov](http://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.

**Contracting**

### Woman-Owned Small Business Certification

Here’s how to get certified so you can more easily compete for government contracts.

1. **Make sure you’re eligible**
   » The business must be owned and controlled by one or more women who are U.S. citizens.
   » A woman must hold the highest officer position.
   » 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, the business owner and/or manager must also meet certain income and asset requirements. Find out more at [sba.gov/wosb](http://sba.gov/wosb).

2. **Register**
   » Register with the System for Award Management ([sam.gov](http://sam.gov)) to start doing business with the government.

3. **Certify**
   » Submit your documents to [certify.sba.gov](http://certify.sba.gov). The SBA will offer free certification starting in late summer 2020. 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 Corp.
     - U.S. Women’s Chamber of Commerce
     - Women’s Business Enterprise National Council

4. **Update your status**
   » Update your status as a woman-owned small business in [sam.gov](http://sam.gov).

5. **Search the database**
   » Search [beta.sam.gov](http://beta.sam.gov) for your new business opportunity. You must receive your certification prior to submitting an offer on a contract set aside for a woman-owned small business.
Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don’t have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov) and see if you’re eligible for any small business certifications and/or programs. Visit sba.gov/localassistance to find one-on-one counseling that is free or low cost. (See page 9).

**mspc.com**

**Procurement Technical Assistance Centers**

**Mississippi PTAC**
Program Office
State Woolfolk Building
501 N. West St., fourth floor
Jackson
(601) 359-2988
sybrown@mississippi.org

**Central MS Procurement Center**
Serving Adams, Claiborne, Copiah, Franklin, Hinds, Jefferson, Jefferson Davis, Lawrence, Lincoln, Madison, Rankin, Simpson, Warren, and Yazoo counties
State Woolfolk Building
501 N. West St., fourth floor
Jackson
(601) 359-3485
jlenoir@mississippi.org

**Northeast MS Contract Procurement Center**
Serving Alcorn, Attala, Benton, Calhoun, Chicassaw, Choctaw, Clay, Itawamba, Lafayette, Lee, Loundes, Marshall, Monroe, Montgomery, Noxubee, Oktibbeha, Pontotoc, Prentiss, Tippah, Tishomingo, Union, Webster, and Winston counties
318 Seventh St. N.
Columbus
(662) 329-1077
jlatham@msptac.org

**South MS Contract Procurement Center**
Serving Amite, Forrest, George, Greene, Hancock, Harrison, Jackson, Lamar, Marion, Pearl River, Perry, Pike, Stone, Walthall, and Wilkinson counties
1636 Poppis Ferry Road, suite 203
Biloxi
(228) 396-1288
mspcdirector@gmail.com

**Meridian Satellite Office**
Serving Clarke, Covington, Jasper, Jones, Kemper, Lauderdale, Leake, Neshoba, Newton, Scott, Smith, and Wayne counties
1901 Front St., suite A
(601) 693-1306 x235
npurvis@mississippi.org

**By the Numbers**

The U.S. government is the largest single purchaser of goods and services in the world awarding over

$500 billion in prime contracts annually, 23% is set aside for small businesses.

What types of small businesses benefit?

- 5% are small & disadvantaged
- 5% are women owned
- 3% are HUBZone certified
- 3% are service-disabled veteran owned
Let Us Help You Grow
Your Small Business
with Long-Term
Small Business Financing

SBA 504 Loans Equal Fixed Asset Financing for Small Business Expansion

- Purchase land and construct new buildings
- Acquire and install machinery
- Purchase and renovate existing buildings
- Expand existing facilities

We are here to help. We will work with you, your private sector lender and the SBA to provide complete loan packaging.

Three Rivers Local Development Company services all 82 counties in Mississippi.

- Low down payment – as little as 10%
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Call us today and let us help you grow your business. 662-489-2435 or 1-800-253-0831

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Matt Koon – Loan Officer
Peyton Belk – Loan Officer
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