## Local Business Assistance

8 National Success Story
Jerado and Joyce Reynolds know their local landscape for entrepreneurship support.

11 Your Advocates

12 Local SBA Resource Partners

14 How to Start a Business

18 10 Tips to Help You Build and Grow Your Brand

20 10 Steps to Start Your Business

21 Opportunities for Veterans

22 Entrepreneurial Opportunities

24 Write Your Business Plan

26 Local Success Story
When Larry Schmittou decided to expand with affordable business financing, he turned to the SBA.

## Funding Programs

28 National Success Story
Jennifer and Jeff Herbert’s meadery has expanded into a multimillion dollar enterprise thanks to SBA assistance.

31 SBA Lenders

49 Need Financing?

50 Go Global with International Trade

52 R&D Opportunities for High Growth Startups

54 National Success Story
Cheeseburger Baby owner Stephanie Vitorì persevered through a financial storm and a natural disaster.

58 Surety Bonds

## Contracting

60 National Success Story
Jennifer Rahn steers the course for Admiral Engineering, succeeding as a small business subcontractor.

63 Government Contracting

64 SBA Certification Programs

65 Woman-Owned Small Business certification
Small businesses power our economy.

The SBA powers small businesses.

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

Stop by your local SBA office or visit SBA.gov to learn how you can move your business forward with confidence.
Let us help you with
A Loan *
to Meet
Your Needs

At Community Trust Bank, we understand that businesses are not all alike. We know that different businesses have different needs, and we will tailor a financing* plan to fit the needs of your business, regardless of your size. We want to help you develop and sustain your business by offering financing for a variety of business needs. Whatever your needs, we can fashion a financing plan to help your business grow.

We offer several financing options:

- Construction Loans
- Permanent Commercial Real Estate
- Revolving Credit Lines
- Letters of Credit
- USDA Loans
- SBA Loans

Stop by and see us today!

LaFollette
106 South Tennessee Avenue
LaFollette, TN 37766
423-562-3364

Jacksboro
2603 Jacksboro Pike
LaFollette, TN 37757
423-566-7800

Clinton
2106 North Charles G Seivers Boulevard
Clinton, TN 37716
865-457-8684

www.ctbi.com

*Subject to credit approval. Member FDIC
Welcome to the 2019-2020 edition of the U.S. Small Business Administration’s Tennessee District Office Small Business Resource Guide. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. The SBA Tennessee District Office works with an extensive network of business advisers and lenders to help Tennessee’s 590,000 small businesses at every stage of development. Across Tennessee in the last year, we empowered the state’s small businesses to:

- Find an ally, advocate or mentor via the 22 local locations of our SBA Resource Partners, which includes SCORE, Small Business Development Centers, Women’s Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Gain more than $40 billion in federal contracting awards.
- Access over $313 million in SBA-guaranteed loans using 101 banks, credit unions, community-based lenders, and microlenders. The 550 businesses that qualified for SBA financing have hired thousands of new employees, bought needed equipment, and built or renovated facilities.

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

Sincerely,

LaTanya Channel
Tennessee District Director
Made to Last
Joyce and Jerado Reynolds used SBA support to succeed.
Written by Micaela Morrissette
R

eynolds 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—dubbing 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 from 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.

---

**LOCAL BUSINESS ASSISTANCE**

**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.
Local Business Assistance

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:

» when you need economic and small business statistics

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

Ombudsman

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

The ombudsman’s office helps you:

» resolve regulatory disputes with federal agencies

» reduce unfair penalties and fines

» seek remedies when rules are inconsistently applied

» recover payment for services done by government contractors

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

To 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.
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.

Chattanooga Chapter
Franklin Building
5726 Marlin Road, suite 515
(423) 553-1722
Fax (423) 553-1724
chattanooga.score@gmail.com
Monday-Thursday 9 a.m.-1 p.m.
chattanooga.score.org

Greater Knoxville Chapter
412 N. Cedar Bluff Road, suite 450
Call (865) 692-0716 for an appointment
Fax (865) 692-0718
counseling@scoreknox.org
greaterknoxville.score.org

Memphis Chapter
Clark Tower
5100 Poplar Ave., suite 1701
(901) 544-3588
Fax (901) 544-0557
scorememphis@comcast.net
Monday-Friday 9 a.m.–noon
memphis.score.org

Nashville Chapter
2 International Plaza, suite 500
(615) 736-7621 or (844) 726-7322
info@scorenashville.org
Monday-Friday 9 a.m.–noon
nashville.score.org

Small Business Development Centers

Lead Center
State Executive Director Patrick Geho
Associate State Director Mary Stanford
pgeho@tsbdc.org
mstanfoRoad@tsbdc.org
(615) 849-9999 or toll free (877) 898-3900

Chattanooga SBDC
Chattanooga State Technical Community College
100 Cherokee Blvd., suite 202
(423) 756-8668 x102
Fax (423) 756-6195
Managing Director Lynn Chesnutt
lchesnutt@tsbdc.org
Small Business Specialist Josh Brown
jborwn@tsbdc.org
Small Business Specialist Sarah Mattson
smattson@tsbdc.org

Cleveland SBDC
Cleveland State Community College
3535 Adkisson Drive
(423) 478-6247
Fax (423) 478-6251
Director Jennie DeCook, jdecook@tsbdc.org

Clarksville SBDC
Austin Peay State University
601 College St.
McReynolds Building, room 111
(931) 221-1370
Fax (931) 221-7748
Director Lorneth Peters, lpeters@tsbdc.org
Small Business Specialist Len Stolz
lstolz@tsbdc.org

Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.
Cookeville SBDC
242 E. 10th St., suite 314
(931) 372-3648
Fax (931) 372-6534
Small Business Specialist Dane Riachy
driachy@tsbdc.org

Dyersburg SBDC
Dyersburg State Community College
1510 Lake Road
(731) 286-3201
Fax (731) 286-3271
Director Van Wylie, vwylie@tsbdc.org

Gallatin SBDC
Volunteer State Community College
1480 Nashville Pike, 300 building, room 103C
(615) 230-4780
Fax (615) 230-3362
Director Charles Alexander
calexander@tsbdc.org

Jackson SBDC
Jackson State Community College
197 Auditorium St.
(731) 424-5389
Fax (731) 427-3942
Senior Small Business Specialist
Joel Newman, jnewman@tsbdc.org

John City SBDC
East Tennessee State University
College of Business and Technology
2109 W. Market St.
(423) 439-8505
Fax (423) 439-8506
Director Mark Bays
mbays@tsbdc.org

Kingsport office
Kingsport Area Chamber of Commerce
400 Clinchfield St., suite 100
(423) 392-8825
Fax (423) 392-8834
Senior Business Counselor
Aundrea Wilcox, MBA, awilcox@tsbdc.org

Knoxville SBDC
Pellissippi State Community College
17 Market Square, suite 201
(865) 246-2663
Fax (865) 971-4439
Director Bruce Hayes, bhayes@tsbdc.org
Small Business Specialist Laura Overstreet
loverSt.@tsbdc.org
Small Business Specialist Teresa Sylvia
tsylvania@tsbdc.org

Martin SBDC
UT-Martin/REED Center
406 S. Lindell St.
(731) 587-7333
Fax (731) 587-7334
Director Landy Fuqua, lfuqua@tsbdc.org

Memphis SBDC
Southwest TN Community College
Maxine A. Smith Center, suite 112
8800 E. Shelby Drive
(901) 333-5085
Fax (901) 333-5698
Executive Director Rory Thomas
rthomas@tsbdc.org
Associate Director William H. Richardson
wrichardson@tsbdc.org
Memphis office
City of Memphis Entrepreneur Network
Center Office
180 Dr. MLK Jr. Ave.
(901) 526-9300
Fax (901) 525-2357
Associate Director William H. Richardson
wrichardson@tsbdc.org

Murfreesboro SBDC
Middle Tennessee State University
Rutherford County Chamber of Commerce
3050 Medical Center Parkway, suite 200
(615) 898-2745
Fax (615) 893-7089
Director Christopher Swoner
cswoner@tsbdc.org
Senior Business Specialist Kayla Miller
kmiller@tsbdc.org

Nashville SBDC
Tennessee State University
Avon Williams Campus
330 10th Ave. North, suite G-400
(615) 963-7179 or (615) 963-7158
Fax (615) 963-7160
Director John Ordung, joOrdung@tsbdc.org
Small Business Specialist Greg Jones
gjones@tsbdc.org
Small Business Specialist Thomas Tate
ttate@tsbdc.org
Oak Ridge office
Roane State Community College
1400 Oak Ridge Turnpike
Oak Ridge
Director Jutta Bangs
(865) 483-2668
Fax (865) 483-1678
jbangs@tsbdc.org

Pathway Women’s Business Center
Pathway WBC works with entrepreneurs in every stage of the business lifecycle, from idea to implementation, providing training and one-on-one counseling. In 2017, Pathway provided over 8,000 hours of classroom education and one-on-one counseling to more than 880 entrepreneurs.
201 Venture Circle
Nashville
(615) 425-7171
Director Courtenay Rogers
info@pathwaywbc.org
pathwaywbc.org

Veterans Business Outreach Center
Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.
Serving Tennessee and Kentucky with the SBA’s Boots to Business program at Fort Campbell, Fort Knox, McGhee Tyson Air National Guard Base, and Naval Support Activity Mid-South at Millington
201 Venture Circle
Nashville
(615) 425-7171
Director Reggie Ordunez
reggie.ordunez@pathwaylending.org
pathwaylending.org/vboc

Oak Ridge office
Roane State Community College
1400 Oak Ridge Turnpike
Oak Ridge
Director Jutta Bangs
(865) 483-2668
Fax (865) 483-1678
jbangs@tsbdc.org
How to Start a Business in Tennessee

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.

» Tennessee Smart Start online business tool
tnsmartstart.com

» Launch Tennessee statewide resource network
launchtn.org/entrepreneur-programs/entrepreneur-centers

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.

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.

» Tennessee Department of Revenue
(800) 342-1003
In Davidson County and out of state
(615) 862-6254
tn.gov/revenue
nashvilleclerk.com
https://apps.tn.gov/bizreg

» C corps, S corps and LLCs
TN Secretary of State
Division of Business Services
312 Eight Ave. North, sixth floor
Nashville
(615) 741-2286
sos.tn.gov
tnbear.tn.gov/ecommerce/nameavailability.aspx
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.

» Online Tax Registrations
IRS Tax Assistance Centers
Nashville
801 Broadway
(615) 250-5656

Chattanooga
5740 Uptain Road
(423) 855-6098

Jackson
109 S. Highland
(731) 423-2441

Johnson City
2513 Wesley St.
(423) 610-7050

Knoxville
710 Locust St.
(865) 329-4600

Memphis
22 N. Front St.
(901) 215-9680

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

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

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

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

» Tennessee Department of Labor and Workforce Development
Occupational Safety and Health Division
220 French Landing Drive
Nashville
(615) 741-2793 or (800) 249-8510 tn.gov/workforce
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.

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.

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.

- Tennessee Department of Environment and Conservation
  312 Rosa L Parks Ave.
  Nashville
tn.gov/environment
- Division of Solid and Hazardous Waste
  (615) 532-0780

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 Elijah J. McCoy Midwest Regional Office in Detroit, Michigan, uspto.gov/detroit.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For information visit uspto.gov/inventors.

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

A trademark or service mark includes any word, 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.

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. Southeast
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov

Tennessee Chamber of Commerce & Industry
414 Union St., suite 107
Nashville
(615) 256-5141
tnchamber.org

Economic Development
State Commissioner Bob Rolfe
(615) 741-1888 or (800) 872-7201
tn.gov/ecd

Regional Directors
Northwest Tennessee
Blake Swaggart
(731) 437-9443
blake.swaggart@tn.gov

Northern Middle Tennessee
Clay Banks
(731) 803-9301
clay.banks@tn.gov

Upper Cumberland
Cody Huddleston
(931) 265-2080
cody.huddleston@tn.gov

East Tennessee
Gary Human
(865) 210-1333
gary.human@tn.gov

Greater Memphis
Gwyn R. Fisher
(901) 208-9920
gwyn.fisher@tn.gov

Southwest Tennessee
Tracey Exum
(731) 414-4463
tracey.exum@tn.gov

Southern Middle Tennessee
John Hatfield
(615) 290-2227
john.hatfield@tn.gov

Southeast Tennessee
Sam Wills
(423) 254-4275
sam.wills@tn.gov

Business Enterprise Resource Office
State Director Wisty Pender
(615) 741-8914
wisty.pender@tn.gov

Tennessee Incubators & Accelerators
West TN
Advance Memphis advancememphis.org
CEED memphis.edu/ceed
Emerge Memphis emergememphis.org
Memphis BioWorks memphisioworks.org
Seed Hatchery neverstop.co
Sky High neverstop.co/skyhigh
Upstart neverstop.co/upstart
ZeroTo510 zeroto510.com
UM Center for Entrepreneurship and Innovation memphis.edu/crews

Middle TN
CET Life Sciences Center
cet-fund.com/life-sciences-center
Cumberland University Culinary Center
cumberland.edu/culinary-center
GrowthX growthx.com
Nashville Business Incubation Center
nbiconline.com
Tennessee Central Economic Authority
tennesseecentral.org

East TN
Cleveland-Bradley Business Incubator
incubatortn.com
Cumberland Business Incubator
cbmakerspace.com/cbi
ETSU Innovation Laboratory
etsu.edu/ilab
Fairview Technology Center
knoxdevelopment.org/
businessincubator/fairviewclients.aspx
GIGTANK 365
colab.co/accelerator/gigtank
Holston Business Development Center
holstonbusiness.hbdc.org/home.html
The INCubator
chattanoogachamber.com/incubator
UT Technology Incubator
utrf.tennessee.edu/business-incubator

U.S. Export Assistance Center
Serving central & western Tennessee
Regional Export Finance Manager
David Leonard
SBA’s Office of International Trade
230 Peachtree St. Northwest, suite 1725
Atlanta, GA
(404) 730-2706
david.leonard@sba.gov
10 Tips
to Help You Build and Grow a Stand-Out Small Business Brand

Build a better business with these time-tested tips.

The United States loves small businesses. That’s according to a survey by the Pew Foundation reported by Small Business Trends, smallbiztrends.com, which found that 71% of Americans view small business more favorably than any other institutions, including religious organizations.

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

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

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

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

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

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

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

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

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

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

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

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

WRITTEN BY Caron Beesley, CONTRIBUTOR
10 STEPS to Start Your Business

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

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

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

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

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

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

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

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

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

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

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

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.

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

▲ 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.

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 65.

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.
Entrepreneurial 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.
SBA Regional Innovation Clusters

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

---

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

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

**Key Partnerships**
Note the other businesses you’ll work with—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.
After a successful career as a professional baseball player and a coach, Larry Schmittou launched his own small business to continue his love of family-friendly entertainment. When Larry decided to expand with affordable business financing, he turned to the SBA.

L&S Family Entertainment runs several family fun centers, which include bowling alleys and concessions.

- **What challenge did you have?** Our biggest challenge in the beginning was finding financing to expand our business. Since the entertainment industry was a new venture for me, I had no track record, so traditional financing was more difficult to secure.

- **What was the SBA solution?** The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. My small business qualified for the SBA-backed 504 Certified Development Company program, allowing me to purchase and renovate real estate with a competitive fixed-rate mortgage. SBA-backed financing provided the working capital I needed to acquire new locations and make the upgrades I needed to keep up with market demand.

- **What benefit did this have for you?** With the assistance of six SBA-backed 504 loans, L&S has grown from one location in 2000 to 14 centers in four states with more than 400 employees. We went from $18.2 million in sales in 2015 to over $20 million in 2017—I’m proud to say that my small business has benefited thanks to the SBA.
...I'm proud to say that my small business has benefited thanks to the SBA.”

Larry Schmittou
Owner, L&S Family Entertainment
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.
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.

Lender Match

Find a lender interested in working with you at sba.gov/lendermatch. This matching tool connects entrepreneurs with SBA Lenders in your area.

Let us help give voice to your story.

SCOPE OF SERVICES

Brand Voice  Articles  Blogs  Brochures  Videos
Website Content  Photography  and more

BY NEW SOUTH MEDIA

We have all heard the phrase “content is king.” Creating rich, engaging, and inspiring content differentiates your brand in the marketplace. But who has time to focus on anything other than running their business?

Narrative works with you to develop the tools to tell your story across all media platforms. Powerful and authentic storytelling helps you stand out. It inspires action. It creates an emotional impact and forges enduring relationships. It separates you from the competition.

To learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call 304.615.9884.
Our participating SBA Lenders serve all Tennessee unless otherwise noted. To find more bank locations, visit the lender’s website.
FUNDING PROGRAMS

Regents Bank
2214 Lamar Alexander Parkway
(865) 981-1442
regions.com

Renasant Bank
329 E. Broadway
(865) 380-7640
renasantbank.com

SunTrust Bank
1804 W. Broadway
Lorie Roper
(865) 379-4236
suntrust.com

US Bank
417 Foothills Mall Drive
Sharon Fasanelia
(865) 980-2900
usbank.com

BB&T
7723 E. Lamar Alexander
Mark Graham
(865) 448-3368
bbt.com

US Bank
7971 E. Lamar Alexander
Parkway
Sharon Fasanelia
(865) 980-2970
usbank.com

TOWNSEND
BB&T
7723 E. Lamar Alexander
Mark Graham
(865) 448-3368
bbt.com

US Bank
7971 E. Lamar Alexander
Parkway
Sharon Fasanelia
(865) 980-2970
usbank.com

BRADLEY COUNTY
Cleveland
CapStar Bank
3855 N. Ocoee St., suite 100
(423) 728-0338
capstarbank.com

Bank of Cleveland
75 Bobby Taylor Ave.
Terry Buckner
(423) 478-5656
bankofcleveland.com

BB&T
2305 Keith St.
Lonnie Patton
(423) 478-8628
bbt.com

First Tennessee Bank
3870 Keith St. Northwest
Mike Griffin
(615) 790-5233
firsttennesseebank.com

Pinnacle Bank
10 Church St.
Keith Barrett
(423) 478-6540
pnfp.com

Regions Bank
20 Ocoee St.
Lisa Lusk
(423) 339-4634
regions.com

River Valley Ag Credit
2620 APD 40
Bruce Bradford
(423) 479-8553
rivervalleyagcredit.com

SouthEast Bank
3475 Keith St.
Jenny Lawson
(423) 303-2820
southeastbank.com

Southern Heritage Bank, a branch of First Citizens Bank
3020 Keith St.
Lee Stewart
(423) 473-7980
southernheritagebank.com

SunTrust Bank
2300 Treasury Drive Southeast
(423) 790-3501
suntrust.com

United Community Bank
2525 Keith St. Northwest
Nichole Lee
(423) 559-2696
ucbi.com

CAMPBELL COUNTY
Tennova
10 Church St.
Terry Buckner
(423) 478-8628
bbt.com

First Tennessee Bank
3870 Keith St. Northwest
Mike Griffin
(615) 790-5233
firsttennesseebank.com

Pinnacle Bank
10 Church St.
Keith Barrett
(423) 478-6540
pnfp.com

Regions Bank
20 Ocoee St.
Lisa Lusk
(423) 339-4634
regions.com

River Valley Ag Credit
2620 APD 40
Bruce Bradford
(423) 479-8553
rivervalleyagcredit.com

SouthEast Bank
3475 Keith St.
Jenny Lawson
(423) 303-2820
southeastbank.com

Southern Heritage Bank, a branch of First Citizens Bank
3020 Keith St.
Lee Stewart
(423) 473-7980
southernheritagebank.com

SunTrust Bank
2300 Treasury Drive Southeast
(423) 790-3501
suntrust.com

United Community Bank
2525 Keith St. Northwest
Nichole Lee
(423) 559-2696
ucbi.com

CAMPBELL COUNTY
CAMPBELL COUNTY
JACKSBORO
Community Trust Bank
2603 Jacksboro Pike
Regina Blankenship
(423) 566-1162
tcbi.com

First Volunteer Bank
244 E. Central Ave.
Brandi Brayman
(423) 907-8002
firstvolunteer.com

CANNON COUNTY
ASHLAND CITY
Heritage Bank
108 Cumberland
Sam Bancroft
(615) 792-8005
bankofcumberland.com

Pinnacle Bank
524 S. Main
Larry Roberts
(615) 743-8330
pnfp.com

US Bank
311 N. Main St.
Marianne Isbell
(615) 792-5185
usbank.com

CHESTER COUNTY
HENDERSON
Regions Bank
611 N. Church St.
Marianne Isbell
(615) 743-8330
pnfp.com

US Bank
311 N. Main St.
Marianne Isbell
(615) 792-5185
usbank.com

CLAIBORNE COUNTY
HARROGATE
Commercial Bank
6710 Cumberland Gap
Parkway
Alan Gilbert
(423) 869-5151
cbnt.com
NEW TAZEWELL
Commercial Bank
130 S. Broad St.
Vickie Oakes
(865) 526-5000
citizensbanktn.com
Commercial Bank
1001 N. Broad St.
Mitch Burke
(423) 626-7276
cbton.com

COCKE COUNTY
NEWPORT
Commercial Bank
262 E. Broadway
Jackie Ownby
(423) 623-3025
cbton.com
First Tennessee Bank
602 Cosby Road
Tammy Grooms
(423) 625-0436
firsttennessee.com
US Bank
301 E. Main St.
Sharon Ragan-Bryant
(423) 613-1600
usbank.com

COFFEE COUNTY
MANCHESTER
Coffee County Bank
2070 Hillsboro Blvd.
Brandon Hall
(931) 728-1975
coffeecountybank.com
First Vision Bank of Tennessee
2134 Hillsboro Blvd.
Jon Bell
(931) 723-3224
firstvisionbank.com
US Bank
1000 Hillsboro Blvd.
Patricia Pinegar
(931) 728-1002
usbank.com

TULLAHOMA
Citizens Tri-County Bank
201 N. Jackson St.
Deta Green
(931) 455-3488
citizenstricounty.com

DAVIDSON COUNTY
NASHVILLE
Bank of America
2720 Lebanon Road
Derek Grayson
(404) 607-4351
bankofamerica.com
Bank of Tennessee
2525 West End Ave., suite 1275
Tim Mann
(615) 321-9242
bankoftennessee.com
Branch Banking and Trust Co.
2207 Crestmoor Road
Laurie Sullivan
(615) 460-7739
bbt.com
CapStar Bank
1201 Demonbreun St., suite 700
Tom Stewart
(615) 732-7386
capstarbank.com
Citizens Savings Bank and Trust Co.
2013 Jefferson St.
Clint Story
(615) 327-0016
bankcbn.com
Enbright Credit Union
2340 Jackson Downs Blvd.
Ken DuBray
(615) 687-4801
escu.com
First Citizens Bank
1516 16th Ave. South
Ellyn Jansen
(615) 744-4811
firstcitizens.com
First Farmers & Merchants Bank
4013 Hillsboro Circle
Berry Brooks
(615) 279-5214
myfirstfarmers.com
Fifth Third Bank
424 Church St.
Christy Lane
(615) 687-3115
53.com
First Advantage Bank
406 11th Ave. N., suite 200
(615) 690-7292
firstadvantagebanking.com
First Tennessee Bank
3011 West End Ave.
Thomas King
(615) 327-1870
firsttennessee.com
Legends Bank
2213 Crestmoor Road
Naaman Stillwell
(615) 372-1760
legendsbank.com
Mid-Cumberland Area Development Corp.
220 Athens Way, suite 200
Gwen Schaefer
(615) 862-8831
madc.us
Pathway Lending
201 Venture Circle
Pam Theis
(615) 425-7171
pathwaylending.org
Pinnacle Bank
150 Third Ave. South
Lane Rhodes
(615) 969-2848
pnfp.com
Republic Bank
2034 Richard Jones Road
John Bennett
(615) 690-9590
republicbank.com
Regions Bank
150 Fourth Ave. North, suite 300
Courtney Crants
(615) 748-8423
regions.com
Renasant Bank
1820 West End Ave.
Jim Gardner
(615) 340-3000
renasantbank.com
Simmons Bank
1720 West End Ave.
Eli Blattner
(865) 291-1931
simmonsbank.com
SunTrust Bank
401 Commerce St.
(615) 748-5105
suntrust.com
Synovus
1033 Demonbreun St.
Blair Smyly
(615) 271-2041
synovus.com

FUNDING PROGRAMS
**US Bank**  
4241 Harding Road  
Tyler Ryan  
(615) 386-2220  
usbank.com

**BRENTWOOD**  
Wells Fargo Bank  
5415 Maryland Way  
Brandon Butler  
(615) 661-4836  
wellsfargo.com

**DEKALB COUNTY**  
ALEXANDRIA  
Regions Bank  
101 S. Public Square  
Kim Talley  
(615) 529-2163  
regions.com  

**Wilson Bank & Trust**  
306 Brush Creek Road  
(615) 754-0600  
(615) 529-4663  
wilsonbank.com

**DICKSON COUNTY**  
DICKSON  
Regions Bank  
116 Mathis Drive  
Joyce Norman  
(800) 734-4667  
regions.com

**US Bank**  
723 E. College St.  
Micah McAllister  
(615) 740-1800  
usbank.com

**Pinnacle Bank**  
501 Highway 46 South  
Lorrie Pruett  
(615) 740-8240  
pnfp.com

**WHITE BLUFF**  
First Farmers & Merchants Bank  
2011 Highway 47 North  
Debra Duke  
(615) 797-3153  
myfirstfarmers.com

**DYER COUNTY**  
DYERSBURG  
First-Citizens National Bank  
1 First Citizens Place  
Andrew Harrington  
(731) 285-4410  
firstcnb.com

**Simmons Bank**  
205 N. Main St.  
Tonya Ball  
(731) 288-2800  
simmonsbank.com

**Regions Bank**  
580 Highway 51 Bypass East  
Lisa Hardin  
(800) 734-4667  
regions.com

**FAYETTE COUNTY**  
OAKLAND  
BancorpSouth  
6800 Highway 64  
Joe Perdue  
(901) 465-7440  
bancorpSouthonline.co

**First Alliance Bank**  
5960 Highway 64  
David Gross  
(901) 465-0060  
fabtm.com

**First Citizens National Bank**  
7285 Highway 64  
Barbara Canady  
(901) 465-0439  
firstcitizens-bank.com

**SOMERVILLE**  
BancorpSouth  
16225 Highway 64  
David Whitenton  
(901) 465-4201  
bancorpSouthonline.com

**Regions Bank**  
16880 Highway 64  
Carol Glover  
(800) 734-4667  
regions.com

**Trustmark National Bank**  
16790 Highway 64  
John David Douglas  
(901) 465-9864  
trustmark.com

**FENTRESS COUNTY**  
CLARKRANGE  
First Volunteer Bank  
6882 S. York Highway  
Genger Norman  
(931) 752-5035  
firstvolunteer.com

**JAMESTOWN**  
First Volunteer Bank  
318 N. Main St.  
Kevin Hughes  
(931) 752-5015  
firstvolunteer.com

**Progressive Savings Bank**  
500 N. Main St.  
Mark Justice  
(931) 752-2265  
psbgroup.com

**FRANKLIN COUNTY**  
DECHERD  
First Vision Bank of Tennessee  
2165 Decherd Blvd.  
Mike Rowland or John Shelton  
(931) 968-0065  
firstvisionbank.com

**Citizens Tri-County Bank**  
2030 Decherd Blvd.  
Hubert Perry  
(931) 968-3282  
citizenstricounty.com

**SunTrust Bank**  
1829 Decherd Blvd.  
(931) 962-2260  
suntrust.com

**US Bank**  
1910 Decherd Blvd.  
Jennifer Stratton  
(931) 967-5516  
usbank.com

**WINCHESTER**  
Citizens Community Bank  
1418 Dinah Shore Blvd.  
Chris Parker  
(931) 967-3342  
ccbank.net

**Regions Bank**  
121 S. College St.  
Deta Green  
(931) 967-1467  
regions.com

**GIBSON COUNTY**  
DYER  
Farmers and Merchants Bank  
110 S. Main St.  
Louis Turner  
(731) 692-3761  
dyermfbank.com

**HUMBOLDT**  
Centennial Bank  
388 Highway 45 West  
Brent Attaway  
(731) 824-1411  
mycentennial.bank

**KENTON**  
Simmons Bank  
107 N. Poplar  
Brooke Carson  
(731) 749-5368  
simmonsbank.com

**MILAN**  
BancorpSouth Bank  
1026 College St.  
Elton Sims  
(731) 686-3331  
bancorpSouthonline.com

**Regions Bank**  
2052 S. Main St.  
Mary Jane Miller  
(800) 734-4667  
regions.com

**TRENTON**  
Centennial Bank  
100 W. Armory St.  
Barney Cason  
(731) 855-9600  
mycentennial.bank
GILES COUNTY
PULASKI
First Farmers & Merchants Bank
302 S. Second St.
Marcus Houston
(931) 363-3830
myfirstfarmers.com

First National Bank of Pulaski
206 S. First St.
Patrick Gilbert
(931) 363-2585
fnbforyou.com

SunTrust Bank
222 W. Madison St.
Ryan Moore
(931) 371-3127
suntrust.com

GREENE COUNTY
GREENEVILLE
BB&T
1604 E. Andrew Johnson Highway
Larry Jones
(423) 639-2273
bbt.com

First Tennessee Bank
100 N. Main St.
Jessie Hite
(423) 278-3035
firsttennessee.com

First Tennessee Bank
206 N. Main St.
Teresa Lawrence
(423) 798-2210
firsttennessee.com

GRUNDY COUNTY
COALMONT
Citizens Tri-County Bank
25709 SR 56
Debbie Myers
(931) 779-2267
citizenstricounty.com

MONTEAGLE
Citizens Tri-County Bank
80 E. Main St.
Renee McBee
(931) 592-2741
citizenstricounty.com

PALMER
Citizens Tri-County Bank
711 Main St.
Debbie Myers
(931) 779-3288
citizenstricounty.com

TRACY CITY
Citizens Tri-County Bank
26 Coylar St.
Dana Knight
(931) 592-9221
citizenstricounty.com

HAMBLEN COUNTY
MORRISTOWN
Commercial Bank
225 W. First St. suite 201
(423) 714-3388
cbton.com

First Tennessee Bank
1908 W. Andrew Johnson Highway
Pam Herrell
(423) 585-0111
firsttennessee.com

HomeTrust Bank
120 Evans Ave.
Candice Price
(423) 714-1772 or
(423) 586-8421
hometrustbanking.com

Regions Bank
201 W. Morris Blvd.
Myrna Wolfe
(423) 587-7158
regions.com

SunTrust Bank
230 Dr. MLK Parkway
Catherine Williams
(423) 254-6972
suntrust.com

US Bank
2310 Sandstone Drive
(423) 200-3291
usbank.com

HAMILTON COUNTY
CHATTANOOGA
BB&T
721 Broad St.
Julie-Ann Morgan
(423) 756-8101
2120 Gunbarrel Road
Jill Tulley
(423) 892-3686

BancorpSouth
631 Broad St., suite 310
Sam Jones
(423) 668-5209
bankcorpsoouthonline.com

Bank of America
200 W. MLK Blvd., suite 100
Anthony Jewell
(276) 744-8003
bankofamerica.com

BrightBridge
506 Broad St.
Mike Ohlman
(423) 424-4227
brightbridgeinc.org

First Citizens Bank
1611 Gunbarrel Road
Robin Parker
(423) 510-7020
firstcitizens.com

First Tennessee Bank
701 Market St.
Jeff Jackson
(423) 757-4011
firsttennessee.com

First Volunteer Bank
728 Broad St.
Mark Harrison
(423) 668-4500
firstvolunteer.com

Pinnacle Bank
801 Broad St.
Jim Gugliemino
(423) 386-2665
pnfp.com

Regions Bank
601 Market St.
Talley Clowers
(423) 910-6000
suntrust.com

SmartBank
817 Broad St.
Robert Stahl
(423) 266-4495
835 Georgia Ave.
Robin Bales
(423) 385-3081

SunTrust Bank
736 Market St.
(423) 757-3714
suntrust.com

Synovus Bank
800 Market St.
Michael Sarvis
(423) 485-9400
synovus.com

Tower Community Bank
2212 Encompass Drive
Bobby Hudgens
(423) 942-5151
towercommunitybank.com

COLLEGEDALE
SunTrust Bank
9526 Apison Pike
Lynn Farrow
(423) 910-6000
suntrust.com

EAST RIDGE
BB&T
6501 Ringgold Road
Caleb Baker
(423) 894-0440
bbt.com

SmartBank
4154 Ringgold Road
Jeneen Bolin
(423) 385-3037
smartbank.net

SunTrust Bank
4323 Ringgold Road
Adeala Bailey
(423) 242-0117
suntrust.com

GEORGETOWN
Regions Bank
8405 Highway 60
Vivian Morris
(423) 614-5944
regions.com
HARRISON
First Tennessee Bank
5914 Highway 58
Kari Knabb
(423) 954-8567
firsttennessee.com

HIXSON
Bank of America
1945 Northpoint Blvd.
Christopher Bean
(423) 752-1235
bankofamerica.com
First Volunteer Bank
5109 Hixson Pike
Stacey Beene
(423) 668-4501
firstvolunteer.com
Regions Bank
5570 Highway 153
(423) 321-6331
regions.com
SmartBank
5319 Highway 153
Melanie Carter
(423) 385-3060
smartbank.net
Synovus Bank
5613 Highway 153
(423) 648-5224
synovus.com

LOOKOUT MOUNTAIN
SunTrust Bank
1051 Ashland Terrace
Teddy Tucker
(423) 242-0082
suntrust.com
Synovus Bank
5613 Highway 153
(423) 648-5224
synovus.com

OOLTEWAH
BB&T
9238 Lee Highway
Pam Piotrowski
(423) 238-6515
bbt.com
First Tennessee Bank
9312 Apison Pike
Michael Teets
(423) 242-7904
firsttennessee.com

HARDEMAN COUNTY
Centennial Bank
411 W. Market St.
Kenny Adkins
(731) 658-7788
mycentennial.bank
Regions Bank
201 W. Market St.
Rex Medlin
(800) 734-4667
regions.com
Simmons Bank
809 W. Market St.
Lora Moore
(731) 658-5219
simmonsbank.com

HAYWOOD COUNTY
Regions Bank
1028 E. Main St.
Tommy Chapman
(800) 734-4667
regions.com
Simmons Bank
308 W. Main
James Morris
(731) 772-2919
simmonsbank.com

HENDERSON COUNTY
Lexington
Simmons Bank
347 W. Main St.
Freda Smith
(731) 967-0050
simmonsbank.com
Regions Bank
26 E. Church St.
Freda Smith
(800) 734-4667
regions.com

SODDY DAISY
Community National Bank
10087 Dayton Pike
Amanda Fine
(423) 332-0280
cnb-usa.com
First Tennessee Bank
137 Harrison Lane
Sandra Cranmore
(423) 242-7890
firsttennessee.com
Regions Bank
11314 Dayton Pike
Bennie Dean
(423) 321-6662
regions.com
SunTrust Bank
9627 Dayton Pike
Candice Morrow
(423) 332-0144
suntrust.com

HARDIN COUNTY
BULLS GAP
First Tennessee Bank
105 N. Main St.
Tanna Rainery
(423) 235-9800
firsttennessee.com

SODDY DAISY
Community National Bank
10087 Dayton Pike
Amanda Fine
(423) 332-0280
cnb-usa.com
First Tennessee Bank
137 Harrison Lane
Sandra Cranmore
(423) 242-7890
firsttennessee.com
Regions Bank
11314 Dayton Pike
Bennie Dean
(423) 321-6662
regions.com
SunTrust Bank
9627 Dayton Pike
Candice Morrow
(423) 332-0144
suntrust.com

HAWKINS COUNTY
BROWNSVILLE
Regions Bank
1028 E. Main St.
Tommy Chapman
(800) 734-4667
regions.com
Simmons Bank
308 W. Main
James Morris
(731) 772-2919
simmonsbank.com

HENDERSON COUNTY
Lexington
Simmons Bank
347 W. Main St.
Freda Smith
(731) 967-0050
simmonsbank.com
Regions Bank
26 E. Church St.
Freda Smith
(800) 734-4667
regions.com

HENDERSON COUNTY
Lexington
Simmons Bank
347 W. Main St.
Freda Smith
(731) 967-0050
simmonsbank.com
Regions Bank
26 E. Church St.
Freda Smith
(800) 734-4667
regions.com
HENRY COUNTY
PARIS
Commercial Bank & Trust Co.
101 N. Poplar St.
Clint Davis
(731) 642-3341
cbtcnet.com

Foundation Bank
1137 E Wood St.
Wayne Powers
(731) 642-3130
foundationbank.org

Regions Bank
914 E. Woods St.
Cindy Wimberly
(800) 734-4667
regions.com

Tennessee Business Development Corp.
1301 E Wood St.
Loretta Miles
(731) 644-1335
tnbidco.com

JEFFERSON COUNTY
DANDRIDGE
BB&T
858 S. Highway 92
Bryan Bolinsky
(865) 444-3012
bbt.com

First Tennessee Bank
1030 S. Highway 92
Elizabeth Clevenger
(865) 397-9471
firsttennessee.com

US Bank
123 W. Highway 25-70
(865) 397-7277
usbank.com

JEFFERSON CITY
BB&T
263 E. Broadway Blvd.
Bryan Bolinsky
(865) 475-1300
bbt.com

HomeTrust Bank
156 E. Broadway
Julie Livesay
(865) 471-2265
hometrustbanking.com

Regions Bank
222 E. Broadway Blvd.
Jackie Lynch
(865) 540-5495
regions.com

US Bank
149 E. Broadway Blvd.
Laura Strange
(865) 475-9040
usbank.com

WHITE PINE
First Tennessee Bank
1921 Walnut St.
Robin Taylor
(423) 674-2558
firsttennessee.com

KNOX COUNTY
FARRAGUT
First Tennessee Bank
11864 Kingston Pike
Angela Harvey
(865) 549-1790
firsttennessee.com

HomeTrust Bank
11916 Kingston Pike
Staci Wilkerson
(865) 342-0006
hometrustbanking.com

SouthEast Bank
12700 Kingston Pike
Jimmy Dalton
(865) 824-3322
southeastbank.com

KNOXVILLE
BB&T
900 S. Gay St.
Christian Corts
(865) 766-8620
bbandt.com

Bank of America
550 W. Main St.
Bridget Petterle
(865) 541-6000
bankofamerica.com

Bank of Tennessee
224 Brookview Centre Way
David Haynes
(865) 999-5153
bankoftennessee.com

Commercial Bank
10413 Kingston Pike
Dean Larue
(865) 769-2245
cbtn.com

Fifth Third Bank
53.com
5221 Broadway St
Jonathan Godfrey
(865) 244-4080
5612 Kingston Pike
Lucas Shouse
(865) 291-4788
8331 E. Walker Springs Lane
Keith Garrett
(865) 985-7840

First Citizens National Bank
firstcnb.com
10118 Parkside Drive
Lynn Golden
(865) 288-6100
100 S. Campbell Station Road
Jason Buleson
(865) 288-6149

First Tennessee Bank
firsttennessee.com
136 Concord Road
David Barclay
(865) 218-5767
800 S. Gay St.
Karen Hancock
(865) 971-2114

First Volunteer Bank
2367 Callahan Drive
Tony Fonrodona
(865) 362-7200
firstvolunteer.com

HomeTrust Bank
6501 Kingston Pike
Trey Coleman
(865) 684-1001
hometrustbanking.com

Mountain Commerce Bank
320 N. Cedar Bluff
Tony Johnson
(865) 694-5710
mcb.com

Pinnacle Bank
pnfp.com
1111 Northshore Drive, s130
Keely Ritchie
(865) 766-3029
9601 Kingston Pike
Tammy Witzel
(865) 602-3604
1520 E. Emory Road
Jeremy Cook
(865) 602-3651

Regions Bank
151 Major Reynolds Place
Rob Chadwell
(865) 521-5351
regions.com

Simmons Bank
8351 E. Walker Springs Road
Tonya Vest
(865) 470-4470
simmonsbank.com
FUNDING PROGRAMS

**SmartBank**
5401 Kingston Pike
Elizabeth Kramer
(865) 474-8140
smartbank.net

**SouthEast Bank**
4960 Kingston Pike
Deborah Lee
(865) 340-4732
southeastbank.com

**SunTrust Bank**
625 S. Gay St.
John Ley
(865) 291-9203
suntrust.com

**United Community Bank**
1111 Northshore Drive, suite 190
King Purnell
(865) 583-2041
ucbi.com

**US Bank**
607 Market St.
Anthony Daniels
(865) 206-3670
usbank.com

**UT Federal Credit Union**
2100 White Ave.
Myra Hamilton
(865) 971-1971
utfcu.org

**POWELL**
Commercial Bank
420 Emory Road
Steve Mouser
(865) 938-3635
cbtn.com

First Tennessee Bank
2121 Emory Road
Teresa Long
(865) 549-1780
firsttennessee.com

Regions Bank
601 E. Emory Road
Inez Tackett
(865) 540-5405
regions.com

**LAKE COUNTY**

**TIPTONVILLE**
Regions Bank
221 Church St.
Chris Crook
(800) 734-4667
regions.com

**RIDGELEY**
BancorpSouth
107 N. Main St.
Karen Sawyers
(731) 264-5942
bankcorpsouthonline.com

**LAUDERDALE COUNTY**

**RIPLEY**
First Citizens National Bank
316 Cleveland St.
Dwayne Haynes
(731) 635-8063
firstcnb.com

**Regions Bank**
662 Highway 51 North
Melanie Hardy
(800) 734-4667
regions.com

**LAWRENCE COUNTY**

**LAWENCEBURG**
First Farmers & Merchants Bank
116 W. Gaines St.
Stacy Shedd
(931) 766-5650
myfirstfarmers.com

**First Tennessee Bank**
101 N. Locust St.
Millie Meyer
(931) 762-8600
firsttennessee.com

**First Volunteer Bank**
1401 N. Locust Ave.
Donna Rosson
(931) 762-8300
firstvolunteer.com

**SunTrust Bank**
2021 N. Locust Ave.
Ryan Moore
(931) 279-5115
suntrust.com

**LEWIS COUNTY**

**HOHENWALD**
Citizens Bank of Lewis County,
Branch of Wayne County Bank
605 E. Main
Marion Yates
(931) 796-4819
waynecountybank.com

**Regions Bank**
401 W. Main St.
Cheryl Patterson
(800) 734-4667
regions.com

**LINCOLN COUNTY**

**FAYETTEVILLE**
First National Bank of Pulaski
2850 Huntsville Highway
Lyman Cox
(931) 433-9124
fnbforyou.com

Redstone Federal Credit Union
110 Bluff Drive
John Cook
(800) 234-1234
redfcu.org

**Regions Bank**
302 E. College St.
Karen Pettie
(800) 734-4667
regions.com

**US Bank**
220 E. College St.
Ricky Kimbrough
(931) 433-6141
usbank.com

**LOUDON COUNTY**

**GREENBACK**
Regions Bank
6705 Morgantown Road
Darla Shiflett
(865) 981-3667
regions.com

**LOUDON**
BB&T
406 Grove St.
Christy Long
(865) 458-7341
bbt.com

**SouthEast Bank**
262 Mialquo Road
M. Franklin
(865) 458-4501
southeastbank.com

**United Community Bank**
817 Mulberry St.
Darlene Alexander
(865) 988-2220
ucbi.com

**MACON COUNTY**

**LAFAYETTE**
First Tennessee Bank
440 Highway 52 Bypass
Sharon Day
(615) 688-6000
capitalbank-us.com

**MADISON COUNTY**

**JACKSON**
BancorpSouth
301 E. Main St.
Doug Roth
(731) 422-9200
bankcorpsouthonline.com

**Commercial Bank & Trust**
79A Stonebridge Blvd.
Leenie Hefley
(731) 512-4100
cbtcn.com
<table>
<thead>
<tr>
<th>County</th>
<th>City</th>
<th>Bank Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARION COUNTY</td>
<td>Jasper</td>
<td>Citizens Tri-County Bank</td>
<td>4564 Main St.</td>
<td>Carol Long</td>
<td>(423) 942-1990</td>
<td>citizenstricounty.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td>First Volunteer Bank</td>
<td>105 Betsey Pack Drive</td>
<td>Alinda Richards</td>
<td>(423) 668-4504</td>
<td>firstvolunteer.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tower Community Bank</td>
<td>4564 Main St.</td>
<td>David Abbott</td>
<td>(423) 942-5151</td>
<td>towercommunitybank.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>MAURY COUNTY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Columbia</td>
<td>First Farmers &amp; Merchants Bank</td>
<td>816 S. Garden St.</td>
<td>Suzanne Estes</td>
<td>(931) 388-3145</td>
<td>myfirstfarmers.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td>First Tennessee Bank</td>
<td>200 W. Seventh St.</td>
<td>Galen Longo</td>
<td>(931) 388-5244</td>
<td>firsttennessee.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Regions Bank</td>
<td>610 N. Garden St.</td>
<td>Emit Webb</td>
<td>(800) 734-4667</td>
<td>regions.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Simmons Bank</td>
<td>1909 Shady Brook St.</td>
<td>Missy McGlasson</td>
<td>(931) 548-8460</td>
<td>simmonsbank.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td>US Bank</td>
<td>901 W. James Campbell Blvd.</td>
<td>Jennifer Cook</td>
<td>(931) 381-3970</td>
<td>usbank.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>MARTIN COUNTY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>MCMINTYRE COUNTY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>MCNARY COUNTY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>MEIGS COUNTY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>MONROE COUNTY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Funding Programs**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Citizens National Bank</td>
<td>881 Walker Road</td>
<td>Pat Carrington</td>
<td>(731) 644-5759</td>
<td>firstcnb.com</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
<td>325 Oil Well Road</td>
<td>Chester Sharpe</td>
<td>(731) 660-7251</td>
<td>firsttennessee.com</td>
</tr>
<tr>
<td>Foundation Bank</td>
<td>2138 Pleasant Plains</td>
<td>Chad Wilson</td>
<td>(731) 554-2425</td>
<td>foundationbank.org</td>
</tr>
<tr>
<td>Regions Bank</td>
<td>5 Channing Way</td>
<td>James Dusenberry</td>
<td>(800) 734-4667</td>
<td>regions.com</td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>480 Oil Well Road</td>
<td>Penny Montgomery</td>
<td>(731) 668-2280</td>
<td>simmonsbank.com</td>
</tr>
<tr>
<td>First National Bank of Pulaski</td>
<td>1190 N. Ellington Parkway</td>
<td>Elizabeth Jackson</td>
<td>(931) 359-5900</td>
<td>fnbforyou.com</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
<td>125 N. First Ave</td>
<td>Julie Johnson</td>
<td>(931) 359-1515</td>
<td>firsttennessee.com</td>
</tr>
<tr>
<td>SunTrust Bank</td>
<td>4929 Main St.</td>
<td>Jill Rosenberry</td>
<td>(615) 302-2909</td>
<td>suntrust.com</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
<td>3008 Belshire Village</td>
<td>Bo Robertson</td>
<td>(615) 302-4353</td>
<td>53.com</td>
</tr>
<tr>
<td>First Farmers &amp; Merchants Bank</td>
<td>816 S. Garden St.</td>
<td>Stephanie McPhail</td>
<td>(423) 745-2452</td>
<td>firstfarmers.com</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
<td>200 W. Seventh St.</td>
<td>Shane Sewell</td>
<td>(423) 745-1111</td>
<td>capstarbank.com</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
<td>1305 Decatur Pike</td>
<td>Tracy Howell</td>
<td>(423) 745-8246</td>
<td>firsttennessee.com</td>
</tr>
<tr>
<td>Regions Bank</td>
<td>17605 State Highway</td>
<td>Erica Hughes</td>
<td>(423) 334-3622</td>
<td>regions.com</td>
</tr>
<tr>
<td>SouthEast Bank</td>
<td>17670 State Highway</td>
<td>Lisa Oliver</td>
<td>(423) 334-1234</td>
<td>southeastbank.com</td>
</tr>
<tr>
<td>SouthEast Bank</td>
<td>1878 S. Congress</td>
<td>Nancy Hayes</td>
<td>(423) 745-6444</td>
<td>southeastbank.com</td>
</tr>
<tr>
<td>BB&amp;T</td>
<td>20 S. Niota Road</td>
<td>Lori Morgan</td>
<td>(423) 887-7281</td>
<td>bbt.com</td>
</tr>
<tr>
<td>First Volunteer Bank</td>
<td>515 N. Tennessee Ave.</td>
<td>LeAnn Hammonds</td>
<td>(423) 263-3900</td>
<td>firstvolunteer.com</td>
</tr>
<tr>
<td>BB&amp;T</td>
<td>523 Tennessee Ave.</td>
<td>Thorn Johnson</td>
<td>(423) 263-1111</td>
<td>athensfederal.com</td>
</tr>
<tr>
<td>BancorpSouth</td>
<td>515 Mulberry Ave.</td>
<td>Penny Carroll</td>
<td>(731) 645-7915</td>
<td>bancorpsouthonline.com</td>
</tr>
<tr>
<td>Regions Bank</td>
<td>116 S. Third</td>
<td>John Finlayson</td>
<td>(800) 734-4667</td>
<td>regions.com</td>
</tr>
<tr>
<td>BB&amp;T</td>
<td>101 Sam Watkins Blvd.</td>
<td>Penny Carroll</td>
<td>(423) 745-8601</td>
<td>capstarbank.com</td>
</tr>
<tr>
<td>Regions Bank</td>
<td>4102 Charleston Ave.</td>
<td>John Finlayson</td>
<td>(423) 745-8601</td>
<td>capstarbank.com</td>
</tr>
<tr>
<td>BB&amp;T</td>
<td>1117 S. Congress Parkway</td>
<td>Bonnie Clark</td>
<td>(423) 745-0323</td>
<td>rivervalleyagcredit.com</td>
</tr>
<tr>
<td>Regions Bank</td>
<td>17605 State Highway</td>
<td>Lisa Oliver</td>
<td>(423) 334-1234</td>
<td>southeastbank.com</td>
</tr>
<tr>
<td>BB&amp;T</td>
<td>2 Park Ave.</td>
<td>Denise Byers</td>
<td>(423) 745-0261</td>
<td>rivervalleyagcredit.com</td>
</tr>
<tr>
<td>Regions Bank</td>
<td>2 Park Ave.</td>
<td>Eddie Fitzgerald</td>
<td>(931) 379-2929</td>
<td>sctdloans.org</td>
</tr>
<tr>
<td>SouthEast Bank</td>
<td>841 Highway 411 North</td>
<td>Kim King</td>
<td>(423) 263-3515</td>
<td></td>
</tr>
<tr>
<td>SouthEast Bank</td>
<td>1117 S. Congress Parkway</td>
<td>Bonnie Clark</td>
<td>(423) 745-0323</td>
<td>rivervalleyagcredit.com</td>
</tr>
<tr>
<td>SouthEast Bank</td>
<td>17670 State Highway</td>
<td>Lisa Oliver</td>
<td>(423) 334-1234</td>
<td>southeastbank.com</td>
</tr>
<tr>
<td>BB&amp;T</td>
<td>1878 S. Congress</td>
<td>Nancy Hayes</td>
<td>(423) 745-6444</td>
<td>southeastbank.com</td>
</tr>
<tr>
<td>SouthEast Bank</td>
<td>4850 New Highway 68</td>
<td>Lori Morgan</td>
<td>(423) 442-8370</td>
<td>bbt.com</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Address</td>
<td>Contact Person</td>
<td>Phone Number</td>
<td>Website</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-----------------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>CapStar Bank</td>
<td>4785 New Highway 68</td>
<td>Sam Stamey</td>
<td>(423) 442-2338</td>
<td>capstarbank.com</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
<td>4653 Highway 411</td>
<td>Kim Best</td>
<td>(423) 420-9004</td>
<td>capitalbank-us.com</td>
</tr>
<tr>
<td>Regions Bank</td>
<td>101 Tellico St.</td>
<td>Abby Flores</td>
<td>(423) 442-2338</td>
<td>regions.com</td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>4229 Highway 411 North</td>
<td>Jean Lee</td>
<td>(423) 420-9004</td>
<td>simmonsbank.com</td>
</tr>
<tr>
<td>United Community Bank</td>
<td>4519 Highway 411</td>
<td>Hannah Baxter</td>
<td>(423) 442-5484</td>
<td>ucbi.com</td>
</tr>
<tr>
<td>TELLICO PLAINS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simmons Bank</td>
<td>607 Veterans Memorial Drive</td>
<td>Jim Troupe</td>
<td>(931) 759-6050</td>
<td>firstcommunitybanker.com</td>
</tr>
<tr>
<td>VONORE</td>
<td>Simmons Bank 1215 Highway 411</td>
<td>Chuck Hammontree</td>
<td>(423) 884-3255</td>
<td>simmonsbank.com</td>
</tr>
<tr>
<td>MONTGOMERY COUNTY</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CLARKSVILLE</td>
<td>Altra Federal Credit Union</td>
<td>Emily Medvecky</td>
<td>(931) 920-6517</td>
<td>altra.org</td>
</tr>
<tr>
<td></td>
<td>Bank of America 1811 Madison St.</td>
<td>Brenda Horner</td>
<td>(931) 553-2255</td>
<td>bankofamerica.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MOORE COUNTY</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LYNCHBURG</td>
<td>Moore County Bank, a branch of</td>
<td>Tim Shanks</td>
<td>(731) 536-4667</td>
<td>regions.com</td>
</tr>
<tr>
<td></td>
<td>First Community Bank of Bedford</td>
<td>Steve Forney</td>
<td>(931) 528-0138</td>
<td>southeastbank.com</td>
</tr>
<tr>
<td></td>
<td>County</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>First Bank of Tennessee</td>
<td>Kathy Adams</td>
<td>(423) 338-2836</td>
<td>firstbanktn.com</td>
</tr>
<tr>
<td></td>
<td>6195 Highway 411</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wilson Bank &amp; Trust 320 S. Jefferson St.</td>
<td>Philip Clemons</td>
<td>(931) 528-4928</td>
<td>wilsonbank.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MORGAN COUNTY</td>
<td>WARTBURG</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Progressive Savings Bank 705 Main St.</td>
<td>John Davis</td>
<td>(423) 346-6635</td>
<td>regionsbank.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OBION COUNTY</td>
<td>TROY</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNION CITY</td>
<td>Commercial B&amp;T</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>127 S. First St.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OBION</td>
<td>Foundation Bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>224 S. Seventh St.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PUTNAM COUNTY</td>
<td>COKEVILLE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>First Tennessee Bank 345 S. Jefferson</td>
<td>Nelson Forrester</td>
<td>(931) 528-2561</td>
<td>firsttennessee.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>First Volunteer Bank 351 S. Willow Ave.</td>
<td>Kelly Ifland</td>
<td>(931) 646-5500</td>
<td>firstvolunteer.com</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Progressive Savings Bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1080 Interstate Drive</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SouthEast Bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>744 S. Willow Ave.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wilson Bank &amp; Trust</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
“As an entrepreneur, you can feel alone on this journey. Pathway walked with me in growing my business.”

— NORMA PAZ, OWNER OF LAS PALETAS NASHVILLE, TENNESSEE
### RHEA COUNTY
**DAYTON**
**Community National Bank**
1271 Market St.
Ralph Beck
(423) 570-0280
cnb-usa.com

**Regions Bank**
1502 Market St.
Nate Lorenzen
(423) 775-2822
regions.com

**Simply Bank**
420 Third Ave.
Diane James
(423) 775-8400
mysimplybank.com

**SouthEast Bank**
3995 Rhea County Highway
Randy Wells
(931) 528-0138
southeastbank.com

### SPRING CITY
**Community National Bank**
22400 Rhea County Highway
Tonya Sorrow
(423) 452-0280
cnb-usa.com

**Simply Bank**
369 Front St.
Geoff Robinson
(423) 365-8400
mysimplybank.com

### ROANE COUNTY
**HARRIMAN**
**Regions Bank**
200 N. Roane St.
Benita Cornett
(865) 590-1181
regions.com

**Simply Bank**
1031 S. Roane St.
Steve Byerly
(865) 882-8400
mysimplybank.com

### SPRINGFIELD
**Bank of America**
2021 Memorial Blvd.
Angela Triplett
(615) 384-0588
bankofamerica.com

**Regions Bank**
3572 Tom Austin Highway
Janis Williams
(800) 734-4667
regions.com

**SunTrust Bank**
2600 Memorial Blvd.
Raleigh Harwell
(615) 667-3267
suntrust.com

### RUTHERFORD COUNTY
**MURFREESBORO**
**Bank of America**
120 E. Main St.
Kevin Hale
(615) 848-2600
bankofamerica.com

**Fifth Third Bank**
2950 S. Church St.
Jared Autrey
(615) 217-8789
53.com

**First Tennessee Bank**
164 Cason Lane
Connie Qualls
(615) 849-1049
firsttennessee.com

### RUTHERFORD COUNTY
**BERRY**
**Regions Bank**
206 E. Main St.
Tina Harlan
(865) 494-2300
regions.com

**US Bank**
2127 Memorial Blvd.
KA Jeske
(615) 384-3541
usbank.com

### ROBERTSON COUNTY
**SPRINGFIELD**
**Bank of America**
2021 Memorial Blvd.
Angela Triplett
(615) 384-0588
bankofamerica.com

**Regions Bank**
3752 Tom Austin Highway
Janis Williams
(800) 734-4667
regions.com

**SunTrust Bank**
2600 Memorial Blvd.
Raleigh Harwell
(615) 667-3267
suntrust.com

### SEVERE COUNTY
**GATLINBURG**
**BB&T**
912 E. Parkway
Mark Graham
(865) 430-2560
bbt.com

**Citizens National Bank**
110 Cherokee Orchard Road
David Moore
(865) 429-7970
cbton.com

**Smart Bank**
570 E. Parkway
Jennifer Wiesmann
(865) 868-0670
smartbank.net
KODAK
Citizens National Bank
3014 Winfield Dunn Parkway
Sandy McGruder
(865) 429-7955
cnbtn.com

PIGEON FORGE
BB&T
3416 S. River Road
Alison Hall
(865) 908-2170
bbt.com

Citizens National Bank
2661 N. Parkway
Christi Sutton
(865) 429-7560
cnbtn.com

First Tennessee Bank
3104 Teaster Lane
Sherry Porter
(865) 429-9560
firsttennessee.com

SmartBank
2430 Teaster Lane, suite 205
Greg Davis
(865) 453-2650
smartbank.net

SEVIERVILLE
BB&T
100 E. Main St.
Tracey Rucker
(865) 908-2100
bbt.com

First Tennessee Bank
10641 Chapman Highway
Destiny Sulages
(865) 573-4848
firsttennessee.com

US Bank
901 Parkway
Montee Calloway
(865) 286-3100
usbank.com

SEYMOUR
BB&T
10232 Chapman Highway
Tracey Rucker
(865) 609-3200
bbt.com

First Tennessee Bank
10641 Chapman Highway
Leslea Ogle
(865) 684-2280
usbank.com

SHELBY COUNTY
BARTLETT
Bank of Bartlett
6281 Stage Road
Eric Howell
(901) 937-2969
bankofbartlett.com

First Tennessee Bank
6891 Summer Ave.
Cathy Baker
(901) 385-3029
firsttennessee.com

COLLIERVILLE
BancorpSouth
3694 S. Houston Levee Road
Durden Sharpe
(901) 850-3240
bancorpouthonline.com

First Citizens National Bank
3668 S. Houston Levee Road
Gene Bridges
(901) 861-1140
firstcnb.com

Simmons Bank
3607 S. Houston Levee Road
Christie Christopher
(901) 853-5100
simmonsbank.com

Renasant Bank
796 N. Poplar Ave
Carrie Bullock
(901) 850-2701
renasantbank.com

CORDOVA
Acclivity Financial
1138 N. Germantown Parkway,
suite 101-347
Dale Bowling
(901) 568-1578
acclivityfinancial.com

GERMANTOWN
First Tennessee Bank
7640 Poplar Ave.
Julia Haden
(901) 759-7828
firsttennessee.com

Iberia Bank
3100 Forest Hill-Irene Road
Stacy Boyer
(901) 753-0333
iberiabank.com

MEMPHIS
Bank of America
3741 Winchester Road
Jay Stevens
(901) 366-3910
bankofamerica.com

Community Bank
of Mississippi
6465 N. Quail Hollow Road,
suite 100
Bear Ellis
(901) 309-3753
communitybank.net

Communities Unlimited
1335 Lynnfield Road
Cynthia Norwood
(901) 312-9797
communitiesU.org

Commercial Bank & Trust
510 S. Mendenhall
Andrea Gladney
(901) 888-2265
cbtncnet.com

ECD/Hope Community
Credit Union
3048 Harvester Lane
Kenny Cox
(901) 353-3249
hope.ec.org

Evolve Bank
6070 Poplar Ave., suite 200
Harry Sayle
(901) 624-5500
gteveolved.com

First Alliance Bank
464 N. Front St.
David Gross
(901) 527-9939
fabytn.com

First Tennessee Bank
165 Madison Ave.
Kelly Bunch
(901) 681-2520
firsttennessee.com

Paragon Bank
5400 Poplar Ave.
Gordi McMurty
(901) 273-2900
(901) 273-2908
bankparagon.com

Pinnacle Bank
949 Shady Grove South,
suite 200
Sean Henneberger
(901) 259-5634
pfnp.com

Regions Bank
6200 Poplar Ave.
Chris Crook
(800) 734-4667
regions.com

SunTrust Bank
999 S. Shady Grove Road
Lee Still
(901) 415-7300
suntrust.com

Triumph Bank
5699 Poplar Ave.
Scott Forman
(901) 333-8800
triumphbank.com

Trustmark National Bank
5350 Poplar Ave.
James Goss
(901) 309-6202
trustmark.com

Wells Fargo Bank
6445 Poplar Ave.
Christie McCormick
(901) 537-1301
wellsfargo.com
FUNDING PROGRAMS

Six Bridges Capital Corp.
1661 International Drive, suite 400
Bert King
(501) 374-9247
arcapital.com

Lift Fund
516 Tennessee St., suite 407
Jerome Gentry
(901) 831-9754
(901) 527-9883
tennessee.liftfund.com

SMITH COUNTY
CARTHAGE
First Tennessee Bank
1001 N. Main St.
Diane Skelton
(615) 735-0256
firsttennessee.com

WILSON BANK & TRUST
1300 Main St.
Andy West
(615) 735-3990
wilsonbank.com

STEWART COUNTY
DOVER
Regions Bank
705 Donelson Parkway
Ren McGhee
(800) 734-4667
regions.com

SULLIVAN COUNTY
BLOUNTVILLE
Bank of Tennessee
1917 Highway 394
Tina Godsey
(423) 378-9500
bankoftennessee.com

BB&T
3416 Highway 126
Beckey Jackson
(423) 323-5976
bbt.com

BRISTOL
Bank of Tennessee
1223 Volunteer Parkway
Chad Hammonds
(423) 378-9500
bankoftennessee.com

BB&T
1280 Volunteer Parkway
Samantha Fields
(423) 990-8700
bbt.com

Citizens Bank
1155 Volunteer Parkway
Lisa Ketron
(423) 990-6760
800 State St.
Marjorie Tester
(615) 764-2021
regions.com

KINGSPORT
Bank of Tennessee
301 E. Center St.
Robert Bradley
(423) 378-9500
bankoftennessee.com

BB&T
1776 Fort Henry Drive
Duane Norris
(423) 247-3968
bbt.com

Citizens Bank
101 E. Main St.
Becky Darnell
(423) 245-2265
citizensbank24.com

Commercial Bank
1072 E. Stone Drive
Kenneth Raff
(423) 245-2816
cbfn.com

First Bank and Trust Co.
1108 E. Stone St.
Sharon McFarland
(423) 246-3700
firstbank.com

First Tennessee Bank
235 E. Center St.
Amy Marshall
(865) 378-7017
firsttennessee.com

HomeTrust Bank
422 Broad St.
Anissa Kittrell
(423) 246-2265
hometrustbanking.com

New Peoples Bank
2600 N. John B Dennis Highway
Tammy Herron
(423) 288-2660
newpeoplesbank.com

Regions Bank
415 Broad St.
(423) 229-0203
regions.com

SunTrust Bank
4233 W. Stone Drive
Jonathan Tipton
(423) 461-1181
suntrust.com

GALLATIN
Bank of America
1143 Nashville Pike
Justin Glynn
(615) 451-0829
bankofamerica.com

CapStar Bank
885 Greenlea Blvd.
Jason Kotler
(615) 575-7060
53.com

Fifth Third Bank
1044 Glenbrook Way
Rory Mallard
(615) 824-2316
53.com

First Tennessee Bank
1135 Nashville Pike
Tahra Burgett
(615) 452-6869
simmonsbank.com

US Bank
600 W. Nashville Pike
Jared Powelson
(615) 451-7580
usbank.com

Volunteer State Bank
615 Nashville Pike
Michael McCullough
(615) 452-6666
volstatebank.com

Wilson Bank & Trust
455 W. Main St.
Richie Harville
(615) 442-1470
wilsonbank.com

HENDERSONVILLE
Bank of America
451 W. Main St.
Darshan Patel
(615) 822-4800
bankofamerica.com

Bank of Tennessee
165 Indian Lake Blvd.
Suite 107
Mark Bentle
(615) 991-9500
bankoftennessee.com

Pinnacle Bank
270 E Main St.
Linda Powell
(615) 690-4045
pnfp.com

Regions Bank
249 E. Main St.
Ryan Wallace
(615) 264-1501
regions.com
Renasant Bank
370 E. Main St.
Ed Spurlock
(615) 826-3700
(615) 826-3718 fax
renasantbank.com

Simmons Bank
291 E. Main St.
Pat Elliot
(615) 264-5001
simmonsbank.com

Simmons Bank
1040 Glenbrook Way
Maggie McLean
(615) 822-8787
simmonsbank.com

SunTrust Bank
221 E. Main St.
Brian Tinker
(615) 757-4000
suntrust.com

Synovus
100 Maple Drive North
Laura Dye
(615) 271-2090
synovus.com

US Bank
169 E. Main St.
Jared Powelson
(615) 826-7800
usbank.com

Volunteer State Bank
323 E. Main
Kim Frank
(615) 824-6542
volstatebank.com

Wilson Bank and Trust
175 E Main St.
Tommy Decker
(615) 447-2990
wilsonbank.com

TIPTON COUNTY

ATOKA
First Citizens National Bank
123 Atoka-Munford Ave.
Greg Benjamin
(901) 837-0133
firstcnb.com

Simmons Bank
11300 Highway 51 South
Brandy Keough
(901) 840-1900
simmonsbank.com

COVINGTON
BancorpSouth
815 Highway 51 North
Bobby Chapman
(901) 476-2686
bankcorpsouthonline.com

Regions Bank
1009 Highway 51 South
Gail Johnson
(800) 734-4667
regions.com

TROUSDALE COUNTY

HARTSVILLE
Wilson Bank & Trust
127 McMurry Blvd.
Leisa Dies
(615) 374-4133
wilsonbank.com

UNICOI COUNTY

ERWIN
Bank of Tennessee
1230 N. Main St.
Lisa Hughes
(423) 378-9500
bankoftennessee.com

First Tennessee Bank
210 Gay St.
Benita Sparks
(642) 743-7101
firsttennessee.com

Mountain Commerce Bank
201 S. Main St.
Kathy Hensley
(423) 735-5333
mcb.com

UNICOI
Mountain Commerce Bank
4200 Unicoi Drive
Janet Green
(423) 743-2990
mcb.com

UNION COUNTY

MAYNARDVILLE
Commercial Bank
2600 Maynardville Highway
Brenda Sweet
(865) 992-5245
cbfn.com

Advertise your company here.
Reach an unparalleled audience of small business owners with the U.S. Small Business Administration’s Small Business Resource Guide.

contact info@newsouthmediainc.com
<table>
<thead>
<tr>
<th>FUNDING PROGRAMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>VAN BUREN COUNTY</td>
</tr>
<tr>
<td>McMinnville</td>
</tr>
<tr>
<td>Citizens Tri-County Bank</td>
</tr>
<tr>
<td>101 W. Main St.</td>
</tr>
<tr>
<td>Kenny Delon</td>
</tr>
<tr>
<td>(931) 946-2471</td>
</tr>
<tr>
<td>citizenstricounty.com</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>WARREN COUNTY</td>
</tr>
<tr>
<td>McMinnville</td>
</tr>
<tr>
<td>Citizens Tri-County Bank</td>
</tr>
<tr>
<td>101 W. Main St.</td>
</tr>
<tr>
<td>Shane Brock</td>
</tr>
<tr>
<td>(931) 473-5561</td>
</tr>
<tr>
<td>citizenstricounty.com</td>
</tr>
<tr>
<td>Regions Bank</td>
</tr>
<tr>
<td>101 E. Main</td>
</tr>
<tr>
<td>Jeff Neal</td>
</tr>
<tr>
<td>(931) 473-2147</td>
</tr>
<tr>
<td>regions.com</td>
</tr>
<tr>
<td>US Bank</td>
</tr>
<tr>
<td>601 N. Chancery St.</td>
</tr>
<tr>
<td>Chase McGee</td>
</tr>
<tr>
<td>(931) 473-8422</td>
</tr>
<tr>
<td>usbank.com</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>WASHINGTON COUNTY</td>
</tr>
<tr>
<td>Gray</td>
</tr>
<tr>
<td>Bank of Tennessee</td>
</tr>
<tr>
<td>402 Roy Martin Drive</td>
</tr>
<tr>
<td>Melanie Smith</td>
</tr>
<tr>
<td>(423) 378-9500</td>
</tr>
<tr>
<td>bankoftennessee.com</td>
</tr>
<tr>
<td>First Bank &amp; Trust Co.</td>
</tr>
<tr>
<td>2100 Forest Drive</td>
</tr>
<tr>
<td>Denise Dula</td>
</tr>
<tr>
<td>(423) 467-9966</td>
</tr>
<tr>
<td>firstbank.com</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
</tr>
<tr>
<td>222 Old Gray Station Road</td>
</tr>
<tr>
<td>Debbie Shipley</td>
</tr>
<tr>
<td>(423) 477-8344</td>
</tr>
<tr>
<td>firsttennessee.com</td>
</tr>
<tr>
<td>SunTrust Bank</td>
</tr>
<tr>
<td>401 Roy Martin Road</td>
</tr>
<tr>
<td>Rhonda Hunley</td>
</tr>
<tr>
<td>(423) 207-7003</td>
</tr>
<tr>
<td>suntrust.com</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>JOHNSON CITY</td>
</tr>
<tr>
<td>Bank of Tennessee</td>
</tr>
<tr>
<td>100 Med Tech Parkway</td>
</tr>
<tr>
<td>Kari Masters</td>
</tr>
<tr>
<td>(423) 378-9500</td>
</tr>
<tr>
<td>bankoftennessee.com</td>
</tr>
<tr>
<td>BB&amp;T</td>
</tr>
<tr>
<td>203 Broyles Drive</td>
</tr>
<tr>
<td>Darin Wild</td>
</tr>
<tr>
<td>(423) 282-7900</td>
</tr>
<tr>
<td>bbt.com</td>
</tr>
<tr>
<td>Carter County Bank</td>
</tr>
<tr>
<td>1254 Milligan Highway</td>
</tr>
<tr>
<td>Craig Sheets</td>
</tr>
<tr>
<td>(423) 543-9058</td>
</tr>
<tr>
<td>bankoftennessee.com</td>
</tr>
<tr>
<td>Citizens Bank</td>
</tr>
<tr>
<td>3028 Peoples St.</td>
</tr>
<tr>
<td>Cinda Byrd</td>
</tr>
<tr>
<td>(423) 952-2265</td>
</tr>
<tr>
<td>citizensbank24.com</td>
</tr>
<tr>
<td>Commercial Bank</td>
</tr>
<tr>
<td>1616 W. Market St.</td>
</tr>
<tr>
<td>Kenneth Raff</td>
</tr>
<tr>
<td>(423) 232-5036</td>
</tr>
<tr>
<td>cbtn.com</td>
</tr>
<tr>
<td>First Bank &amp; Trust Co.</td>
</tr>
<tr>
<td>1185 N. State of Franklin Road</td>
</tr>
<tr>
<td>William Hayter</td>
</tr>
<tr>
<td>(423) 975-9900</td>
</tr>
<tr>
<td>firstbank.com</td>
</tr>
<tr>
<td>First Citizens Bank</td>
</tr>
<tr>
<td>1067 Hamilton Place</td>
</tr>
<tr>
<td>Allison Elliott</td>
</tr>
<tr>
<td>(423) 282-0891</td>
</tr>
<tr>
<td>firstcitizens.com</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
</tr>
<tr>
<td>2112 N. Roan St.</td>
</tr>
<tr>
<td>Fred Catron</td>
</tr>
<tr>
<td>(423) 461-1716</td>
</tr>
<tr>
<td>4309 N. Roan St.</td>
</tr>
<tr>
<td>Jonathan Tipton</td>
</tr>
<tr>
<td>(423) 928-4900</td>
</tr>
<tr>
<td>firsttennessee.com</td>
</tr>
<tr>
<td>HomeTrust Bank</td>
</tr>
<tr>
<td>1907 N. Roan St.</td>
</tr>
<tr>
<td>Kelli Phillips</td>
</tr>
<tr>
<td>(423) 722-3300</td>
</tr>
<tr>
<td>hometrustbanking.com</td>
</tr>
<tr>
<td>Mountain Commerce Bank</td>
</tr>
<tr>
<td>121 Boone Ridge Drive, suite 1002</td>
</tr>
<tr>
<td>Kevin Horne</td>
</tr>
<tr>
<td>(423) 232-5016</td>
</tr>
<tr>
<td>mcb.com</td>
</tr>
<tr>
<td>Mountain Commerce Bank</td>
</tr>
<tr>
<td>3122 Bristol Highway</td>
</tr>
<tr>
<td>Kevin Horne</td>
</tr>
<tr>
<td>(423) 232-5016</td>
</tr>
<tr>
<td>mcb.com</td>
</tr>
<tr>
<td>Peoples Community Bank</td>
</tr>
<tr>
<td>300 Sunset Drive</td>
</tr>
<tr>
<td>Michael Ratliff</td>
</tr>
<tr>
<td>(423) 915-2200</td>
</tr>
<tr>
<td>fcbresource.com</td>
</tr>
<tr>
<td>Regions Bank</td>
</tr>
<tr>
<td>208 Sunset Drive</td>
</tr>
<tr>
<td>Tammy Campbell</td>
</tr>
<tr>
<td>(423) 282-7629</td>
</tr>
<tr>
<td>regions.com</td>
</tr>
<tr>
<td>SunTrust Bank</td>
</tr>
<tr>
<td>207 Mockingbird Lane</td>
</tr>
<tr>
<td>Amanda Hudson</td>
</tr>
<tr>
<td>(423) 461-1090</td>
</tr>
<tr>
<td>suntrust.com</td>
</tr>
<tr>
<td>JONESBOROUGH</td>
</tr>
<tr>
<td>Bank of Tennessee</td>
</tr>
<tr>
<td>501 E. Jackson Blvd.</td>
</tr>
<tr>
<td>Tom Whitson</td>
</tr>
<tr>
<td>(423) 378-7500</td>
</tr>
<tr>
<td>bankoftennessee.com</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
</tr>
<tr>
<td>150 N. Lincoln Ave.</td>
</tr>
<tr>
<td>Amy Maupin</td>
</tr>
<tr>
<td>(423) 753-1500</td>
</tr>
<tr>
<td>firsttennessee.com</td>
</tr>
<tr>
<td>New Peoples Bank</td>
</tr>
<tr>
<td>372 E. Jackson Blvd.</td>
</tr>
<tr>
<td>(423) 788-0098</td>
</tr>
<tr>
<td>newpeoplesbank.com</td>
</tr>
<tr>
<td>Regions Bank</td>
</tr>
<tr>
<td>1460 E. Jackson Blvd.</td>
</tr>
<tr>
<td>Beverly Deadrick</td>
</tr>
<tr>
<td>(423) 282-7652</td>
</tr>
<tr>
<td>regions.com</td>
</tr>
<tr>
<td>Renasant Bank</td>
</tr>
<tr>
<td>401 E. Jack Blvd.</td>
</tr>
<tr>
<td>(423) 788-7930</td>
</tr>
<tr>
<td>renasantbank.com</td>
</tr>
<tr>
<td>WAYNE COUNTY</td>
</tr>
<tr>
<td>Waynesboro</td>
</tr>
<tr>
<td>Wayne County Bank</td>
</tr>
<tr>
<td>216 S. High St.</td>
</tr>
<tr>
<td>Stacey Brewer</td>
</tr>
<tr>
<td>(931) 722-5438</td>
</tr>
<tr>
<td>waynecountybank.com</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>WEAKLEY COUNTY</td>
</tr>
<tr>
<td>Dresden</td>
</tr>
<tr>
<td>BancorpSouth</td>
</tr>
<tr>
<td>139 N. Poplar</td>
</tr>
<tr>
<td>Teresa Brundige</td>
</tr>
<tr>
<td>(731) 364-3193</td>
</tr>
<tr>
<td>bancorpsouthonline.com</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>MARTIN</td>
</tr>
<tr>
<td>First Citizens National Bank</td>
</tr>
<tr>
<td>200 University St.</td>
</tr>
<tr>
<td>Tom Seratt</td>
</tr>
<tr>
<td>(731) 587-2010</td>
</tr>
<tr>
<td>firstcnb.com</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>First Community Bank of the Heartland</td>
</tr>
<tr>
<td>5475 Skyhawk Parkway</td>
</tr>
<tr>
<td>Dustin Frazier</td>
</tr>
<tr>
<td>(731) 587-1920</td>
</tr>
<tr>
<td>fcbheartland.com</td>
</tr>
<tr>
<td>Simmons Bank</td>
</tr>
<tr>
<td>106 University St.</td>
</tr>
<tr>
<td>Sam Lewallen</td>
</tr>
<tr>
<td>(731) 587-9561</td>
</tr>
<tr>
<td>simmonsbank.com</td>
</tr>
<tr>
<td>Regions Bank</td>
</tr>
<tr>
<td>844 University St.</td>
</tr>
<tr>
<td>Mark Miller</td>
</tr>
<tr>
<td>(800) 734-4667</td>
</tr>
<tr>
<td>regions.com</td>
</tr>
<tr>
<td>UT Federal Credit Union</td>
</tr>
<tr>
<td>103 Hurt St.</td>
</tr>
<tr>
<td>Jennifer Ramsey</td>
</tr>
<tr>
<td>(731) 581-5451</td>
</tr>
<tr>
<td>utfcu.org</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>WHITE COUNTY</td>
</tr>
<tr>
<td>Sparta</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
</tr>
<tr>
<td>469 W. Bockman Way</td>
</tr>
<tr>
<td>Sherry Maybury</td>
</tr>
<tr>
<td>(931) 836-3277</td>
</tr>
<tr>
<td>firsttennessee.com</td>
</tr>
</tbody>
</table>
SPARTA
US Bank
189 Moss Drive
Susan Kirby
(931) 738-9500
usbank.com

WILLIAMSON COUNTY
BRENTWOOD
BancorpSouth
5217 Maryland Way
Cole Hodges
(615) 376-0001
bancorpsouthonline.com

CapStar Bank
5500 Maryland Way
Kathryn Sloan
(615) 732-7500
capstarbank.com

FRANKLIN
Branch Banking & Trust
1175 Meridian Blvd, suite 114
Laurie Sullivan
(615) 771-4809
bbt.com

First Advantage Bank
1212 Murfreesboro Road
Brian Bishop
(615) 425-4362
firstadvantagebanking.com

First Tennessee Bank
211 Franklin Road
Shea Wood
(629) 208-2010
firsttennessee.com

Synovus
9050 Carothers Parkway
Clay Burns
(888) 796-6887
synovus.com

FRANKLIN
Bank of America
1211 Murfreesboro Road
Ali Niazi
(615) 791-3624
bankofamerica.com

Fifth Third Bank
1105 Murfreesboro Road
Todd Rutland
(615) 791-5029
53.com

First Citizens Bank
228 S. Royal Oaks Blvd.
Gregory Wright
(615) 591-8340
firstcitizens.com

First Citizens National Bank
9045 Carothers Parkway
Tre Mantooth
(615) 591-2248
firstcnb.com

First Farmers and Merchants
300 Billingsly Court
Elise Gworek
(615) 771-6484
fandmbank.com

HomeStar Bank
Gabe Beukinga
(815) 955-2448
homestarfc.com

Pinnacle Bank
7040 Carothers Parkway
Lane Rhodes
(615) 744-5114
pnfp.com

Regions Bank
6700 Carothers Parkway
Courtney Crants
(615) 748-8423
regions.com

Renaabant Bank
9135 Carothers Parkway
Jim Ramage
(615) 764-4100
renasantbank.com

Ridgetone Bank
725 Cool Springs Blvd.
Suite 600
Jerry Woods
(615) 584-2361
ridgestone.com

Simmons Bank
1203 Murfreesboro Road
Chuck Lanier
(615) 595-1981
simmonsbank.com

SunTrust Bank
1109 Murfreesboro Road
Doug Sharp
(615) 472-9501
suntrust.com

Republic Bank
113 Seaboard Lane
John Bennett
(615) 599-2274
republicbank.com

GROW YOUR BUSINESS
( NOT YOUR RATES & FEES )

Get a 25-year fixed rate and low
down payment with our 504 loans.
At Six Bridges Capital Corporation
(an affiliate of Arkansas Capital),
we work hard to make your small business
loan process easier.

Six Bridges Capital Corporation, Arkansas Capital Corporation
and its affiliates are equal opportunity lenders.

800.216.7237 | ARCAPITAL.COM
<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>US Bank</strong></td>
<td>2040 Mallory Lane</td>
<td>Chris Parker</td>
<td>(615) 771-1301</td>
<td>usbank.com</td>
</tr>
<tr>
<td><strong>Wells Fargo Bank</strong></td>
<td>210 S. Royal Oaks Blvd.</td>
<td>Tim Jones</td>
<td>(615) 465-1010</td>
<td>wells Fargo.com</td>
</tr>
<tr>
<td><strong>First Tennessee Bank</strong></td>
<td>7220 Nolensville Road</td>
<td>Wendy Duke</td>
<td>(615) 514-1433</td>
<td>firsttennessee.com</td>
</tr>
<tr>
<td><strong>Bank of America</strong></td>
<td>1416A W. Main St.</td>
<td>Monica Reynolds</td>
<td>(615) 443-2720</td>
<td>bankofamerica.com</td>
</tr>
<tr>
<td><strong>First Tennessee Bank</strong></td>
<td>1620 W. Main St.</td>
<td>Matthew Mitchel</td>
<td>(615) 443-5959</td>
<td>firsttennessee.com</td>
</tr>
<tr>
<td><strong>First Tennessee Bank</strong></td>
<td>249 W. Main</td>
<td>Ginger Naylore</td>
<td>(615) 443-5990</td>
<td>firsttennessee.com</td>
</tr>
<tr>
<td><strong>Pinnacle Bank</strong></td>
<td>411 S. Cumberland</td>
<td>Jeff Porter</td>
<td>(615) 466-5700</td>
<td>pnfp.com</td>
</tr>
<tr>
<td><strong>Regions Bank</strong></td>
<td>715 W. Main St.</td>
<td>Sean Simmons</td>
<td>(615) 748-8423</td>
<td>regions.com</td>
</tr>
<tr>
<td><strong>SunTrust Bank</strong></td>
<td>240 W. Main St.</td>
<td>Ben Collier</td>
<td>(615) 965-3413</td>
<td>suntrust.com</td>
</tr>
<tr>
<td><strong>US Bank</strong></td>
<td>6850 Eastgate Blvd.</td>
<td>Ralph Mallicoat</td>
<td>(615) 444-2265</td>
<td>usbank.com</td>
</tr>
<tr>
<td><strong>Wilson Bank &amp; Trust</strong></td>
<td>1476 N. Mount Juliet Road</td>
<td>Janice Dumberger</td>
<td>(615) 754-0600</td>
<td>wilsonbank.com</td>
</tr>
</tbody>
</table>

**Participants**

<table>
<thead>
<tr>
<th>Certified Development Companies</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Areawide Development Corp.</td>
<td>216 Corporate Place</td>
<td>Debbie Sudhoff</td>
<td>(865) 273-6008</td>
<td><a href="mailto:dsudhoff@etdd.org">dsudhoff@etdd.org</a></td>
</tr>
<tr>
<td>Alcoa</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BrightBridge Inc.</td>
<td>506 Broad St.</td>
<td>Mike Ohlman</td>
<td>(423) 424-4227</td>
<td><a href="mailto:mohlman@brightbridgeinc.org">mohlman@brightbridgeinc.org</a></td>
</tr>
<tr>
<td>Chattanooga</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mid-Cumberland Area Development Corp.</td>
<td>220 Athens Way, suite 200</td>
<td>Gwen Schaefer</td>
<td>(615) 862-8831</td>
<td><a href="mailto:aginer@gnrc.org">aginer@gnrc.org</a></td>
</tr>
<tr>
<td>Nashville</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Six Bridges Capital Corp.</td>
<td>Serving Shelby, Fayette, and Tipton counties</td>
<td>Bert King</td>
<td>(800) 216-7237</td>
<td><a href="mailto:bking@arcapital.com">bking@arcapital.com</a></td>
</tr>
<tr>
<td>Nashville</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Central Tennessee Business Development Corp.</td>
<td>101 Sam Watkins Blvd.</td>
<td>Eddie Fitzgerald</td>
<td>(931) 379-2929</td>
<td><a href="mailto:efitzgerald@sctdd.org">efitzgerald@sctdd.org</a></td>
</tr>
<tr>
<td>Mt. Pleasant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tennessee Business Development Corp.</td>
<td>1301 E. Wood St., suite 2</td>
<td>Jim Thigpen</td>
<td>(731) 644-1335</td>
<td><a href="mailto:jthigpen@tnbdc.com">jthigpen@tnbdc.com</a></td>
</tr>
<tr>
<td>Paris</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Community Advantage Lender**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>BrightBridge Inc.</td>
<td>535 Chestnut St., suite 161</td>
<td>Jeremy Repass</td>
<td>(901) 831-9754</td>
<td><a href="mailto:jrepass@peopleinc.net">jrepass@peopleinc.net</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>LiftFund Inc.</td>
<td>516 Tennessee St. St.</td>
<td>Pam Theis</td>
<td>(888) 424-2230</td>
<td><a href="mailto:info@liftfund.com">info@liftfund.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communities Unlimited Inc.</td>
<td>1355 Lynnfield Road</td>
<td>Jim Thigpen</td>
<td>(901) 636-7973</td>
<td><a href="mailto:jthigpen@tnbdc.com">jthigpen@tnbdc.com</a></td>
</tr>
</tbody>
</table>

**Microlenders**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communities Unlimited Inc.</td>
<td>1355 Lynnfield Road</td>
<td>Jim Thigpen</td>
<td>(865) 636-7973</td>
<td>communities unlimited.org</td>
</tr>
</tbody>
</table>

**People Incorporated Financial Services**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communities Unlimited Inc.</td>
<td>1355 Lynnfield Road</td>
<td>Jeremy Repass</td>
<td>(901) 831-9754</td>
<td><a href="mailto:jrepass@peopleinc.net">jrepass@peopleinc.net</a></td>
</tr>
</tbody>
</table>

**Lender**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>BrightBridge Inc.</td>
<td>535 Chestnut St., suite 161</td>
<td>Jeremy Repass</td>
<td>(901) 831-9754</td>
<td><a href="mailto:jrepass@peopleinc.net">jrepass@peopleinc.net</a></td>
</tr>
</tbody>
</table>

**Community Advantage Lender**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>LiftFund Inc.</td>
<td>516 Tennessee St. St.</td>
<td>Pam Theis</td>
<td>(888) 424-2230</td>
<td><a href="mailto:info@liftfund.com">info@liftfund.com</a></td>
</tr>
</tbody>
</table>
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.

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

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

MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT): up to $5 million; $5.5 million for manufacturing or energy public policy projects
INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms
TERMS: 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment
GUARANTEE: the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)
SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%

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

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

MAX LOAN AMOUNT: $350,000
INTEREST RATE: for loans less than $50,000, prime + 6.5%; for loans of $50,000 and greater, prime + 4.75%
TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital
GUARANTEE: 50%

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

INTEREST RATE: prime + 6%
TERMS: up to 25 years for real estate, 10 years for equipment and working capital
GUARANTEE: 75 to 90%
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
› National Institute of Standards and Technology

▲ 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. Mandë Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators’ needs. The business has raised more than $1.2 million to support a team of full-time employees. Killer Snails’s tabletop, digital, augmented and virtual reality games have won national and international awards.
Investment Capital
Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a Small Business Investment Company can help scale up your small business.

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

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

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

SBIR Road Tour
Visit sbirroadtour.com to learn about national events connecting entrepreneurs working on advanced tech to the country’s largest source of early stage funding. Each SBIR Road Tour stop introduces participating federal agency program managers, who oversee over 5,000 new awards annually. Southwest U.S. stops in Arizona, Texas, New Mexico, and Colorado are planned for mid-August. Eastern stops in Vermont, New York, New Jersey, Pennsylvania, and Maryland are planned for mid-September. The road tour stops in Miami and Puerto Rico in November.
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...
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 defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

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

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

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

---

5 Tips for Success:

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

Always move forward.
The SBA has educational resources to improve your business 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.
Government Contracting

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

1. Does the government buy the product or service that you sell?
   - Continue to question 2.
   - Government contracting may not be for you at this time.
   - Start with your local SBA district office. If you can't identify at least three federal agencies that might buy what you sell, contracting might not be right for you.

2. Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?
   - Continue to question 3.
   - Your local SBA district office can help you gauge ramp-up time and other factors that contribute to government contracting success.

3. Confirm your answer to all of the following:
   - Is the majority owner(s) a U.S. citizen?
   - Does your company have a place of business in the U.S.?
   - Is your business organized for profit?
   - Does your business generate revenue?
   - These are requirements for participation in government contracting programs.

4. Are you credit worthy?
   - Continue to question 5.
   - Visit an SBA Resource Partner for tips on repairing your credit.
   - Talk to an SBA Lender about how to build credit.

5. Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?
   - Continue to question 6.
   - Before you get into government contracting, make sure your accounting system is compatible with the government's requirements.

6. Do you have cash on hand to purchase working inventory, if needed?
   - Continue to question 7.
   - Talk to an SBA Lender about getting a line of credit or a loan to do business with the government.

7. Do you already have federal/state/local government contracting experience?
   - Continue to question 8.
   - If you don't yet have contracting experience, you won't reap the full benefit of opportunities like the 8(a) Business Development Program. You can participate in the 8(a) program once, so make sure it's the right time for you.

8. Do you know where to find contracting opportunities?
   - Continue to question 9.
   - Ask an SBA business opportunity specialist for help.

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

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

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

**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.

**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 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.
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

East Tennessee
PTAC Field Consultant Paul Middlebrooks
Doctors Building
744 McCallie Ave., suite 502
Chattanooga
(423) 634-0848
paul.middlebrooks@tennessee.edu

Middle Tennessee
PTAC Field Consultant Debbie Barber
193 Polk Ave., suite C
Nashville
(615) 532-8885 x111
debbie.barber@tennessee.edu

West Tennessee
PTAC Field Consultant Russell Toone
605 Airways Blvd., suite 109
Jackson
(731) 425-4777
russell.toone@tennessee.edu

Regional/State Contracting Programs

Airport Authority Contracting
Nashville
(615) 275-1620
flynashville.diversitycompliance.com

Knoxville
(865) 342-3000
flyknoxville.com

Memphis
(901) 922-0255
mscaa.mwdbe.com
flymemphis.com

Tennessee Department of Transportation
State Certification for Minorities, Women, and Veterans
tdot.tn.gov/applications/dbedirect/partners

Governor’s Office of Diversity Business Enterprise (GDOBE)
312 Rosa L. Parks Ave., 22nd floor
Nashville
(615) 741-9263
tn.diversitysoftware.com/?tn=tn

Nashville Business Assistance Office
730 Second Ave. South
(615) 880-2814
Fax (615) 862-6175
bao@nashville.gov

Chattanooga Office of Multicultural Affairs
101 E. 11th St.
(423) 643-6702
oma@chattanooga.gov

Memphis Office of Business Diversity & Compliance
125 N. Main St.
(901) 636-6210
memphistn.gov/business/certification

Knoxville
400 Main St.
(865) 215-2070
citypurchasing@knoxvilletn.gov
Small business is no small task.

So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.

Local Agent | ProgressiveCommercial.com