BIG SKY FINANCE PROVIDES FINANCING OPPORTUNITIES IN MONTANA!

Are you looking to purchase a building or equipment for your business?
Through SBA’s 504 loan program, we offer:

- Long term financing for building and equipment needs (10, 20 and 25 year options)
- Low fixed interest rates for the term of the loan
- Low down payment, only 10-20%

With our experienced Montana staff, we can provide fast results.

SERVING MONTANA FROM TWO LOCATIONS

BILLINGS
Brandon Berger / brandon@bigskyeda.org / 406-869-8403
Johnna Jablonski / johnna@bigskyeda.org / 406-869-8415

HELENA
Jo Ann Jones / joann@bigskyeda.org / 406-441-5447
Sherry O’Donnell / sherry@bigskyeda.org / 406-441-5446

WWW.BIGSKYFINANCE.ORG
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The SBA helped Al grow and expand so that he could continue to adapt to consumer demands.

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ON THE COVER: Al Swanson, A.L. Swanson Craftman Studios; Jennifer and Jeff Herbert, courtesy of Supertition Meadery; Bert Ortiz, courtesy of AVMAC Inc.; September Myers, courtesy of The Sundance Consulting
It is my honor to serve as Administrator of the U.S. Small Business Administration, leading a dedicated team of talented individuals across America who are focused on helping entrepreneurs start, grow, and expand their small businesses. The SBA is here to support the prosperity and longevity of our nation’s small businesses with timely and innovative resources to help them thrive in today’s economy. America’s entrepreneurs are innovators, risk-takers, and the catalyst for employment opportunities within their communities, and they are what makes our economy so strong and dynamic.

As we enter a new decade of possibilities, small businesses have a remarkable opportunity to continue building upon the success we’ve seen in our economy over the last three years. As the voice for America’s 30 million small businesses, I am eager to advocate on entrepreneurs’ behalf as a member of the President’s Cabinet. Whether it’s seeking access to capital, government contracting opportunities, business mentoring, or assistance with disaster recovery, 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 disadvantaged communities, 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
Small business is no small task.

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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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Welcome to the 2020 edition of the U.S. Small Business Administration’s Montana Small Business Resource Guide. The SBA Montana District Office supports the small business community by working with an extensive network of business advisers and lenders to help Montana’s 118,000 small businesses at every stage of development.

The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. To get started, visit an SBA office or one of our SBA Resource Partners. Starting on pg. 9 you will find listings for free or low-cost business advisers, which includes Small Business Development Centers, SCORE mentors, Women’s Business Centers, and the Veterans Business Outreach Center.

Interested in small business financing? Find out if SBA-backed financing is right for you by consulting with an SBA specialist at one of our partner lending institutions, listed in the green Funding Programs section. This guide also details SBA disaster assistance loans and SBA-backed loans exclusively for small business exporting. The SBA works closely with U.S. Commercial Services and the U.S. Export-Import Bank in assisting Montana’s small businesses with their export promotion and financing programs. If you’re interested in getting started in government contracting, read about SBA certifications and our business development programs. SBA programs and services help you better compete in the public marketplace.

We’re also helping create economic possibility in low-income communities. The SBA works with the U.S. Department of Housing and Urban Affairs to increase investments in Opportunity Zones located in our district, often expanding from Historically Underutilized Business Zones, HUBZones. Opportunity Zones provide a tax break in which investors can use capital gains to support long-term economic development.

Stay up to date on SBA events near you and get valuable local business information by following us @SBA_Montana. Register for email updates at sba.gov/updates. Use our Small Business Resource Guide to power your dream of starting, growing, or expanding your small business in Montana.

Sincerely,

The SBA Montana District Office

District Director
Brent Donnelly
(406) 441-1083
brent.donnelly@sba.gov

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Kelly Dixon
(406) 441-1085
kelly.dixon@sba.gov

Lead Lender Relations Specialist
Lorena Carlson
Cell (406) 202-3401
lorena.carlson@sba.gov

Lender Relations Specialist
Tom White
(406) 441-1078
thomas.white@sba.gov

Billings Senior Area Manager
Martin DeWitt
(406) 459-5347
martin.dewitt@sba.gov
LOCAL BUSINESS ASSISTANCE

How I Did It

Al Swanson
Owner, A.L. Swanson Craftsman Studios
Helena, MT
After sustaining a career-ending back injury, Al turned to a labor of love: woodworking, turning it from a hobby to a vocation in which he could manufacture his own hand-crafted furniture/goods. After studying business and apprenticing with master cabinetmakers, Al opened his first shop in downtown Helena. The SBA helped Al grow and expand so that he could continue to adapt to consumer demands. Al noticed that younger consumers were interested in spending money on furniture in a different way—they wanted to learn how to make the product themselves. In response to this new market, Al started offering wood crafting classes. His Make a Table Over the Weekend classes took off, giving Al the opportunity to express his creativity and connect with clients.

**Challenge**
Even though I studied business, I needed the help of a confidential business mentor to discuss new ideas and get my business ready for financing. It’s hard for small businesses that do handcrafted products to secure capital to expand. Lenders know there is a limit to how much you can produce in a year because you need to maintain quality while also being efficient with your time. I wasn’t able to find traditional financing even though I was creditworthy and I’d been in business making steady revenue since 2004.

**Solution**
The SBA funds and supports local resource partners like SCORE business mentors here in Montana. SBA Resource Partners across the state offer mentoring, counseling, and training for free or low cost to help new entrepreneurs. During a pivotal growth phase, I received mentoring assistance from the Helena SCORE, preparing me to take on small business financing. The SBA guarantees loans made by lending institutions to small businesses that cannot find financing elsewhere. My business qualified for two SBA-backed 7(a) loans, injecting the capital I needed at the right time with the right terms that worked best for me.

**Benefit**
I’ve secured a major recurring contract with outdoor retailer Orvis for my custom fly boxes. I recently expanded into a new studio and started making custom fly rod carriers for Orvis. I love going to work every day. The opportunity to create pieces that will be loved and used for generations is meaningful to me. Sharing my passion and knowledge of woodworking with folks who want to explore the craft is also rewarding. I love helping students make something to take home that will be used for decades. Every day I have the opportunity to tap into my creative side and explore the nuances of a craft I love so much—it’s beyond meaningful.

**Advice**
Be persistent in following your dream and don’t be scared to seek advice. Surround yourself with good people and be community minded—share your talent. Competition helps to refine your product line. Be on the offensive, always ready to create product or take on a whole new line or direction.

“Even though I studied business, I needed the help of a business mentor to discuss new ideas and get my business ready for financing.”

Al Swanson
A.L. Swanson
Craftsman Studios
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 startup 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.

<table>
<thead>
<tr>
<th>SMALL BUSINESS DEVELOPMENT CENTERS</th>
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<tbody>
<tr>
<td><strong>950+</strong> Small Business Development Centers</td>
</tr>
<tr>
<td>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.</td>
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<tr>
<th>SCORE</th>
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<tr>
<td><strong>300+</strong> SCORE chapters</td>
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<tr>
<td>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.</td>
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<tr>
<th>WOMEN’S BUSINESS CENTERS</th>
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<tbody>
<tr>
<td><strong>100+</strong> Women’s Business Centers</td>
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<tr>
<td>Women entrepreneurs receive essential 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.</td>
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<tr>
<th>VETERANS BUSINESS OUTREACH CENTERS</th>
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<tbody>
<tr>
<td><strong>20+</strong> Veterans Business Outreach Centers</td>
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<tr>
<td>Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. 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.</td>
</tr>
</tbody>
</table>
Our Local SBA Resource Partners

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

Small Business Development Centers

**SBDC Lead Center**
Montana Department of Commerce
301 S. Park Ave.
Helena
sbdc.mt.gov

**Billings SBDC**
Big Sky Economic Development
222 N. 32nd St., suite 200
(406) 869-8412

**Bozeman SBDC**
Montana State University TechLink Center
2310 University Way, building 2
(406) 599-0790

**Butte SBDC**
Headwaters RC&D
65 E. Broadway
(406) 533-6780

**Great Falls SBDC**
Great Falls Development Authority
405 Third St. NW, suite 203
(406) 750-0314
Jason Nitschke
jnitschke@growgreatfalls.org

**Havre SBDC**
Bear Paw Development Corp.
48 Second Ave., suite 202
(406) 399-1557

**Helena SBDC**
University of Montana Helena College
1115 N. Roberts St.
(406) 447-6376

**Kalispell SBDC**
Flathead Valley Community College
777 Grandview Drive
(406) 756-3836

**Miles City SBDC**
Miles Community College
2715 Dickinson St.
(406) 874-6168

**Missoula SBDC**
University of Montana
32 Campus Drive
(406) 243-4770

**Wolf Point SBDC**
Great Northern Development Corp.
233 Cascade St.
(406) 653-2590

**SCORE**
Visit sba.gov/score to start working on your business goals. Contact your local office to schedule an appointment.

**Western Montana**
225 Cruse Ave., suite D
Helena
(406) 442-4986
westernmontana@scorevolunteer.org

**Bozeman**
2000 Commerce Way
(406) 586-5421
scorebozeman@gmail.com

**Billings**
Stockman Bank
402 N. Broadway
(406) 927-7640
billings.score@scorevolunteer.org

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.

**Big Sky Economic Development**
222 N. 32nd St., suite 200
Billings
(406) 254-6014

Women’s Business Centers

**Prospera Business Network**
2015 Charlotte St. #1
Bozeman
(406) 587-3113
montanawbc.org

**Ravalli County Economic Development Authority**
274 Old Corvallis Road, suite A
Hamilton
(406) 375-9416
How to Start a Business in Montana

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](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.
One stop business licensing and renewals
(406) 444-6900
mtrevenue.gov

Business Services Division
1301 Sixth Ave., Helena
(406) 444-3665
Fax (406) 444-3976
sosbusiness@mt.gov
sos.mt.gov/business

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 business, visit irs.gov/tax-reform.

Tax Assistance Centers
Billings
2900 Fourth Ave. N.
(406) 247-7446

Bozeman
1805 S. 22nd Ave.
(406) 582-8671

Glasgow
Virtual Assistance, by appointment only
(844) 545-5640

Great Falls
11 Fifth St. N.
(406) 761-8095

Helena
10 W. 15th St.
(406) 441-1039

Kalispell
275 Corporate Ave.
(406) 752-6636

Missoula
2681 Palmer St.
(406) 728-9127

Local Taxpayer Advocate
Karen Alvear
10 W. 15th St., suite 2319, Helena
(406) 444-8612
karen.l.alvear@irs.gov

Montana Payroll Tax
Montana Department of Revenue
Sam W. Mitchell Building, Capitol Complex, Helena
(406) 444-6900

Contribution Bureau
Department of Labor and Industry
(406) 444-3834

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.

OSHA Billings area
2900 Fourth Ave. N., suite 303
(800) 488-7087 or (406) 247-7494

Safety and Health Bureau
Bureau Chief Bryan Page
(406) 444-6401

Employee Insurance
Check your state laws to see if you are required to provide unemployment or workers’ compensation insurance for your employees. For health insurance options, call the Small Business Health Options program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

Department of Labor & Industry
(406) 444-3783

Workers’ Compensation Insurance
Montana State Fund
(406) 495-5000

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

Montana State University
Extension Service
Pollution Prevention Program
(406) 994-6948 or (888) 678-6872
montana.edu/wwated
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 the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support
Employers are essential to the success of the child support program and collect 75% of support nationwide through payroll deductions. You’re 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. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov, call (800) 786-9199 or visit the Rocky Mountain Regional Office in Denver, Colorado, uspto.gov/denver. 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.

» Montana Tech Patent Depository Center
1300 W. Park., Butte
(406) 496-4281
mtech.edu/library

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
Chambers of Commerce

Anaconda
discoveranaconda.com

Augusta
augustamontana.com

Baker
bakermt.com

Belgrade
belgradechamber.org

Big Sky
bigskychamber.com

Bigfork
bigfork.org

Billings
billingschamber.com

Bitterroot Valley
bitterrootchamber.com

Boulder
bouldermtchamber.com

Bozeman
bozemanchamber.com

Butte
buttechambersite.org

Chinook
chinookmontana.com

Choteau
choteaumontana.us

Colstrip
colstripchamber.com

Columbia Falls
columbiafallschamber.org

Conrad
conradmt.com

Cut Bank
cutbankchamber.com

Daniels County
scobeymt.com

Dillon
beaverheadchamber.org

Drummond
townofdrummondmontana.com/chamber

East Glacier
eastglacierpark.info

Ennis
ennischamber.com

Eureka
welcome2eureka.com

Fairfield
fairfieldmontana.us

Fairview
middrivers.com/~fairview

Forsyth
forsythmt.com

Fort Benton
fortbentonchamber.org

Gardiner
gardinerchamber.com

Garfield
garfieldcounty.com

Glasgow
glasgowchamber.net

Glendive
glendivechamber.com

Great Falls
greatfallschamber.org

Hardin
hardinmtchamber.com

Harlowton
wheatlandchamber.com

Havre
havrechamber.com

Helena
helenaachamber.com

Hot Springs
hotspringsmtchamber.org

Hysham
hysham.org

Judith Basin
russellcountry.com

Kalispell
kalispellchamber.com

Lakeside
lakesidesomers.org

Laurel
laurelmontana.org

Lewistown
lewistownchamber.com

Libby
libbychamber.org

Liberty County
libertycountycc.com

Lincoln
lincolnmontana.com

Livingston
livingston-chamber.com

Malta
maltachamber.com

Manhattan
manhattanareachamber.com

Miles City
milescitychamber.com

Mineral County
montanarockies.org

Missoula
missoulachamber.com

Montana Chamber, Helena
montanachamber.com

Philipsburg
philipsburgmt.com

Plains
glaciermt.com

Polson
polsonchamber.com

Powell
powellcountymontana.com

Prairie County
visitterrymontana.com

Red Lodge
redlodgetravelchamber.org

Ronan
ronanchamber.com

Ruby Valley
rubyvalleychamber.com

Saco
sacomontana.net

Seeley Lake
seeleylakechamber.com

Sidney
sidneymt.com

Stillwater County
stillwatercountychamber.com

Swan Lake
swanlakemontana.org

Sweet Grass County
bigtimber.com

Thompson Falls
thompsonfallschamber.com

Three Forks
threeforksmtchamber.com

Townsend
townsendmt.com

Troy
troymtchamber.org

Virginia City
virginiacity.com
LOCAL BUSINESS ASSISTANCE

West Yellowstone
destinationyellowstone.com

Whitefish
whitefishchamber.org

Whitehall
whitehallchamberofcommerce.com

Wibaux
visitmt.com/wibaux

Wolf Point
wolfpointchamber.com

Economic Development

Governor’s Office of Economic Development
(406) 444-5634
business.mt.gov

Montana Department of Commerce
Office of Tourism and Business Development
(406) 841-2870
marketmt.com

Montana Manufacturing Assistance Center Manufacturing Extension Partnership
Montana State University, Bozeman
2310 University Way, building 2
(800) 637-4634
montana.edu/mmec

Serving north central Montana
Grow Great Falls Montana
405 Third St. NW, suite 203, Great Falls
(937) 489-3985
richard.roberts4@montana.edu

Serving northwestern Montana
Montana West Economic Development
44 Second Ave. W., Kalispell
(509) 885-4362
jeffry.pierce@montana.edu

Serving western Montana
Montana Technology Enterprise Center
1121 E. Broadway St., Missoula
(406) 595-0679
shane.cantrell@montana.edu

Serving southwest Montana
Montana Manufacturing Extension Center
2310 University Way, building 2, suite 1,
Bozeman
(406) 606-0050
alistair.stewart@montana.edu

Serving Billings and eastern Montana
2310 University Way, building 2, Bozeman
(406) 560-2289
david.allard1@montana.edu

City College
3803 Central Ave., Billings
(406) 223-1854
sherri.bartz@montana.edu

Native American Development Corp.
(406) 259-3804
nadc-nabn.org

Exporting Assistance

Montana U.S. Export Assistance Center
Gallagher Business Building, suite 257
University of Montana, Missoula
(406) 370-0097
carey.hester@trade.gov
export.gov

Guiding Montana Businesses to Success

Providing tools and guidance to help small businesses succeed.

Check out SBDC.MT.GOV to learn more about our online classroom, locations, programs, trainings, events, and success stories.

Funded in-part through a Cooperative Agreement with the U.S. Small Business Administration and the Montana Department of Commerce.
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, 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.

To report how a proposed federal regulation could unfairly affect you, contact advocacy.sba.gov.

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

To submit a comment or complaint through the online form, visit sba.gov/ombudsman/comments. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.
Entrepeneurial 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.

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**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

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**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 book keeping. Request a workshop in your area by visiting nativesmallbusiness.org.
Autonomous & Unmanned Systems Cluster – Emerging Tech Ventures
The Ozarks Cluster – Startup Junkie (Industry focus: Food processing, supply chain, & logistics)
The Water Council Cluster
Marine Industry Science & Technology Cluster
BioSTL: St. Louis Biosciences Cluster
Oklahoma-South Kansas Unmanned Aerial Systems Cluster
The Appalachian Ohio Wood Products Cluster
Conductor RIC in Healthcare, Education & Data/Decision Sciences – Startup Junkie Consulting

Integrative Business Services Inc. (Industry focus: Optics)
Great Plains Technology & Manufacturing Cluster
Montana Bioscience Cluster – Montana Technology Enterprise Center
AgLaunch Initiative
Utah Advanced Material Manufacturing Initiative
Defense Alliance - LSI Business Development Inc. (Industry focus: Advanced Power and Energy)
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.
The United States loves small businesses. That’s according to a survey by the Pew Foundation reported by Small Business Trends, smallbiztrends.com, which found that 71% of Americans view small business more favorably than any other institutions, including religious organizations.

Why is this? Well, small businesses are seen as a positive influence. But it’s more than that.

Small businesses are in a unique position to create valuable customer experiences. Their products and services are often niche, the target customer is very defined. Business operations are agile and unconstrained by corporate rules and processes. Small businesses are also trusted for their integrity, community engagement, and customer service. When was the last time you called a small business and got put through to an automated call center? These things come together to create a hugely competitive value proposition, the linchpin of your brand.

But what can you do to leverage these experiences and grow the appeal of your brand without breaking the bank?
What is Your Brand?
It’s important to understand that your brand is much more than your logo, merchandising or products. It is all the experiences customers have with your business, including the visual elements of your business. It also includes what you do, how you do it, customer interactions, and your marketing. All of these elements help establish the trust and credibility of your business.

Stand Out
If your brand is going to be strong, you need to be able to pinpoint what makes you different from competitors. A SCORE mentor, sba.gov/score, can help you use competitive differentiators to build your business brand. Don’t forget to weave your differentiators into your company’s messaging and marketing.

Have Great Products and Services
Word of mouth is often a small business’s greatest lead generator, so having great products and services that people talk about is a critical part of your brand. Even the most outgoing and charming small business owner is not going to succeed in bringing customers back unless the product or service they provide delivers and exceeds expectations. Don’t lose sight of your product, keep refining it, testing new offerings, and making sure you always put product first.

Make Sure Your Customers Know the Face Behind the Product
One of the biggest reasons that small businesses fail is because of the persistent absence of the business owner. You only need to look at a few episodes of business makeover TV shows to witness what can go wrong when a business is left to run itself. Without an actively engaged owner, employees lose motivation and structure, which can quickly lead to sloppy service, a poor product, and customer churn. Yes, your business needs to be able to function without your constant presence, but it’s important to strike a balance. Find ways to make sure your customers know you and connect with the face behind the business. Businesses thrive when the energy of the owner is present.

Get Your Name and Logo Right
It’s important to get this right the first time because changing your name and logo later can be costly. Your logo and name should be easily recognizable and reflect the nature and tone of your business as well as appeal to your target market. I’m a dog owner, and two of my absolute favorite small businesses cater to pet owners: my local provider of dog walking services and a healthful pet food store. When I see their logos, it makes me feel good; I feel an affinity with them. That’s what you need to shoot for.

Have a Distinct Voice
A great way to ensure your distinct brand message is delivered consistently across your business is to focus on how you and your employees interact and communicate with customers in person, on the phone, and on social media. Not sure what your “voice” should be? Look to other brands. What do they do that you’d like to emulate? How do they greet and interact with you? What is it they do that makes you feel good about doing business with them?

Build Community Around What You Do
A successful brand is one trusted and respected by customers. Building a strong community online and off can help you achieve this. You don’t have to spend a lot of money to do this. In fact, many successful brands concentrate almost exclusively in online and offline community building. Offline participation in community activities, such as local events, fundraisers, and charities, as well as hosting your own events, such as workshops or loyal customer events, can all help you build community and extend the trust your brand has earned.

Be an Advocate for Your Business—Not Just a Salesman
You don’t have to be the greatest salesman to succeed in business. Selling takes many forms, and being a brand advocate gets them. For example, many small business owners strive to be the number one salesman, the number one cheerleader, and the number one fan of their own business. If you are passionate about your business, be an advocate for it. Invite people in!

Be Reliable
Letting your customers down by failing to live up to your own promises and brand standards can be particularly harmful for small businesses that depend heavily on referrals. The foundation of brand loyalty lies in great service; a happy customer is a loyal customer. Make sure you aren’t making promises that you can’t keep, whether you run a pizza business and pledge to deliver within 30 minutes, or you’re a painting contractor who promises to start a job on a Monday at 9 a.m. sharp. Stand by your promises.

Have a Value Proposition
Value, not to be mistaken with price, can help define your brand and differentiate you from the competition. This goes back to my second point about standing out. What niche do you serve? What do you do well in that niche that makes you different from everyone else? What are the emotional benefits of what you do? The answers to these questions will help define what your value is to your customers. It could be your great customer service, product quality, innovation, or a combination of these.

WRITTEN BY Caron Beesley, CONTRIBUTOR
Write your
Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.

Business plans help you run your business. A good business plan guides you through managing your business. You’ll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you’ll use to convince people that working with you—or investing in your company—is a smart investment. Brainstorm with a business counselor (visit one of our SBA Resource Partners detailed on page 10) and write a traditional business plan, which uses a standard structure and detailed sections. Once you’ve got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don’t have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

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

Company Description
Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve.

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

Market Analysis
Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women’s Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now’s the time to answer these questions.

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

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

Want to see an example of a business plan?

View examples of business plans at sba.gov/business-guide/plan/write-your-business-plan-template
Use an organizational chart to show the hierarchy. Explain how each person’s experience will contribute to the success of your venture. Consider including CVs of key members.

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

**Marketing and Sales**
Your marketing strategy should evolve and change to fit your needs in each context.

Describe how you’ll attract and retain customers. Show how a sale will actually happen. You’ll refer to this section later when you make financial projections, so be thorough.

**Funding Request**
If you’re asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you’d like. Your goal is to clearly explain how much funding you’ll need over the next five years and how the investment will be used.

Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you’ll pay off the debt.

**Financial Projections**
Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Explain your projections and match them to your funding requests.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.

Use visual organization tools—graphs and charts—to tell your business’s financial story.

**Appendix**
Here you’ll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

**LEARN STARTUP PLAN FORMAT**
Write a lean startup plan if requested from an investor, or if your business is relatively simple or you plan to regularly change and refine as you go.

Lean startup plans use more visual organization tools and only a handful of elements to describe your company’s value proposition, infrastructure, customers, and finances. They’re useful for visualizing your company’s fundamental facts. Your business counselor can help you edit down into the Business Model Canvas, used here—the most well known style, or another lean startup template.

**Key Partnerships**
Note the other businesses you’ll work with, such as suppliers, manufacturers, subcontractors, and strategic partners.

**Key Activities**
List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

**Key Resources**
List resources you’ll leverage to create value for your customer. Your most important assets include staff, capital, and intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone–certified businesses.

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

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

**Customer Segments**
Name your target market. Your business won’t be for everybody; it’s important to have a clear sense of who you serve.

**Channels**
List the most important ways you’ll talk to your customers.

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

**Revenue Streams**
Explain how your company makes money: direct sales, memberships fees, selling advertising space? If your company has multiple revenue streams, list them all.

**LEARN STARTUP PLAN CHECKLIST**
- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams
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.

WRITTEN BY BECKY Bosshart
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 Herberts 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 Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

**Challenge**
The Herberts 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 uncomfortable 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 Herberts’ 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 Herberts recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

**Benefit**
The Herberts 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.
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.
SBA Lenders

Our participating SBA Lenders serve all Montana. Contact the lender for more locations.

**FUNDING PROGRAMS**

**ABAROKEE**
- **First Interstate Bank**
  - 3 Woodard St.
  - (406) 322-4731
- **Yellowstone Bank**
  - 2 Grove St.
  - (406) 328-4512

**AMSTERDAM**
- **Manhattan Bank**
  - 7175 Churchill Road
  - (406) 282-7175

**ANACONDA**
- **First Montana Bank**
  - 123 Main
  - (406) 563-8303
- **Glacier Bank**
  - 307 E. Park
  - (406) 563-5203
- **Wells Fargo Bank**
  - 120 W. Park Ave.
  - (406) 563-4154

**ARLEE**
- **Valley Bank**
  - 17925 Highway 93
  - (406) 726-2000

**ASHLAND**
- **First Community Bank**
  - Custer & Main
  - (406) 784-2302

**BAKER**
- **Bank of Baker**
  - 116 S. Main
  - (406) 778-3382
- **Wells Fargo Bank**
  - 24 S. Main
  - (406) 778-3348

**BELGRADE**
- **Big Sky Western Bank**
  - (406) 388-3750

**BILLINGS**
- **Altana Federal Credit Union**
  - 3212 Central Ave.
  - (406) 561-2328
- **Beartooth Bank**
  - 4130 King Ave. W.
  - (406) 294-6500
- **First Interstate Bank**
  - 730 Main St.
  - (406) 255-5800
  - 2501 Central Ave.
  - (406) 255-6100
  - 401 N. 31st St.
  - (406) 255-5000
  - 3199 Grand Ave.
  - (406) 255-6090
- **Little Horn State Bank**
  - 2900 Central Ave.
  - (406) 656-5148
- **Opportunity Bank**
  - 455 S. 24th St. W.
  - (406) 256-1891
- **PNC Bank**
  - 3220 Fourth Ave. N.
  - (406) 256-0000
- **Rocky Mountain Bank**
  - (406) 656-3140
  - 2615 King Ave. W.
  - (406) 655-5142 -6025 -5106 -5164

**BIGFORK**
- **First Interstate Bank**
  - 800 Grand Ave.
  - (406) 837-1600
  - 8111 Montana Highway 35
  - (406) 756-4160
- **Glacier Bank**
  - 8251 Highway 35
  - (406) 837-5980
- **Rocky Mountain Bank**
  - 8165 Montana Highway 35
  - (406) 751-7061

**BILLINGS**
- **Altana Federal Credit Union**
  - 3212 Central Ave.
  - (406) 561-2328
- **Beartooth Bank**
  - 4130 King Ave. W.
  - (406) 294-6500
- **First Interstate Bank**
  - 730 Main St.
  - (406) 255-5800
  - 2501 Central Ave.
  - (406) 255-6100
  - 401 N. 31st St.
  - (406) 255-5000
  - 3199 Grand Ave.
  - (406) 255-6090
- **Little Horn State Bank**
  - 2900 Central Ave.
  - (406) 656-5148
- **Opportunity Bank**
  - 455 S. 24th St. W.
  - (406) 256-1891
- **PNC Bank**
  - 3220 Fourth Ave. N.
  - (406) 256-0000
- **Rocky Mountain Bank**
  - (406) 656-3140
  - 2615 King Ave. W.
  - (406) 655-5142 -6025 -5106 -5164

**BOX ELDER**
- **Native American Bank**
  - RR1, Box 565
  - (406) 395-4355

**BOZEMAN**
- **American Bank of Montana**
  - 1632 W. Main St.
  - (406) 587-1234
- **Bank of Bozeman**
  - 875 Harmon Stream Blvd.
  - (406) 587-5626
- **Bank of the Rockies**
  - 1276 N. 15th, suite 102
  - (406) 577-3731
- **Big Sky Western Bank**
  - 4150 Valley Commons Drive
  - (406) 587-2922
  - 33 ICE Center Lane
  - (406) 582-1500
- **First Interstate Bank**
  - 2800 W. Main
  - (406) 586-4555
  - 202 W. Main
  - (406) 556-4900
- **First Montana Bank**
  - 1336 Stoneridge Drive
  - (406) 587-2227
- **First Security Bank**
  - 1700 Big Sky Road
  - (406) 582-0044
  - 642 Cottonwood Road
  - (406) 556-6110
- **Manhattan Bank**
  - 2610 W. Main
  - (406) 582-0044
  - MoFi
  - 222 E. Main St.
  - (844) 728-9234
- **Opportunity Bank**
  - 5 W. Mendenhall
  - (406) 586-2309
**FUNDING PROGRAMS**

1455 W. Oak St.  
(406) 587-7711

**Rocky Mountain Bank**  
2901 W. Main  
(406) 556-7600

**Rocky Mountain Credit Union**  
8645 Huffine Lane  
(406) 586-1505

**Sky Federal Credit Union**  
(406) 587-1750

**Stockman Bank**  
1815 S. 19th St.  
(406) 556-4151

**U.S. Bank**  
1433 N. 19th St.  
(406) 556-4100

**Wells Fargo Bank**  
211 W. Main St.  
(406) 586-3381

**Yellowstone Bank**  
1960 N. 19th Ave.  
(406) 587-9900

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**BRIDGER**  
Bank of Bridger  
101 S. Main St.  
(406) 662-3388

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**BROADUS**  
1st Bank  
201 N. Wilbur  
(406) 436-2611

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**BROWNING**  
Native American Bank-Blackfeet  
125 N. Public Square  
(406) 338-4028

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**BUTTE**  
Bank of Butte  
3215 Harrison Ave.  
(406) 494-8240

First Citizens Bank  
3220 Harrison Ave.  
(406) 494-4400

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First Montana Bank  
1940 Dewey Blvd.  
(406) 494-6111

**Glacier Bank**  
1880 Harrison Ave.  
(406) 497-7000

Granite Mountain Bank  
605 Dewey Blvd.  
(406) 533-0600

Opportunity Bank  
3401 Harrison Ave.  
(406) 494-2233

U.S. Bank  
10 S. Main St.  
(406) 496-4000

Wells Fargo Bank  
202 N. Main St.  
(406) 533-7066

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CASCADE  
Stockmens Bank  
117 Central Ave.  
(406) 468-2232

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**CHESTER**  
U.S. Bank  
4 Adams Ave. E.  
(406) 759-5544

Wells Fargo Bank  
11 E. Adams  
(406) 759-5107

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CHINOOK  
First Bank of Montana  
327 Indiana St.  
(406) 357-2244

Wells Fargo Bank  
336 Indiana St.  
(406) 357-2224

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**CHOTEAU**  
Citizens State Bank of Choteau  
201 N. Main St.  
(406) 466-5743

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CIRCLE  
McConce County Federal Credit Union  
(406) 485-2288

Wells Fargo Bank  
301 W. Main  
(406) 485-2731

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**CLYDE PARK**  
Bank of the Rockies  
205 First St.  
(406) 686-4204

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**COLSTRIP**  
First Interstate Bank  
6210 Main St.  
(406) 748-2840

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**COLUMBIA FALLS**  
Freedom Bank  
530 Ninth St. W.  
(406) 892-1776

Glacier Bank  
822 Nucleus  
(406) 892-7100

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**COLUMBUS**  
First Interstate Bank  
36 N. Ninth St.  
(406) 322-4731

Yellowstone Bank  
544 Pike Ave.  
(406) 322-5366

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**CONRAD**  
Independence Bank  
23 Fifth Ave. SE  
(406) 271-2541

Stockman Bank  
420 S. Main St.  
(406) 278-8200

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**CORTLAND**  
First Security Bank  
327 Indiana St.  
(406) 357-2244

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**DRUMMOND**  
Granite Mountain Bank  
26 A St.  
(406) 288-3553

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**DUTTON**  
Dutton State Bank  
101 W. Main St.  
(406) 476-3462

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**EMIGRANT**  
Bank of the Rockies  
307 Story Road  
(406) 333-9009

---

**ENNIS**  
First Interstate Bank  
118 Williams St.  
(406) 682-3124

---

**FAIRFIELD**  
First Security Bank  
327 Indiana St.  
(406) 357-2244

---

**FAIRVIEW**  
Citizens State Bank of Choteau  
321 Central  
(406) 467-2531

---

**FLORENCE**  
Farmers State Bank  
5501 Old Highway 93  
(406) 273-0935

---

**FORSYTH**  
First State Bank  
880 Main St.  
(406) 346-2111

Wells Fargo Bank  
325 N. Ninth Ave.  
(406) 346-2961

---

**FORT BENTON**  
First Security Bank  
1502 Main St.  
(406) 622-2000

U.S. Bank  
1304 Front St.  
(406) 622-3434
GREAT FALLS
Embark Federal
1500 River Drive N.
(406) 727-7300

HARLEM
First Interstate Bank
2601 10th Ave. S.
(406) 454-6217
12 Third St. NW
(406) 727-2265
Opportunity Bank
120 First Ave. N.
(406) 452-2271
Prairie Mountain Bank
1019 Seventh St. S.
(406) 268-0404
Stockman Bank
(406) 771-2740
711 Third St. NW
25 Fifth St. N.
2425 Tenth Ave. S.
U.S. Bank
(406) 455-1077
300 Central Ave.
120 First Ave. N.
Wells Fargo Bank
21 Third St. N., suite 200
(406) 454-5411
1400 Third St. NW
1056 S. Main St.
HARLOWTON
Citizens Bank & Trust
32 N. Central Ave.
(406) 632-4373

HAVRE
Independence Bank
435 Third St.
(406) 265-1241
Stockman Bank
324 Third Ave.,
(406) 265-3800
U.S. Bank
235 First St.
(406) 262-2109
Wells Fargo Bank
135 Third Ave.
(406) 265-2264

HELENA
Bank of the Rockies
2000 Prospect Ave.
(406) 495-1900
Big Sky Finance
825 Great Northern Blvd.,
(406) 443-3261
First Security Bank
1040 Partridge Place
(406) 603-4300
First Community Bank
2987 Prospect Ave.
(406) 449-9300
First Community Bank
North Branch
7517 Roughsaw Drive
(406) 996-1160
First Interstate Bank
25 E. Lyndale Ave.
(406) 457-7151
First Security Bank
1721 11th Ave.
(406) 442-8870
Intrepid Credit Union
915 Kessler St.
(406) 495-6040

HINSDALE
Third Rivers Bank
233 E. Idaho
(406) 756-4010
41 Third St. W.
(406) 756-4010

HYSHAM
Stockman Bank
719 Elliott Ave.
(406) 364-2202

JORDAN
Garfield County Bank
444 Main St.
(406) 557-2201

KALISPELL
First Interstate Bank
120 Hutton Ranch Road
(406) 752-4051
2 Main St.
(406) 756-5200
First Interstate Bank-Evergreen
100 E. Cottonwood
(406) 758-7600
First Montana Bank
85 N. Main St.
(406) 755-9999
Glacier Bancorp
202 Main St.
(406) 756-4200
Rocky Mountain Bank
2405 Highway 93 N.
(406) 751-5070
Three Rivers Bank
233 E. Idaho
(406) 755-4271
552 N. Meridian Road
(406) 755-5432
TrailWest Bank
222 W. Idaho
(406) 755-9781
U.S. Bank
1825 Highway 93, suite F
(406) 257-5363

LAKE CITY
First Interstate Bank
7265 Highway 93
(406) 844-2535
Glacier Bank
7100 US-93
(406) 758-4802

LAKE COUNTY
First Interstate Bank
401 SE Fourth St.
(406) 628-2200

LAUREL
First Interstate Bank
7265 Highway 93
(406) 844-2535
Glacier Bank
7100 US-93
(406) 758-4802

LAKE COUNTY
First Interstate Bank
401 SE Fourth St.
(406) 628-2200

LAUREL
First Interstate Bank
401 SE Fourth St.
(406) 628-2200
Western Security Bank
20 Montana Ave.
(406) 628-1100

Yellowstone Bank
12 First Ave.
(406) 628-7951

LEWISTOWN
Bank of the Rockies
401 W. Main St.
(406) 538-7448

First Bank of Montana
224 Main St.
(406) 538-7471

Stockman Bank
1716 W. Main St.
(406) 535-8374

Wells Fargo Bank
404 W. Broadway
(406) 538-1008

LIBBY
First Montana Bank
504 Mineral Ave.
(406) 293-0280

Glacier Bank
615 California
(406) 293-4109

LINCOLN
Citizens Alliance Bank
503 Main St.
(406) 362-4248

LIVINGSTON
American Bank of Montana
120 N. Second St.
(406) 222-2265

Bank of the Rockies
1203 W. Park St.
(406) 222-9010

First Interstate Bank
Second & Callendar streets
(406) 222-2950

Opportunity Bank
123 S. Main
(406) 222-1981

Sky Federal Credit Union
111 N. B St.
(406) 222-1750

Wells Fargo Bank
323 W. Park
(406) 222-3648

LOLO
TrailWest Bank
Lolo Shopping Center
(406) 273-2400

MALTA
First Security Bank
(406) 654-2221

First Security Bank
130 S. First East
(406) 654-2221

First State Bank of Malta
1 S. First St. E.
(406) 654-2340

Independence Bank
216 Second Ave. E.
(406) 654-2700

MANHATTAN
Manhattan Bank
124 S. Broadway
(406) 284-3255

Stockman Bank
100 Wooden Shoe Road
(406) 284-3100

MILES CITY
First Interstate Bank
1115 Main St.
(406) 232-5590

Stockman Bank
700 Main St.
(406) 234-8420

U.S. Bank
619 Main St.
(406) 232-0810

MILLTOWN
TrailWest Bank
7676 Highway 200
(406) 258-2400

MISSOULA
Bank of Montana
125 Bank St.
(406) 829-2662

Farmers State Bank
3130 N. Reserve St.
(406) 829-5000

First Interstate Bank
101 E. Front St.
(406) 523-4200

1821 South Ave. W.
(406) 542-6222

First Montana Bank
201 N. Higgins Ave.
(406) 829-2666

First Security Bank
3010 American Way
(406) 327-1054

3660 Mullan Road
(406) 543-8700

First Security Bank of Missoula
1704 Dearborn
(406) 728-3115

Missoula Federal Credit Union
3600 Brooks St.
(406) 523-3300

MoFi
229 E. Main St.
(844) 728-9234

Opportunity Bank
200 N. Higgins Ave.
(406) 542-1500

Stockman Bank
102 S. Main St.
(406) 765-2460

POLSON
Eagle Bank
80 Heritage Lane
(406) 883-2940

First Citizens Bank
213 First St. W.
(406) 883-4358

First Interstate Bank
106 Second Ave. E.
(406) 883-8800

U.S. Bank
1635 S. Russell St.
(406) 721-4910

2801 Brooks St.
(406) 523-2350

Wells Fargo Bank
1800 S. Russell St.
(406) 327-6266

POPLAR
Independence Bank
214 Second Ave. E.
(406) 443-0497

PABLO
Glacier Bank
36024 Major Houle Road
(406) 675-4600

PHILIPSBURG
Granite Mountain Bank
139 E. Broadway
(406) 859-3241

PLAINES
First Security Bank
510 W. Railroad
(406) 827-6272

Rocky Mountain Bank
108 E. Railroad
(406) 826-3662

PLENTYWOOD
Montana State Bank
220 N. Main St.
(406) 765-2800

Rocky Mountain Bank
115 E. First Ave.
(406) 765-3208

Wells Fargo Bank
1 S. Broadway
(406) 327-6266

RICHIEY
Stockman Bank
(406) 773-5521

RONAN
Glacier Bank
123 Highway 93
(406) 676-4600

Valley Bank
815 Highway 93 S.
(406) 676-2000

ROUNDUP
First Security Bank
401 Main St.
(406) 323-1100

Wells Fargo Bank
12 Main St.
(406) 323-2000

RYEGATE
Citizens Bank & Trust
121 E. First Ave.
(406) 568-2405

SCOBEY
Independence Bank
204 Main St.
(406) 487-2282

SEELEY LAKE
Citizens Alliance Bank
Highway 83 & Sycamore Lane
(406) 677-2464

SHELBY
First State Bank
260 Main St.
(406) 434-5567

U.S. Bank
301 Main St.
(406) 434-5525

Wells Fargo Bank
131 Main St.
(406) 434-5528
<table>
<thead>
<tr>
<th>Location</th>
<th>Bank Name</th>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>SHERIDAN</td>
<td>Ruby Valley National Bank</td>
<td>103 N. Main St.</td>
<td>(406) 842-5411</td>
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<tr>
<td>SIDNEY</td>
<td>Richland Federal Credit Union</td>
<td>201 W. Holly St.</td>
<td>(406) 482-2704</td>
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<td>Stockman Bank</td>
<td>101 S. Central Ave.</td>
<td>(406) 433-8600</td>
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<td>Wells Fargo Bank</td>
<td>101 Second Ave. SW</td>
<td>(406) 433-2321</td>
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<td>Yellowstone Bank</td>
<td>120 Second St. NW</td>
<td>(406) 433-3212</td>
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<tr>
<td>ST. IGNATIUS</td>
<td>Lake County Bank, a branch of Valley Bank</td>
<td>102 Crystal</td>
<td>(406) 745-3123</td>
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<tr>
<td>ST. REGIS</td>
<td>TrailWest Bank</td>
<td>37 Highway 135</td>
<td>(406) 649-2400</td>
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<td>STANFORD</td>
<td>Stockman Bank</td>
<td>103 Central Ave.</td>
<td>(406) 566-2238</td>
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<td>STEVENSVILLE</td>
<td>Farmers State Bank</td>
<td>725 Main St.</td>
<td>(406) 777-7210</td>
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<td>Rocky Mountain Bank</td>
<td>220 Main St.</td>
<td>(406) 777-5553</td>
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<td>SUPERIOR</td>
<td>TrailWest Bank</td>
<td>208 River St.</td>
<td>(406) 822-8000</td>
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<td>TERRY</td>
<td>Stockman Bank</td>
<td>117 Logan</td>
<td>(406) 635-5591</td>
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<tr>
<td>THOMPSON FALLS</td>
<td>First Security Bank</td>
<td>827-7000</td>
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<td>Valley Bank</td>
<td>1222 Maiden Lane</td>
<td>(406) 827-9490</td>
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<td>THREE FORKS</td>
<td>First Community Bank</td>
<td>285-9999</td>
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<td>First Security Bank</td>
<td>320 S. Main St.</td>
<td>(406) 827-9490</td>
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<td>Manhattan Bank</td>
<td>2 Railway Ave.</td>
<td>(406) 827-9490</td>
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<td>TOWNSEND</td>
<td>Dutton State Bank</td>
<td>400 Broadway</td>
<td>(406) 266-3176</td>
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<td>Opportunity Bank</td>
<td>416 Broadway</td>
<td>(406) 266-3137</td>
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<td>TROY</td>
<td>First Montana Bank</td>
<td>600 E. Missoula</td>
<td>(406) 295-5238</td>
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<tr>
<td>TWIN BRIDGES</td>
<td>Ruby Valley National Bank</td>
<td>107 S. Main St.</td>
<td>(406) 684-5678</td>
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<tr>
<td>VALIER</td>
<td>Wells Fargo Bank</td>
<td>502 Montana Ave.</td>
<td>(406) 279-3225</td>
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<tr>
<td>VAUGHN</td>
<td>Citizens State Bank of Choteau</td>
<td>390 Post Ave.</td>
<td>(406) 965-3074</td>
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<td>VICTOR</td>
<td>Farmers State Bank</td>
<td>103 Main St.</td>
<td>(406) 642-3431</td>
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<td>WEST YELLOWSTONE</td>
<td>First Security Bank</td>
<td>106 S. Electric</td>
<td>(406) 646-7646</td>
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<td>Yellowstone Basin Bank</td>
<td>216 Grizzly Ave.</td>
<td>(406) 646-4000</td>
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<tr>
<td>WHITEFISH</td>
<td>American Bank of Montana</td>
<td>140 Baker Ave.</td>
<td>(406) 863-1850</td>
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<tr>
<td>WHITEHALL</td>
<td>Rocky Mountain Bank</td>
<td>101 E. Legion</td>
<td>(406) 287-3251</td>
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<td>WIBAUX</td>
<td>Stockman Bank</td>
<td>120 S. Wibaux</td>
<td>(406) 796-2424</td>
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<td>WORDEN</td>
<td>Stockman Bank</td>
<td>2450 Main St.</td>
<td>(406) 967-3612</td>
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<tr>
<td>Export Assistance Lenders</td>
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<tr>
<td>Alaska Growth Capital</td>
<td>(907) 339-6760</td>
<td>alaskagrowth.com</td>
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<tr>
<td>Bank of Montana</td>
<td>(406) 829-7390</td>
<td>bankofmontana.com</td>
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<tr>
<td>Bank of the Rockies</td>
<td>(406) 495-1900</td>
<td>bankoftherockies.com</td>
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<tr>
<td>First Interstate Bank</td>
<td>(406) 454-6200</td>
<td>fib.com</td>
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<tr>
<td>Freedom Bank</td>
<td>(406) 892-1779</td>
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<td>Glacier Bank</td>
<td>(406) 756-4200</td>
<td>glacierbank.com</td>
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<tr>
<td>Little Horn State Bank</td>
<td>(406) 665-2332</td>
<td>littlehornstatebank.com</td>
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<tr>
<td>Montana U.S. Export Assistance Center</td>
<td>(406) 370-0097</td>
<td><a href="mailto:carey.hester@trade.gov">carey.hester@trade.gov</a></td>
<td></td>
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<tr>
<td>Rocky Mountain Bank</td>
<td>(406) 556-7677</td>
<td>rmbank.com</td>
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<tr>
<td>TrailWest Bank</td>
<td>(406) 273-2400</td>
<td>trailwestbank.com</td>
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<tr>
<td>U.S. Bank</td>
<td>(855) 264-8770</td>
<td>usbank.com</td>
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<tr>
<td>Wells Fargo Bank</td>
<td>(800) 416-8658</td>
<td>wellsfargo.com</td>
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<tr>
<td>Yellowstone Bank</td>
<td>(406) 652-4100</td>
<td>yellowstonebank.com</td>
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</tbody>
</table>
Financing 101

1. What do you need funding for?
- Start or purchase a business
- Purchase, renovate or expand facilities
- Purchase inventory, equipment or machinery
- Revolving credit/working capital for day-to-day expenses
- Export a product or service

2. Do you need help with your business plan or loan package?
If so, SBA Resource Partners can help. Find a list at your local SBA district office.

3. Now that you have your business plan and loan package ready, contact an SBA Lender to see if you qualify. There are two options...
   A. Check out Lender Match (sba.gov/lendermatch) to find an SBA Lenders who may specialize in your industry or type of project.
   B. Visit your local SBA district office for a list of local SBA Lenders.

Be prepared to discuss:
- size and purpose of your loan
- how long your business has operated
- your credit history
- collateral
- financial projections
- technical assistance/mentoring needs
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.

**MAX LOAN AMOUNT:** up to $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%

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:** 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
Go Global with International Trade

Stabilize seasonal sales and become 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: for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over $50,000 and maturity of seven years or more.
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%

Expert Advice on Exporting
Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 10) for exporting assistance from professional business counselors.

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. Mandë 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.
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 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](https://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.

**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](https://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.

For more information, visit [sba.gov](https://sba.gov) and click on Funding Programs and then Investment Capital.
I f 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

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
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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**What to do after a Disaster Declaration**

*After a disaster is declared by the President*

Register with FEMA at disasterassistance.gov or call (800) 621-3362, TTY (800) 462-7585, or visit a Disaster Recovery Center. Locations can be found at fema.gov/drc. Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the SBA cannot help you with a loan for all your needs, we will in most cases refer you back to FEMA. If you do not complete an SBA application, you may not be considered for assistance from other agencies.

**Express Bridge Loan Pilot Program**

Businesses affected by a Presidential disaster declaration are eligible to receive expedited financing through an SBA Express lender. These funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA’s direct disaster loan program.

- **Loan Amount:** $25,000
- **Terms:** up to seven years
- **Guarantee:** 50%

*After a disaster is declared by the SBA*

Businesses of all sizes, nonprofits, homeowners, and renters are eligible to apply for an SBA disaster assistance loan. Visit a Business Recovery Center or Disaster Loan Outreach Center in your area or visit disasterloan.sba.gov/ela to apply for a loan. You can also call the SBA customer service center at (800) 659-2955, TTY (800) 877-8339, and ask for an application package. FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

**Information you need to get started:**

- address of damaged residence or business and contact information
- insurance information, including type of insurance, policy numbers, and amount received
- household and/or business income
- description of disaster-caused damage and losses

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**Once safety and security needs are met**, the SBA helps 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.
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 hankerings 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.”
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.

5 Tips for Success

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 10) or Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.

2. Search 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 to find your local office.

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

5. Obtain a free DUNS number at 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).

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 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?
   - Continue to question 2.
   - 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)?
   - Continue to question 3.
   - 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?
   - These are requirements for participation in government contracting programs.

4. Are you credit worthy?
   - 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?
   - Continue to question 6.
   - 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?
   - Continue to question 7.
   - 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?
   - Continue to question 8.
   - 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?
   - Continue to question 9.
   - 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
   - This is a requirement 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.

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 qualify 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/alsmallmpp. At the same time you’re gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business.

To qualify for this program:
» Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.
You must be certified as a small business within your NAICS industry classification (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, 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, 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. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.

**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.

2. **Register**

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

3. **Certify**

- Submit your documents to 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.

5. **Search the database**

- Search 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.
## Contracting

### Montana 8(a)-certified Firms

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<tr>
<th>Location</th>
<th>Company Name</th>
<th>Address</th>
<th>Contact Person</th>
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<th>Email</th>
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<tbody>
<tr>
<td>Billings</td>
<td>American Indian Consulting Services Inc.</td>
<td>425 Johnson Lane</td>
<td>Deanna Langman</td>
<td>(406) 869-8410</td>
<td><a href="mailto:langman@bigskyeda.org">langman@bigskyeda.org</a></td>
</tr>
<tr>
<td>Billings</td>
<td>Asphalt Plus, Inc.</td>
<td>Wharton Asphalt 3962 Pa Hollow Trail</td>
<td>Rosalind Dix</td>
<td>(406) 869-8413</td>
<td><a href="mailto:dix@bigskyeda.org">dix@bigskyeda.org</a></td>
</tr>
<tr>
<td>Butte</td>
<td>MarCom</td>
<td>600 S. Excelsior</td>
<td>Phillip Luebke</td>
<td>(406) 624-9518</td>
<td><a href="mailto:luebke@bigskyeda.org">luebke@bigskyeda.org</a></td>
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<tr>
<td>Harlem</td>
<td>Buffalo Horse Inc.</td>
<td>281 Chippewa Ave., suite 3</td>
<td></td>
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<tr>
<td>Livingston</td>
<td>BioSeal</td>
<td>191 Canyon View Drive</td>
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<td>Polson</td>
<td>Rehbein Enterprises Inc.</td>
<td>41637 City Light Courts</td>
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<td>Poplar</td>
<td>Fort Peck Manufacturing Inc.</td>
<td>205 Industrial Park</td>
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<td>Simms</td>
<td>Lapke Construction</td>
<td>12771 Highway 200</td>
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<tr>
<td>St. Ignatius</td>
<td>International Towers</td>
<td>63066 Old Highway 93, suite I-2</td>
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<td></td>
<td>S&amp;K Engineering and Research</td>
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<tr>
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## 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 8).

### Procurement Technical Assistance Centers

**PTAC at Big Sky Economic Development Authority**

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<th>Contact Person</th>
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<tr>
<td>Billings</td>
<td>222 N. 32nd St., suite 200</td>
<td>Deanna Langman</td>
<td>(406) 869-8410</td>
<td><a href="mailto:langman@bigskyeda.org">langman@bigskyeda.org</a></td>
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<tr>
<td></td>
<td></td>
<td>Rosalind Dix</td>
<td>(406) 869-8413</td>
<td><a href="mailto:dix@bigskyeda.org">dix@bigskyeda.org</a></td>
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<tr>
<td></td>
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<td>Phillip Luebke</td>
<td>(406) 624-9518</td>
<td><a href="mailto:luebke@bigskyeda.org">luebke@bigskyeda.org</a></td>
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<tr>
<td></td>
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**PTAC at Great Falls Development Authority**

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<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>405 Third St. NW, suite 203</td>
<td>Lillian Sunwall</td>
<td>(406) 750-1253</td>
<td><a href="mailto:lsunwall@growgreatfalls.org">lsunwall@growgreatfalls.org</a></td>
<td></td>
</tr>
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<td></td>
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</tbody>
</table>

**PTAC at Ravalli County Economic Development Authority**

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>274 Old Corvallis Road, Hamilton</td>
<td>John Schneeberger</td>
<td>(406) 375-9416</td>
<td><a href="mailto:john@rceda.org">john@rceda.org</a></td>
<td></td>
</tr>
</tbody>
</table>

**PTAC at Mountain West Economic Development**

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>44 Second Ave. W., Kalispell</td>
<td>Christy Cummings-Dawson</td>
<td>(406) 257-7711</td>
<td><a href="mailto:christy@dobusinessinmontana.com">christy@dobusinessinmontana.com</a></td>
<td></td>
</tr>
</tbody>
</table>

**PTAC at Snowy Mountain Development Corp.**

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>613 NE Main, Lewistown</td>
<td>Kathie Bailey</td>
<td>(406) 535-2591</td>
<td><a href="mailto:smdcdist6@hotmail.com">smdcdist6@hotmail.com</a></td>
<td></td>
</tr>
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</table>

**PTAC at University of Montana, Missoula**

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>014 Gilkey Executive Education Building</td>
<td>Patty Cox</td>
<td>(406) 243-4030</td>
<td><a href="mailto:patricia.cox@umontana.edu">patricia.cox@umontana.edu</a></td>
<td></td>
</tr>
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</table>

**Native American Development Corporation PTAC**

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>2929 Third Ave. N., suite 300</td>
<td></td>
<td>(406) 259-3804</td>
<td>nadc-nabn.org</td>
<td></td>
</tr>
</tbody>
</table>
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