Only Hiscox sees your business is as unique as a barcode.

Hiscox, America's #1 online business insurer, tailors its policies to each small business's very specific needs ... and yours.

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Hiscox, business insurance experts
### Local Business Assistance

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**ON THE COVER** Philadelphia skyline, photo by David Mark from Pixabay; Amor sign in front of the Philadelphia Museum of Art, photo by Nikki Bowman; Monica Ann Gould, president of Strategic Consulting Partners, and Alex MacDonald, section chief of Trails, Greenways and Statewide Planning at the Pennsylvania Department of Conservation and Natural Resources office in Harrisburg, PA, photo courtesy the SBA
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Contact us to learn more

302-652-6774 x113
info@trueaccesscapital.org
trueaccesscapital.org
Welcome to the 2020 edition of the U.S. Small Business Administration's Eastern Pennsylvania Small Business Resource Guide. This guide introduces you to the business resources available throughout the 40 eastern counties of Pennsylvania, an area full of opportunity for those with an entrepreneurial spirit and a willingness to build a brighter economic future for themselves and their community. Pennsylvania’s one million small businesses employ 2.5 million people—nearly 47% of the state’s private workforce.

The SBA helps make the American dream of small business ownership a reality. The SBA is the only federal agency dedicated to helping small businesses start, grow, expand, or recover after a disaster. The SBA Eastern Pennsylvania District Office works with an extensive network of resource and lending partners to help small business owners and entrepreneurs at every stage of development. We help entrepreneurs take their small business from concept to expansion by attracting more customers in new markets, such as exporting and government contracting. We want to help you grow by hiring more employees, purchasing new equipment and building or renovating facilities. If you are nearing retirement or changing ownership, we can help you prepare a successful exit strategy. Across eastern Pennsylvania in the last year, we empowered entrepreneurs to:

- Access $655 million in SBA-guaranteed loans through our network of lenders, certified development companies, and microlenders. Over 1,900 eastern Pennsylvania small businesses used SBA-backed financing to hire thousands of new employees, buy needed equipment, and build or renovate facilities.
- Find an ally with our local SBA Resource Partners, including our 10 SCORE chapters, 12 Small Business Development Centers, and two Women’s Business Centers. Powered by the SBA, our resource partners provide expert technical assistance and training for small businesses at every stage of a business’s life cycle.
- Secure nearly $17 billion in federal contracts. These Pennsylvania small businesses learned how to better compete in the public sector by attending our government contracting workshops and seminars.

Stay up-to-date on SBA events near you and get valuable eastern Pennsylvania business information by following us on Twitter @SBA_EasternPA. Register for email updates at sba.gov/updates and visit us at sba.gov/pa.

Sincerely,
Steven R. Dixel
District Director
How We Did It

Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

Written by Micaela Morrissette
Reynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005.

“At first the company was just Jerado,” recalls his wife and co-owner, Joyce Reynolds. “Then it was him and me part time.” During the day she worked as a nurse and spent her evenings doing all the company’s paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. She remembers with pride helping Jerado weld a stair railing at a local school. Her son later attended that same school, and she watched her child and others using the rail, benefiting from the hard work the couple did together. It was then Joyce decided as much as she loved her day job, she wanted to devote herself full time to the family business in Windsor, Connecticut. She wanted to work side-by-side with her husband, fully focused on administration and business growth. As they both hoped, word of mouth spread; clients made referrals. Joyce was soon overwhelmed with paperwork. They brought on two employees—doubling up in the busy seasons. They were able to maintain four full-time employees by 2009. After this, Joyce says, they saw that “things were not moving.” She wanted to scale up.

**Challenge**
The company wasn’t growing in part because it wasn’t certified with the state department of transportation or prequalified with the Connecticut State Department of Administrative Services, Joyce says. She decided to tackle the certification problem full time, leaving her nursing career. This was the change she’d been wanting to make, but since her background was in health care, Joyce didn’t feel fluent in the languages of construction or business. Joyce wanted to learn, and she had incentive: they needed the certifications to bid on bigger jobs. “Never be afraid to ask questions,” she says. Joyce needed to find people with answers.

**Solution**
She and Jerado connected with the University of Hartford Entrepreneurial Center & Women’s Business Center, an SBA Resource Partner, where “from day one it was, Eureka! Everyone wanted to see us win.” Women entrepreneurs receive essential business counseling and training through this national network of community-based centers. Most helpful was the detailed personal attention available through free one-on-one business counseling. Joyce also learned about workshops offered by providers like the Metropolitan District, a Connecticut nonprofit municipal corporation offering water and sewer services. At a meet-and-greet, Joyce understood how much the SBA could help her business. An SBA professional walked Joyce through the extensive paperwork and, crucially, helped her register the company in the System for Award Management (sam.gov), positioning the company for new federal contracts.

“Resources like the Entrepreneurial Center and the SBA will train you from bottom to top,” Joyce says. “They have finance classes that open your eyes regarding taxes. You’ll learn how to register your business. They’ll help with a contract or your website or accountability statements. Everything!”

Before the SBA, Reynolds Welding attempted the DOT certification on five separate occasions, always falling short because the process was so complicated. Joyce secured the certification with SBA guidance on the first attempt.

**Benefit**
Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector. “When I came on full time, I set a goal for what I would like for the company, and I’ve achieved 80% of that,” Joyce says. When she secures 8(a) certification for Reynolds, she’ll have hit all her objectives. Then, she admits, she’ll probably come up with some new ones.

---

**5 Tips for Success**

**Find a great business mentor.**
To find your local SBA office and resource partners in your area, visit sba.gov/localresources.

**Have a healthy view of competition.**
We’re not always competing. We’re a competitor, but if a similar business has extra work, they’ll send it to us and vice versa. That’s the relationship to have.

**Record everything you do.**
Navigating business relationships in this age means keeping an email record of everything you do. Leave a clear paper trail.

**Sacrifice to ensure quality.**
We don’t cut corners. Sometimes you have to lose money to do quality work—it’s rough, but nothing is more important.

**Seek SBA assistance to see if you qualify for business certifications.**
We used to look for jobs. Now that we’re on the SBA Subcontracting Network database, SubNet, and sam.gov, we have a continuous flow of contractors reaching out to us.
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.

**SMALL BUSINESS DEVELOPMENT CENTERS**

950+
Small Business Development Centers

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

**SCORE**

300+
SCORE chapters

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

**WOMEN’S BUSINESS CENTERS**

100+
Women’s Business Centers

Women entrepreneurs receive 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.

**VETERANS BUSINESS OUTREACH CENTERS**

20+
Veterans Business Outreach Centers

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/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.
Our Local SBA Resource Partners

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

**SCORE**

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

**District Director**

Jerry Stevick

(610) 326-3731

**BERKS & SCHUYLKILL COUNTY**

**Reading**

606 Court St.

(610) 376-3497

berksschuylkill.score.org

**Pottsville**

(570) 205-3985

schuylkillcountyscore@gmail.com

**BUCKS COUNTY**

**Doylestown**

11 Welden Drive

(215) 943-8850

buckscounty.score.org

**Fairless Hills**

Lower Bucks Chamber of Commerce

409 Hood Blvd.

**Quakertown**

Upper Bucks Chamber of Commerce

21 N. Main St.

**CHESTER & DELAWARE COUNTY**

**Coatesville**

Lincoln University

545 E. Lincoln Highway, Benner Building, room 414

(610) 344-6910

chesterdelco.score.org

**Exton**

Regional Chamber of Commerce

185 Exton Square Parkway

**Glen Mills**

Chester County Economic Development Council

737 Constitution Drive

**Kennett Square**

WSFS Bank

395 Wilmington-West Chester Pike

**Phoenixville**

Bayard Taylor Library

216 E. State St.

Regional Chamber of Commerce

171 E. Bridge St.

**Springfield**

Beneficial Bank

537 Baltimore Pike

**Villanova**

Idea Accelerator Center

800 E. Lancaster Ave.

**Wayne**

230 Sugartown Road, suite 20

**West Grove**

Greater West Chester Chamber of Commerce

137 N. High St.

Southern Chester Chamber of Commerce

8 Federal Road, suite 1

**West Chester**

601 Westtown Road, suite 281

(610) 344-6910

**LANCASTER-LEBANON**

313 W. Liberty St., suite 231, Lancaster

(717) 397-3092

lancaster.score.org

**LEHIGH VALLEY**

**Schnecksville**

ARC-100 Lehigh Carbon Community College

4525 Education Park Drive

(610) 266-3000

lehighvalley.score.org

**Bethlehem**

Northampton Community College C.I.E.

511 E. Third St.

**Easton**

Northampton Community College

25 S. Third St.

City Hall

123 S. Third St.

**MONTGOMERY COUNTY**

(215) 885-3027

request@score513.org

montgomerycountypa.score.org

**Jenkintown**

Baederwood Office Plaza

1653 The Fairway, suite 204

**Blue Bell**

Montgomery County Community College Center for Entrepreneurial Studies

Parkhouse Hall, room 55

340 DeKalb Pike

**King of Prussia**

SBA Philadelphia District Office

660 American Ave., suite 301

**Collegeville**

Ursinus College

Kaleidoscope Hall, Room 207

601 E. Main St.

**NORTHEAST PENNSYLVANIA**

**Wilkes-Barre**

Stegmaier Building, suite 400M

(570) 826-6502

contact.0709@scorevolunteer.org

nepa.score.org

**PHILADELPHIA**

105 N. 22nd St., first floor

(215) 231-9880

philadelphia.score.org

Community College of Philadelphia-Northeast

12901 Townsend Drive

Community College of Philadelphia-West

4725 Chestnut St.

City of Philadelphia

1515 Arch St., 12th floor

Mount Airy

6700 Germantown Ave.

Philadelphia Free Library-Lovett Branch

6945 Germantown Ave.

Philadelphia Free Library-Parkway

1901 Vine St.

Saint Joseph University

Maguire Wolfington Welcome Center

2502 Cardinal Ave.

**SUSQUEHANNA**

**York**

HACC York/Goodling Center

2101 Pennsylvania Ave.

(717) 845-8830

susquehanna.score.org
Harrisburg  Regional Chamber & CREDC  
3211 N. Front St.

Camp Hill  
West Shore Chamber of Commerce  
4211 Trindle Road

Carlisle  Chamber of Commerce  
212 North Hanover St.

Hanover  Guthrie Memorial Library  
2 Library Place

TRICOUNTY SCORE  
Pottstown  
244 High St., suite 102  
(610) 327-2673  
tricounty.score.org

Boystown  
3 E. Philadelphia Ave.

Small Business Development Centers

Pennsylvania SBDC State Office Lead Center  
State Director Dr. Ernie Post  
Old Main E-Wing, suite 24  
15155 Kutztown Road, Kutztown  
(814) 472-7232  
pasbdc.org

Bucknell University SBDC, Lewisburg  
Serving Juniata, Montour, Northumberland, Perry, Snyder, and Union counties  
Director Steven Stumbris  
112 Dana Engineering Building  
(570) 577-1249  
bucknell.edu/sbdc

Kutztown University SBDC  
Serving Berks, Chester, Dauphin, Lancaster, and Lebanon counties  
Acting Director Sonya Smith  
Old Main E-Wing, suite 24  
15155 Kutztown Road  
(814) 472-7232  
kutztownsbdcc.org

Lehigh University SBDC  
Serving Upper Bucks, Lehigh, northern Montgomery, and Northampton counties  
Director Brett Smith  
Lehigh University  
416 E. Fifth St.  
(610) 758-3979  
lehigh.edu/sbdc

Lock Haven University SBDC-East Campus  
Serving Clinton and Lycoming counties  
Director Tim Keohane  
301 W. Church St.  
Lock Haven  
(570) 484-2589  
llhup.edu/sbdc

Penn State University SBDC  
Serving Centre and Mifflin counties  
Acting Director John Peterson  
200 Innovations Blvd.  
155 Technology Center  
(814) 863-4293  
sbdc.psu.edu

Shippensburg University SBDC  
Serving Adams, Cumberland, Franklin, and York counties  
Director Michael Unruh  
405 Grove Hall  
1871 Old Main Drive  
Shippensburg  
(717) 477-1935  
ship.edu/sbdc

St. Francis University SBDC  
Serving Bedford, Blair, Cambria, Fulton, Huntingdon, and Somerset counties  
Director Jeff Boldizar  
169 Lakeview Drive  
Loretto  
(814) 472-3200  
francis.edu/sbdc

Temple University SBDC  
Serving Lower Bucks, Lower Montgomery, and Philadelphia counties  
Director Maura Shenker  
Beech Building, suite 200  
1510 Cecil B. Moore Ave.  
Philadelphia  
(215) 204-7282  
sbdc@temple.edu  
temple.edu/sbdc

University of Scranton SBDC  
Serving Bradford, Lackawanna, Monroe, Pike, Susquehanna, Tioga, Wayne, and Wyoming counties  
Director Lisa Hall-Zielinski  
Louis Stanley Brown Hall  
600 Linden St.  
Scranton  
(570) 941-7588  
scrantonsbdcc.com

Widener University SBDC  
Serving Delaware and Philadelphia counties  
Director Lenin Agudo  
School of Business Administration Quick Center  
1304 Walnut St., suite 117  
Chester  
(610) 499-4109  
widenersbdc.org

Wilkes University SBDC  
Serving Carbon, Columbia, Luzerne, Schuylkill, and Sullivan counties  
Director Dorothy P. Lane  
85 S. Main St.  
Wilkes-Barre  
(570) 408-4340  
wilkes.edu/sbdc

Women’s Business Centers  
Women’s Business Enterprise Center East  
Program Manager Isabel Krome  
1315 Walnut St., suite 1116  
Philadelphia  
(877) 790-9232  
info@wbecoast.com  
wbecoast.com

Women’s Business Center at ASSETS  
Program Manager Yessenia Blanco  
100 S. Queen St.  
Lancaster  
(717) 393-6089  
info@assetspa.org  
assetspa.org/programs/womens-business-center

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

Veterans Business Outreach Center  
Director Mark Scarano  
6564 Loisdaile Court, suite 600  
Springfield, VA  
(703) 768-1440 x108  
info@cbponline.org  
cbponline.org
Advocacy
When you need a voice within the federal government for your interests as a small business owner, the SBA’s regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

Your advocate helps with these small business issues:

» if your business could be negatively affected by regulations proposed by the government
» if you have contracting issues with a federal agency

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

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

The ombudsman’s office helps you:

» resolve regulatory disputes with federal agencies
» reduce unfair penalties and fines
» seek remedies when rules are inconsistently applied
» recover payment for services done by government contractors

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

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

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

To submit a comment or complaint through the online form, visit sba.gov/ombudsman/comments. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.
How to Start a Business in Pennsylvania
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. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

» Pennsylvania Business One-Stop Shop
Monday-Friday 8:00 a.m.-4:30 p.m., excluding state holidays.
(833) 722-6778
http://business.pa.gov/index.html

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

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

» Bureau of Professional and Occupational Affairs
Penn Center
2601 N. Third St., Harrisburg
(717) 787-8503
Fax (717) 783-0510
ra-bpoa@pa.gov
dos.pa.gov/professionallicensing
mylicense.state.pa.us

» Department of Licenses and Inspections
Municipal Services Building
1401 JFK Blvd., Philadelphia
(215) 686-2400
Fax (215) 686-2591

Adriana Medina, owner of Fuerte Fitness, in Seattle, WA, received counseling from a SCORE mentor and a Women’s Business Center adviser.
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.

- **North Office Building**
  401 North St., room 206, Harrisburg
  (717) 787-1057
  Fax (717) 783-2244
  ra-corps@pa.gov
dos.pa.gov/businesscharities/business
doreservices.state.pa.us/business
tax

tax

Taxes
As a business owner, you should know your federal tax responsibilities and make some business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. Visit the Tax Reform Provisions that Affect Businesses page on irs.gov for the latest tax reform updates that affect your bottom line.

- **IRS Tax Assistance Centers**
  (844) 545-5640

  **Altoona**
  1601 11th Ave.
  (814) 944-3532

  **Bethlehem**
  3 W. Broad St.
  (610) 865-8208

  **Cranberry**
  230 Executive Drive
  (724) 772-5111

  **Erie**
  1314 Griswold Plaza
  (814) 456-8967

  **Horsham**
  200 Lakeside Drive
  (215) 887-6134

  **Johnstown**
  319 Washington St.
  (814) 691-6115

  **King of Prussia**
  601 S. Henderson Road
  (610) 891-6002

  **Lancaster**
  1314 Griswold Plaza
  (814) 456-8967

  **Media**
  1314 Griswold Plaza
  (814) 456-8967

  **Monroeville**
  4314 Old William Penn Highway
  (412) 856-1913

  **Philadelphia**
  1000 Liberty Ave.
  (412) 395-5667
Reeves Clippard used the business knowledge he acquired in the SBA Emerging Leaders program to grow A/R Solar in Seattle, WA.

**Local Business Assistance**

- **Reading**
  201 Penn St.  
  (610) 320-5154

- **Scranton**
  409 Lackawanna Ave.  
  (570) 961-2493

- **Washington**
  162 W. Chestnut St.  
  (724) 229-5985

- **Wilkes-Barre**
  7 N. Wilkes-Barre Blvd.  
  (570) 821-4076

- **York**
  2670 Industrial Highway  
  (717) 757-4977

**State Taxes**

- [revenue.pa.gov](http://revenue.pa.gov)

**Social Security**

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

**Employment Eligibility Verification**


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

**Health & Safety**

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

Information from the Pennsylvania Department of Labor and Industry is available at [dli.pa.gov/pages/default.aspx](http://dli.pa.gov/pages/default.aspx).

Need help in recognizing and correcting safety and health hazards at your business? Or perhaps you want to improve your work safety and health programs. Receive a free consultation through the PA/OSHA Consultation Program at Indiana University of Pennsylvania by visiting [iup.edu/pa-oshaconsultation/osha-program](http://iup.edu/pa-oshaconsultation/osha-program).

**Employee Insurance**

Check with 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](http://healthcare.gov/small-businesses/employers).

Department of Labor 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](http://dol.gov/general/topic/association-health-plans).
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 complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list.

Accessibility and 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 are responsible for collecting 75% of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer’s Role in the Child Support Program at the Office of Child Support Enforcement’s website at acf.hhs.gov/programs/css > employer responsibilities. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

Intellectual Property
Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov. Call the patent and trademark office help center at (800) 786-9199 or visit the U.S. Patent and Trademark headquarters in Alexandria, Virginia.

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

Trademarks and service marks may be registered in a state, contact the Commonwealth of Pennsylvania Department of State at (717) 787-1057, or visit dos.pa.gov.

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

Businesses that support good stewardship and sustainable development can find assistance from the Pennsylvania Department of Community and Economic Development, visit dced.pa.gov. Entrepreneurs who need assistance with starting a new venture can find assistance from expert advisers and advocates through the Partnerships for Regional Economic Performance program. PREP also helps existing companies develop with financial resources and vital business assistance services. Visit dced.pa.gov/programs/prep.

Tech-driven enterprises can find assistance at Ben Franklin Technology Centers, benfranklin.org.

Statewide Office Harrisburg (717) 948-4317
Central & Northern PA, State College cnp.benfranklin.org (814) 863-4558
Northeastern PA, Bethlehem (610) 758-5200 nep.benfranklin.org
Southeastern PA, Philadelphia (215) 972-6700 sep.benfranklin.org

Carbon County Economic Development carboncountychamber.org/pages/economicdevelopment
Chester County Economic Development Council ccedcpa.com
Cumberland County Area Economic Development Corp. (CAEDC) cumberlandbusiness.com

Greater Reading Economic Partnership greaterreading.com
Harrisburg Regional Chamber & Capital Region Economic Development Corp. (CREDC) harrisburgregionalchamber.org

Lancaster County, PA Economic Development Co. edclancaster.com
Lansdowne Economic Development Corp. lansdownesfuture.org
Lebanon Valley Economic Development Corp. lvedc.org
Lehigh Valley Economic Development Corp. lehighvalley.org
Montgomery County Development Corp. montcodc.org
Northeastern Pennsylvania Alliance nepa-alliance.org
Northampton County Department of Community & Economic Development www.northamptoncounty.org/cmtyecdv
Pocono Mountains Economic Development Corp. pmecd.com
Pottstown Area Industrial Development Inc. paidinc.org
Schuylkill Economic Development Corp. sed-co.com
Strategic Early Warning Network steelvalley.org
Susquehanna Economic Development Association Council of Governments seda-cog.org
World Trade Center of Greater Philadelphia wtcphiladelphia.org
Entreprenurial Opportunities

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 so you can grow and expand. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

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

Online Resources
Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The free SBA 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
- buying a business
- financing options
- digital and traditional marketing to win customers
- disaster recovery
- understanding your customer

Native American Workshops
Tribal enterprises and business organizations can receive 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.
Need entrepreneurship training?
In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense’s Transition Assistance Program.

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

Opportunities for Veterans
Members of the military community can start and grow their small businesses with the help of SBA programs.

Need entrepreneurship training?
In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense’s Transition Assistance Program.

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For women veterans
Receive entrepreneurial training geared toward women veterans, service members, and spouses of service members 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

Have an employee who was called to active duty?
You may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA district office or SBA Lender about the Military Reservist Economic Injury Disaster Loan.

Interested in contracting?
Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting receive training from the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans. Visit nationalvip.org.

VIP Start
Enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.

VIP Grow
Strategize to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.

VIP International
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.

For more 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.

HOW THE SBA HELPED US SUCCEED
Margot Adam Langstaff, left, and Elisa Hamill, right, sought assistance from their local Veterans Business Outreach Center, which helped them better compete for government contracts. LifeHealth of Littleton, CO has expanded to more than 30 states with offices in Washington, DC and San Antonio, TX. Their clients include the Department of Defense, the National Guard, and the Indian Health Service. They also expanded their business using an SBA-backed line of credit for $350,000. Margot started her career as an Army medic, eventually running one of the largest outpatient clinics in the Northeast at Ft. Devens, MA.

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

For women veterans
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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 8) 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.
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.
Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections and match them to your funding requests.
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 wellknown style, or another lean startup template.

Key Partnerships
Note the other businesses you’ll work with—suppliers, manufacturers, subcontractors, and similar 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, or 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
When Strategic Consulting Partners, a management consulting firm, wanted to expand into the
government sector, Monica Ann Gould turned to the SBA. With the help of the SBA 8(a) Business
Development Program, Monica learned how to better compete in the public marketplace. A former executive
at MCI Telecommunications and Whirlpool Corp., Monica uses her experience to help her public, nonprofit,
and private sector clients improve their organizational capacity through strategic planning, operations
assessments, and leadership development.

Monica also wanted to handle her business’s growth with care, so she turned to the SBA to help finance
her expansion. With the help of SBA-backed lines of credit, Strategic Consulting secured lucrative contracts
and expanded into the DC Metropolitan Area.

• **What challenge did you have?** One of our biggest
obstacles was figuring out the government contracting
process. Bidding on and winning government contracts is
a daunting process. The jargon and legal language can be
a major hurdle.

Access to capital has also been a challenge to grow-
ing the business. We had to establish strong financial
backing to fund the start of contracts. Contract starts are
a sensitive time for a small business. We have to satisfy
all our obligations while also moving forward with costly
services, all before the customer makes the first payment.
When we were starting up, I needed to have accounting,
human resources, and marketing systems in place. We
invested in many costly systems in 2018, while supporting
long term growth. Those decisions drained our cash flow
and our line of credit was not expanded as we had hoped.
Traditional lenders declined us because we couldn’t show
the immediate profit.

• **What was the SBA solution?** I received expert business
counseling from our SBA Eastern Pennsylvania District
Office. Thanks to the guidance of SBA specialists George
Murray, Jennifer Tilden, and George Tapia I excelled in the
SBA 8(a) business Development Program. It provides free
business development education to better compete in the
public sector. I had the opportunity to meet with govern-
ment contracting specialists so that I could understand
what agencies are looking for and how to best bid for
these contracts. My SBA specialists took an active interest
in my business. George provided training and assistance
so we could gain a five-year contract with the Nuclear
Regulatory Commission soon before we graduated from
the program. In the SBA Emerging Leaders program, I
received business training and networking opportunities
that accelerated the growth of my small businesses. In the
class, you create a three-year growth plan which requires
you to review the fundamentals of business ownership.
The program created the perfect opportunity for me as
the leader to step away from the frenetic daily activity and focus on driving growth and profitability. My business was growing rapidly but not profitably. The program helped me to reframe my thinking and make better decisions as a business owner to turn around that trajectory.

My small business qualified for a low-interest SBA-backed 7(a) line of credit that bolstered our operations during our initial growth. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing.

**What benefit did this have for you?** Over 20 years ago, Strategic Consulting Partners started as a home office in my spare bedroom. We now occupy a 1,400-square-foot office in a bustling area of Mechanicsburg, which we’ve recently expanded. But we didn’t stop there. I opened another small home-based office in Arlington, Virginia and a third location in Crystal City, Virginia. Because of a new contract with the Commonwealth of Pennsylvania, we will be opening an 8,000-square-foot office in Mechanicsburg in January 2020. I’m proud to say Strategic Consulting Partners is no longer a “Monica show.” We have over 35 employees doing amazing work with our clients, which include the U.S. Navy, the U.S. Army, the Nuclear Regulatory Commission, the U.S. Department of Transportation, the Commonwealth of Pennsylvania, and Comcast Corp. Now that our financials are in order and we’re showing strong profit, I’m confident we will qualify for traditional financing.

**What advice do you have for other small businesses?** Use SBA resources. There are so many resources available to small businesses for free or low cost. Connect with your local Procurement Technical Assistance Center if you are interested in government contracting. Get vital business guidance from your local SBA office and Small Business Development Center. The key is to commit to the resources that are available. I committed to the nine-month SBA Emerging Leaders program despite having to drive 90 miles each way to attend the evening class. I stuck with it, and we have seen immense benefit in terms of how we evaluate business opportunities, price future work, and hire people to support our work.

Because of the SBA and our local Women’s Business Center, I’ve been inspired to mentor and encourage my employees as they develop their skills and advance in the company.”

Monica Ann Gould
President, JAMA Enterprises, dba Strategic Consulting Partners
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 8) to help you find the funding that works best for you.

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

**Talk to multiple lenders.**
See who best matches you and your business. Has the lender successfully worked with other businesses in your industry?

**Check all options.**
Consult with your lender to see if you’re eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

**Be ready for the ups and downs.**
Your entrepreneurial endeavor will be a roller coaster ride filled with challenges and successes. The path is all consuming so make sure that you love what you do. Passion is the price of admission.
SBA-backed Loans

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.
These participating lenders make SBA-guaranteed loans to small businesses in eastern Pennsylvania. To find more bank locations, visit the lender’s website.

ADAMS COUNTY
Gettysburg
ANCB Bank
100 V-Twin Drive
(717) 339-5104

BERKS COUNTY
Fleetwood
Fleetwood Bank
609 Spring St.
(610) 944-7666

Wyomissing
Belco Federal Credit Union
609 Spring St.
(610) 372-8010

Discovery Federal Credit Union
2744 Century Blvd.
(610) 372-8010

Thompskins VIST Bank
1240 Broadcasting Road
(610) 487-9922

BLAIR COUNTY
Indiana
First Commonwealth Bank
601 Philadelphia St.
(814) 696-1475

Bucks County
Bensalem
TD Bank
3220 Tillman Drive
(215) 604-6265

Doylestown
Covenant Bank
182 N. Main St.
(267) 327-4814

First Bank
200 S. Main St.
(215) 589-6224

Newtown
Inspire Federal Credit Union
3 Friends Lane
(215) 788-5270

Perkasie
Penn Community Bank
219 S. Ninth St.
(215) 257-5035

Quakertown
QNB Bank
320 W. Broad St.
(215) 538-5600 x5657

Warminster
Freedom Credit Union
626 Jacksonville Road, suite 250
(215) 612-5900

BUTLER COUNTY
Cranberry Township
Huntington National Bank
20291 Route 19
(724) 741-2848

CHESTER COUNTY
Downingtown
DNB First
4 Brandywine Ave.
(484) 359-3037

Exton
First Resource Bank
800 N. Pottstown Pike
(610) 363-9400

Malvern
Meridian Bank
9 Old Lincoln Highway
(484) 568-5000

Phoenixville
Customers Bank
99 Bridge St.
(610) 933-7195

COLUMBIA COUNTY
Berwick
First Keystone National Bank
111 W. Front St.
(570) 762-3671

Bloomsburg
First Columbia Bank & Trust Co.
232 East St.
(570) 387-4623

CUMBERLAND COUNTY
Camp Hill
Peoples Bank
3100 Market St.
(888) 846-1970

Mechanicsburg
Members 1st Federal Credit Union
5000 Louise Drive
(800) 283-2328

Shippensburg
Orrstown Bank
77 E. King St.
(888) 677-7869

DAUPHIN COUNTY
Harrisburg
Belco Community Credit Union
449 Eisenhower Blvd.
(800) 642-4482

Scranton
NBT Bank
409 Lackawanna Ave., suite 201
(570) 343-8200

LANCASTER COUNTY
Lancaster
Community First Fund
51 S. Duke St.
(717) 393-2351

Ephrata
Ephrata National Bank
31 E. Main St.
(717) 733-4181
LEBANON COUNTY
Cleona
Jonestown Bank
421 E. Penn Ave.
(717) 274-5180

LEHIGH COUNTY
Allentown
People First Federal Credit Union
2141 Downyflake Lane
(610) 797-7440 x560
Bethlehem
Lafayette Ambassador Bank
2005 City Line Road, suite 200
(610) 332-7179

LUZERNE COUNTY
Wilkes-Barre
Community Bank National Association
64 N. Franklin St.
(570) 821-8555
Pittston
Landmark Community Bank
2 S. Main St.
(570) 602-4522

MERCER COUNTY
Hermitage
First National Bank of Pennsylvania
1 FNB Blvd.
(800) 555-5455

MIFFLIN COUNTY
Lewistown
Kish Bank
115 S. Main St.
(717) 242-2500

MONROE COUNTY
Stroudsburg
ESSA Bank & Trust
200 Palmer St.
(570) 421-0531

MONTGOMERY COUNTY
Ambler
Ambler Savings Bank
155 East Butler Ave.
(215) 646-8400

Blue Bell
Berkshire Bank
1787 Sentry Parkway W, building 16, suite 200
(215) 985-4400

Brymawr
Brymawr Trust Co.
801 Lancaster Ave.
(610) 581-4869

Conshohocken
Firsttrust Bank
15 E. Ridge Pike, suite 215
(610) 238-5040

Elkins Park
Noah Bank
7301 Old York Road
(215) 421-0531

Horsham
PNC Bank
2 Walnut Grove Drive
(267) 614-1438

King of Prussia
BB&T
150 S. Warner Road, suite 270
sbalending@bbandt.com

Limerick
Victory Bank
548 N. Lewis Road
(610) 948-9000

Plymouth Meeting
Citizens Bank of Pennsylvania
3025 Chemical Road
(484) 536-1000

Key Bank
401 Plymouth Road, suite 600
(203) 789-2824

Wells Fargo Bank
2240 Butler Pike
(610) 397-2692

Pottstown
Fulton Bank
400 Creekside Drive, suite 411
(610) 718-5429

Souderton
Univest Bank & Trust Co.
14 N. Main St.
(215) 721-2566

SUSQUEHANNA COUNTY
Hallstead
Peoples Security Bank & Trust
(570) 879-2175

TIOGA COUNTY
Wellsboro
Citizens & Northern Bank
90 Main St.
(570) 724-0291
Northwest Bank
(570) 724-2621 x23002

WAYNE COUNTY
Hawley
Dime Bank
99 Weilwood Ave.
(570) 253-8742

Honesdale
Honesdale National Bank
733 Main St.
(570) 253-3355

Wayne Bank
717 Main St.
(570) 253-1455

OUT OF STATE LENDERS
1st Colonial Community Bank
(856) 858-1100

1st Constitution Bank
(201) 944-9300 x342

Bancorp Bank
(919) 355-0860

Bank of America
(210) 250-9953

BCB Community Bank
(201) 823-0700 x2053

Celtic Bank Corp.
(801) 320-6541

Financial Resources Federal Credit Union
(908) 429-6501

First Bank
(609) 643-0575

Five Star Bank
(919) 851-5446

First Home Bank
(727) 399-5692

Grand Bank
(800) 234-3459
Participating Certified Development Companies

Altoona-Blair County Development Corp.
3900 Industrial Park Drive
Altoona
(814) 944-6113
Fax (814) 946-0157

Northeastern Economic Development Co.
Executive Director
James Kelshaw
4000 Fourth St., suite 3
Moosic
(570) 457-6726
Fax (570) 457-3395
jim.kelshaw@nedcodd.com

EDC Finance Corp.
Vice President Lyle Hosler
115 E. King St.
Lancaster
(717) 397-4046
Fax (717) 293-3159
edcfinancecorp.com

NEPA Alliance Business Finance Corp.
Vice President Steve Ursich
1151 Oak St.
Pittston
(570) 655-3634
Fax (570) 654-5137
nepabfc.org

Pennsylvania Community Development & Finance Corp.
President Adam Mukerji
2561 Bernville Road
Reading
(610) 898-6045 or
(610) 587-1004
Fax (610) 898-6047
pcdfc.com

Regional Business Assistance Corp.
Serving Bucks, Carbon, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, Philadelphia, and Pike counties
(609) 587-1133
rbacloan.com

The 504 Company
Vice President Ashley Heaton
1515 Market St., suite 1200
Philadelphia
(855) 504-7770
seedcopa.com

The 504 Company
Vice President Ashley Heaton
1515 Market St., suite 1200
Philadelphia
(855) 504-7770
seedcopa.com

Community Advantage Lenders

First State Community Loan Fund
Serving Chester and Delaware counties
(302) 652-6774
firststateloan.org

Regional Business Assistance Corp.
Serving Bucks, Carbon, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, Philadelphia, and Pike counties
(609) 587-1133
rbacloan.com

The 504 Company
(855) 504-7366 or
(215) 854-6315
the504company.com

The Enterprise Center
Serving Delaware, Montgomery, and Philadelphia counties
4548 Market St.
Philadelphia
(215) 895-4000
theenterprisecenter.com

Women’s Opportunities Resource Center (WORC)
Serving Bucks, Chester, Delaware, Montgomery and Philadelphia counties
(215) 564-5500
worc-pa.com

Participating Microlenders

Assets Lancaster
Serving Lancaster and Berks counties
100 S. Queen St.
Lancaster
(717) 393-6089
assetslancaster.org

Community First Fund
Serving Adams, Berks, Carbon, Chester, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Lehigh, Montgomery, Northampton, Perry, Schuylkill, and York counties
51 S. Duke St.
Lancaster
(717) 393-2351
Dauphin, Cumberland, Perry & Franklin counties
(717) 920-1520
York & Adams counties
(717) 848-3863
Berks, Montgomery, Chester counties
(610) 685-4940
Lehigh & Northampton counties
(717) 205-6074
communityfirstfund.org

MetroAction Inc.
Serving Carbon, Lockawanna, Luzerne, Monroe, Pike, Schuylkill, Susquehanna, Wayne, and Wyoming counties
222 Mulberry St.
Scranton
(570) 341-0270
metroaction.org
North Central Pennsylvania Regional Planning & Development Commission
Serving Potter County
49 Ridgmont Drive
Ridgway
(814) 773-3162
www.ncentral.com/enterprise

West Philadelphia Financial Services
Serving Philadelphia County
5200 Warren St.
Philadelphia
(215) 452-0100
wpfsi.com

Women’s Opportunities Resource Center (WORC)
Serving Bucks, Chester, Delaware, Montgomery, and Philadelphia counties
2010 Chestnut St.
Philadelphia
(215) 564-5500
worc-pa.com

Export Assistance Lenders

44 Business Capital
(215) 985-4400 x2783
berkshirebank.com
Asian Bank
(267) 519-4069
theasianbank.com
Community First Capital Corp.
(717) 393-2351
communityfirstfund.org
Covenant Bank
(267) 327-4814
yourcovenantbank.com
Customers Bank
(610) 933-7195
customersbank.com
DNB First
(484) 359-3037
dnbfirst.com
Fidelity Deposit & Discount Bank
(570) 348-4370
bankatfidelity.com
FinWise Bank
(516) 200-1849
finwisebank.com
First Bank
(215) 589-6224
firstbanknj.com
First Resource Bank
(610) 363-9400
firstresourcebank.com
Fulton Bank
(610) 718-5429
fultonbank.com
Lafayette Ambassador Bank
(610) 332-7179
lafambank.com
M&T Bank
(215) 419-6587
mtb.com
Meridian Bank
(610) 547-2945
meridianbanker.com
Newtek Small Business Finance Inc.
(212) 356-9526
newtekone.com
Penn Community Bank
(215) 257-5035
penncommunitybank.com
PeoplesBank
(888) 846-1970
peoplesbanknet.com
PS Bank
(888) 746-6260
psbanking.com
Quaint Oak Bank
(215) 364-4059
quaintoak.com
Republic Bank
(888) 875-BANK
myrepublicbank.com
Sun East FCU
(610) 485-2960
suneast.org
Tioga-Franklin Savings Bank
(215) 423-8012
tiogafranklin.com
Univest Bank & Trust Co.
(215) 721-2566
univest.net
VIST Bank
(610) 478-9922
vistbank.com
Wilmington Savings Fund Society
(610) 359-6921
wsfsbank.com

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Serving Potter County
49 Ridgmont Drive
Ridgway
(814) 773-3162
www.ncentral.com/enterprise

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5200 Warren St.
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(215) 452-0100
wpfsi.com

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2010 Chestnut St.
Philadelphia
(215) 564-5500
worc-pa.com

Export Assistance Lenders

44 Business Capital
(215) 985-4400 x2783
berkshirebank.com
Asian Bank
(267) 519-4069
theasianbank.com
Community First Capital Corp.
(717) 393-2351
communityfirstfund.org
Covenant Bank
(267) 327-4814
yourcovenantbank.com
Customers Bank
(610) 933-7195
customersbank.com
DNB First
(484) 359-3037
dnbfirst.com
Fidelity Deposit & Discount Bank
(570) 348-4370
bankatfidelity.com
FinWise Bank
(516) 200-1849
finwisebank.com
First Bank
(215) 589-6224
firstbanknj.com
First Resource Bank
(610) 363-9400
firstresourcebank.com
Fulton Bank
(610) 718-5429
fultonbank.com
Lafayette Ambassador Bank
(610) 332-7179
lafambank.com
M&T Bank
(215) 419-6587
mtb.com
Meridian Bank
(610) 547-2945
meridianbanker.com
Newtek Small Business Finance Inc.
(212) 356-9526
newtekone.com
Penn Community Bank
(215) 257-5035
penncommunitybank.com
PeoplesBank
(888) 846-1970
peoplesbanknet.com
PS Bank
(888) 746-6260
psbanking.com
Quaint Oak Bank
(215) 364-4059
quaintoak.com
Republic Bank
(888) 875-BANK
myrepublicbank.com
Sun East FCU
(610) 485-2960
suneast.org
Tioga-Franklin Savings Bank
(215) 423-8012
tiogafranklin.com
Univest Bank & Trust Co.
(215) 721-2566
univest.net
VIST Bank
(610) 478-9922
vistbank.com
Wilmington Savings Fund Society
(610) 359-6921
wsfsbank.com

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Banking with an independent, community bank means you’ll have access to decision makers, personal attention, customized solutions and no red tape. Our lending team understands small and entrepreneurial businesses, and we're ready to invest in your success. Call Centric Bank today to learn how we can help your business get started or move forward.

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DEVON COMMERCIAL LENDING OFFICE 610.710.4800

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A Top 10 SBA Lender in Eastern Pennsylvania for Number of Approved 7(a) Loans

CENTRIC
BANK
We Revolve Around You.
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, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

**MAX LOAN AMOUNT:** $5 million  
**INTEREST RATE:** generally prime + a reasonable rate capped at 2.75%  
**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%

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

**INTEREST RATE:** loans less than $10,000, lender cost + 8.5%; loans $10,000 and greater, lender cost + 7.75%  
**TERMS:** lender negotiated, no early payoff penalty

**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%
Go Global with International Trade

Businesses that export are more resilient—they are less dependent on any one market. Exporting also stabilizes sales for those who make seasonal products.

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. You can apply for lines of credit prior to finalizing an export sale or contract, so adequate financing is 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%
Approval time: 36 hours or less

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 8) for exporting assistance from professional business counselors.
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

Engaged in high-risk research and development? Compete for funding to develop your cutting-edge technology.

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

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

How it works
Every year, participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts.

There are three phases:
» The proof-of-concept stage typically lasts from 6-12 months, and ranges from $100,000-$225,000.
» The full R&D period lasts about 24 months and typically provides $600,000-$1.5 million.
» The commercialization stage is when you seek public or private funds for your venture.

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 III contracts.

Participating agencies:
» Department of Agriculture
» Department of Commerce

 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 program. Dr. Mandé Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators’ needs. The business has raised more than $1.2 million to support a team of full-time employees. Killer Snails’s tabletop, digital, augmented and virtual reality games have won national and international awards.

COURTESY OF THE SBA
Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a Small Business Investment Company can help scale up your small business.

**How an SBIC works**
Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

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

Visit sba.gov and click on Funding Program and then Investment Capital.

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**We think BIG for small Business.**
Bucks County Economic Development Corporation helps you fulfill your small business potential, with affordable capital and expert advice.

By connecting you with low interest loans, available for land, building, machinery and equipment, BCEDC helps you build your small business into something BIG.

**Helping Businesses with Financing Solutions for more than 60 years.**
If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as

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 Small Business Administration (SBA) office.

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, the SBA 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
DISASTER ASSISTANCE

The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged 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. For information visit sba.gov/disaster.

Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers every month 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,” Vitori says. “That drive keeps you going.”

Keep in mind
Since an SBA disaster assistance loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.

Get Ready
The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.
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; all projects up to $100,000 and 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under $400,000, the process is streamlined using the SBA’s 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 36 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg.

Do you want to discuss the advantages of the SBA’s Surety Bond Guarantee program? Contact a bonding specialist:

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

Kevin Valdes
Seattle, WA
(206) 553-7277

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

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### 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 know-how. 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. Identify your product or service number at naics.com.

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

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

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

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

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

7. Are you eligible for SBA certification programs? Read more about the 8(a), woman-owned small business, and HUBZone programs. Find out if you are eligible and upload all required documents to certify.sba.gov.

Does your small business have big plans?

WSFS Bank is a Preferred Lender with the U.S. SBA, offering loans with minimal cash investment, flexible underwriting and competitive rates for small business and franchise owners.

Our Relationship Managers are committed to promoting small business ownership and helping you succeed.

For more information contact the WSFS SBA team at 610-359-6921 or wsffsba@wsfsbank.com
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302.437.5320

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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 then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit certify.sba.gov.

How the SBA Helped Me Succeed
September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the SBA 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has won contracts from the Army Corps of Engineers and the U.S. Forest Service. She has continually secured Department of Defense contracts to improve Native American lands adversely affected by past department activities. September often assists Native American tribes and Alaska Native villages with developing projects and community plans.

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

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

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

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

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

» have a net worth and 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.

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

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

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

Here’s how to get certified:

1. Make sure you’re eligible

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

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

2. Register

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

3. Certify

   Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA’s approved third-party certifiers (which costs a fee):
   • El Paso Hispanic Chamber of Commerce
   • National Women Business Owners Corporation
   • U.S. Women’s Chamber of Commerce
   • Women’s Business Enterprise National Council

   All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status

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

5. Search the database

   • Search the FedBizOpps database (fbo.gov) for your new business opportunity.
An O’Fallon Casting Inc. employee at work in O’Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.

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. One-on-one counseling is free or low cost. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Procurement Technical Assistance Centers
Northeastern Pennsylvania
Alliance PTAC
Serving Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, and Wayne counties
1151 Oak St.
Pittston
(570) 655-5581
ptac.nepa-alliance.org

SEDA-COG PTAC
Serving Adams, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Juniata, Lancaster, Lebanon, Lycoming, Mifflin, Montour, Northumberland, Perry, Snyder, Union, and York counties
201 Furnace Road
Lewisburg
(570) 522-4491
sedacog.org/ptac

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To find out more about doing business with local governments, visit:
The Commonwealth
www.emarketplace.state.pa.us
Philadelphia
phila.gov/procurement/pages/default.aspx
Allentown
allentownpa.gov/finance/purchasing
Harrisburg
harrisburgpa.gov/purchasing
Lancaster
cityoflancasterpa.com/procurement-collection
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