SUCCESS STORIES FROM ACROSS THE COUNTRY
Customized business insurance for more peace of mind

As a small business owner, you know firsthand that each day can bring its challenges. With over 30 coverage options for customized insurance, we can build a policy that's tailored for your business—from a full line of Commercial Auto insurance to General Liability, Workers’ Compensation, Business Owners policies, and more. Because when your unique business needs are covered, you can focus on what matters most—running your business.

ProgressiveCommercial.com

Progressive Casualty Ins. Co. & affiliates. Business and Workers’ Compensation coverage provided and serviced by affiliated and third-party insurers.
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ON THE COVER Clockwise from top: Dallas skyline, photo by Benton Witcher on Unsplash; Hunter Cattle, Brooklet, Georgia, courtesy of the SBA; A ferris wheel in Dallas, photo by Kenny Braun/Travel Texas; Von Cheyenne Washington Sr. of Integrated Defense Applications, courtesy of Von Cheyenne Washington Sr.; Hometown Trolley, Wisconsin, courtesy of Hometown Trolley; 21 Short Stop, Georgia, courtesy of the SBA
This year the U.S. Small Business Administration marks its 65th year helping small businesses start, grow and succeed. The Agency remains committed to its core missions: advocating for entrepreneurs and helping them access capital, government contracts, counseling and disaster assistance. As Administrator of the SBA, I am honored to serve as a member of President Trump’s cabinet and represent the interests of America’s 30 million small businesses.

Small businesses truly are the engines of our economy—and our communities. Over half of the U.S. workforce either owns or works for a small business, and small businesses create two out of every three net new jobs in the private sector. Small businesses may not put their names on stadiums and skyscrapers, but they likely put them on the uniforms of their local Little League and bowling teams. They are the delis and salons and retailers and manufacturers that make each community special. Across our great country, neighborhoods and families depend on the success of small business.

Since taking leadership of the SBA in February 2017, I have had the privilege of meeting with entrepreneurs all over the country. My goal is to visit small businesses in every one of the SBA’s 68 districts. So many of them tell me they simply would not exist without the help of the SBA—from the guaranteed loans that provided the capital they needed to realize their dreams of owning a small business, to the advice they got from our district offices and resource partners, to the disaster aid they received when it seemed all hope had been lost.

Throughout this issue of our resource guide, you will read stories of successful entrepreneurs who received assistance from the SBA. These successes are the motivation for the work we do.

As SBA Administrator, I am proud to lead a team of professionals dedicated to helping entrepreneurs turn their visions into viable businesses. All of us share the joy of watching an entrepreneur go from having a simple idea and a business plan to living the American Dream—and often becoming an employer that empowers the dreams of others. It’s clear that the strength of America’s communities is often determined by the economic opportunities available to its citizens. Small businesses invigorate neighborhoods and cities, making them vibrant places to live, work and raise a family. And we at the SBA are working to ensure small businesses have the tools and resources they need to make that happen at every stage, whether they are launching, expanding or getting through a tough time.

Of course, we can’t do it alone. We are honored to have the expertise of our resource partners, including Small Business Development Centers, Women’s Business Centers, Veterans Business Outreach Centers and SCORE chapters in communities nationwide.

As the President noted at an event he hosted at the White House with more than a hundred entrepreneurs from all over the country, “America is on the verge of a golden age for small business.” The SBA is working to continue to revitalize a spirit of entrepreneurship in America and help America’s small businesses compete in a global economy. Entrepreneurs find that owning a business is one of the most effective ways to secure a financial future for themselves, provide for their families, exercise their commitments to their communities, and drive our country’s economic growth. I encourage all entrepreneurs to leverage the opportunities detailed in this resource guide to propel their businesses forward.

Regards,

Linda McMahon
SBA Administrator
THE U.S. SMALL BUSINESS ADMINISTRATION

A MESSAGE FROM THE ADMINISTRATOR

What Can Momentum Do for Businesses? Accelerate Success.

American Momentum Bank is proud to offer creative financing solutions supporting our local business community. As a Preferred SBA Lender, we originate, underwrite and approve loans directly on behalf of the SBA, resulting in quick decisions, approvals and closings.

Ben L. Deal
Sr. VP / SBA Business Development Officer
bdeal@americanmomentum.bank
(669) 500-4142

Mark Thielke
Sr. VP / SBA Business Development Officer
mthielke@americanmomentum.bank
(817) 999-5088

americannmomentum.bank
866-530-BANK (2265)

SBA loans from American Momentum Bank are in participation with the United States Small Business Administration. Loans are subject to approval in accordance with SBA eligibility and lending guidelines. Other lending programs are available. Rates and terms are subject to change.

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Running payroll can be a nightmare for small business owners.
GetPayroll of Lewisville makes it simple.

We reduce your payroll costs, while keeping you in compliance. We simplify payroll processing and treat your business like it’s our business.

See it in action: getpayroll.com/video
Local? Let's meet for coffee! Just give us a call. 972-353-0000
getpayroll.com
n 2008, after working in the magazine business in Chicago, Washington, D.C., and Mississippi for 10 years, I moved back to my home state of West Virginia to create my own media company, New South Media, Inc. It was the scariest thing I’ve ever done. I didn’t know the first thing about starting a business, and I funded it myself by ransacking my retirement funds. When I started, I had one unpaid employee—me.

I had never heard of the U.S. Small Business Administration. I had no role model or support system to walk me through the process. All I had was a stack of dog-eared how-to books and a bucketload of grit and determination.

As an entrepreneur and a small business owner, I know firsthand the challenges small companies face. I live it everyday. I know what it is like to work 100–hour weeks, to pay your employees before yourself, and to need funding to grow your business, all while trying to raise educated and thoughtful children and still put dinner on the table. I know what it is like to be completely overwhelmed and to have doors slammed in your face, only to get up the next day and try, try again. I know what it feels like to fail. And I know what it feels like to succeed.

My goal when founding my company was to create publications that would be community builders, nurturing a culture that better encourages and supports small businesses by telling their stories. After all, small businesses outnumber corporations 1,162-to-one and are the lifeblood of our economy and culture.

As I look back on the past 10 years of business ownership, the thing I most wish I had known is what a valuable resource the SBA is to small businesses like my own. I can think of hundreds of mistakes I wouldn’t have made and tons of tools I could have used in those early, difficult days. And I’m pretty sure I’d also have a few less grays in my hair.

When I first saw a copy of the SBA Resource Guide, I flipped through the pages eagerly. But as you can imagine, as an editor and publisher, I always read magazines with a critical eye, and I caught myself thinking what my company would do differently with the publication.

It was four years ago when I decided to find out how to go about competing for the contract to become the publisher of the Small Business Resource Guide. I was introduced to the world of government contracting and the opportunities available for small businesses. And to be honest, it was a bit intimidating. As I navigated the process, there were many times when I almost stopped. Sometimes I thought there was no way a woman-owned small business in the rural state of West Virginia could compete and win a federal contract. But every time I had a question, someone from my SBA West Virginia district office was quick to answer it, and I kept persevering. That’s what we do as small business owners, right?

That’s why my team at New South Media and I are really excited to be the new publisher of the SBA’s Small Business Resource Guides. I’m inspired by the success stories we feature in each issue of this magazine, and it has been a pleasure to work with the SBA on redesigning and refocusing the content of these guides to better serve small businesses in all corners of the country. So, let’s use this magazine to educate everyone so all small businesses can know about the resources available to them.

Wishing you much success,

Nikki Bowman
Publisher
New South Media Inc.
SBA Dallas/Fort Worth
District Office
4300 Amon Carter Blvd., suite 114
Fort Worth, Texas 76155
(817) 684-5500, dfwdo.email@sba.gov
Twitter: @sbadfw
sba.gov/tx/dallas

District Director
Herbert Austin
(817) 684-5502
herbert.austin@sba.gov

Deputy District Director
Elzie Collins
(817) 684-5530
elzie.collins@sba.gov

District Support Assistant
Tena N. Scheu
(817) 684-5500
tena.scheu@sba.gov

Administrative Officer/Lender Relations Specialist
Derenda Fisher
(817) 684-5513
derenda.fisher@sba.gov

Economic Development Specialist Team Leader
Ahmad Goree
(817) 684-5539
ahmad.goree@sba.gov

Economic Development Specialists
Linda Williams
(817) 684-5501
linda.williams@sba.gov
Bridget Moon
(817) 684-5526
bridget.moon@sba.gov

Supervisory Business Opportunity Specialist
Nancy N. Alvarez
(817) 684-5529
nancy.alvarez@sba.gov

Business Opportunity Specialists
Greg Duffer
(817) 684-5550
greg.duffer@sba.gov
Kevin Sloan
(817) 684-5511
kevin.sloan@sba.gov

Program Support Assistant
Annie Jones
(817) 684-5522
annie.jones@sba.gov

Supervisory Lender Relations Specialist
Perry Espie
(817) 684-5545
perry.espie@sba.gov

Lender Relations Specialists
Michelle Torres
(817) 684-5535
michelle.torres@sba.gov
Willie Rodriguez
(817) 684-5514
wilber.rodriguez@sba.gov

Program Support Assistant
Glen Bates
(817) 684-5504
glen.bates@sba.gov

Trade Finance Manager
Alale Allal
alale.allal@sba.gov

District Counsel
Rebekah O’Sullivan
(817) 684-5509
rebekah.osullivan@sba.gov

MESSAGE FROM THE DISTRICT DIRECTOR

Message From The District Director
Helping Small Business Owners Achieve their Dreams

U.S. small businesses are the backbone of our economy. They create two out of every three net new jobs in the private sector, so the role of the U.S. Small Business Administration is more important today than ever before. We help entrepreneurs start, grow, expand and recover from disasters. The SBA provides counseling, capital, and contracting expertise so that small businesses succeed at every stage of the business lifecycle.

Within the Dallas/Fort Worth district’s 72 counties, we are fortunate to have a network of Small Business Development Centers, SCORE mentors, a Veterans Business Outreach Center, and a Women’s Business Center. All these counseling resources work together to help entrepreneurs and small business owners receive business training and mentoring that can translate into greater business success.

SBA Resource Partners are equipped to assist business owners and entrepreneurs by providing valuable in-person and online counseling and mentoring for every stage of business growth and development. One of these resources is SCORE, which provides mentoring from volunteers who can assist with developing business plans and guidance. SBDCs offer professional business counseling that delivers management and technical assistance to small businesses. SBDC advisers assist with market research, financial projections, and other vital business know-how. Our district is also excited to have a new Veterans Business Outreach Center located at the University of Texas at Arlington. This center is dedicated to serving the growing veteran community we have in our district. All of these SBA Resource Partners provide effective counseling, training, and mentoring at low or no cost.

A major challenge many small businesses face across the nation is access to capital. The SBA realizes this is a critical way to create and grow new enterprises. The SBA provides loan guarantees that help small businesses obtain financing when they may not qualify for a conventional loan. During fiscal year 2017, the SBA approved 68,648 loans totaling about $30.4 billion. These SBA-backed loans supported 630,558 jobs during the last fiscal year.

The Dallas/Fort Worth district saw an all-time record of SBA-guaranteed loan approvals, reaching more than $1.2 billion, representing 2,062 small businesses. There was also a significant increase in lending to minority and women-owned businesses. The SBA has a national goal of increase lending by 5 percent to rural and urban areas, so we are working with all lenders, from community banks to credit unions and microlenders to expand points of access for everyone.

The SBA offers resources to small businesses looking to start or expand their global customer reach. Firms engaged in exporting stay in business longer and grow sales faster. The SBA awarded the state of Texas with State Trade Expansion Program grant monies in order to further assist small businesses with export development. STEP’s mission is to increase the number of U.S. small business exporters and increase their export sales. STEP financial support helps entrepreneurs learn how to export.

The Dallas/Fort Worth District Office is full of talented and dedicated staff eager to help you with your small business needs.

Sincerely,
Herbert Austin
District Director

Kevin Sloan
(817) 684-5511
kevin.sloan@sba.gov

District Director
Herbert Austin
(817) 684-5502
herbert.austin@sba.gov

Deputy District Director
Elzie Collins
(817) 684-5530
elzie.collins@sba.gov

District Support Assistant
Tena N. Scheu
(817) 684-5500
tena.scheu@sba.gov

Administrative Officer/Lender Relations Specialist
Derenda Fisher
(817) 684-5513
derenda.fisher@sba.gov

Economic Development Specialist Team Leader
Ahmad Goree
(817) 684-5539
ahmad.goree@sba.gov

Economic Development Specialists
Linda Williams
(817) 684-5501
linda.williams@sba.gov
Bridget Moon
(817) 684-5526
bridget.moon@sba.gov

Supervisory Business Opportunity Specialist
Nancy N. Alvarez
(817) 684-5529
nancy.alvarez@sba.gov

Business Opportunity Specialists
Greg Duffer
(817) 684-5550
greg.duffer@sba.gov
Kevin Sloan
(817) 684-5511
kevin.sloan@sba.gov

Program Support Assistant
Annie Jones
(817) 684-5522
annie.jones@sba.gov

Supervisory Lender Relations Specialist
Perry Espie
(817) 684-5545
perry.espie@sba.gov

Lender Relations Specialists
Michelle Torres
(817) 684-5535
michelle.torres@sba.gov
Willie Rodriguez
(817) 684-5514
wilber.rodriguez@sba.gov

Program Support Assistant
Glen Bates
(817) 684-5504
glen.bates@sba.gov

Trade Finance Manager
Alale Allal
alale.allal@sba.gov

District Counsel
Rebekah O’Sullivan
(817) 684-5509
rebekah.osullivan@sba.gov
K

ristina Pence-Dunow did not intend to become a businesswoman, a cornerstone of her small town’s economy, and the nation’s only female owner of a transit vehicle manufacturer. In the beginning, she just wanted to keep the family business going.

Pence-Dunow was a dental assistant for the first several years of her adult life. Then, after giving birth to her son in 1988, she joined her husband’s family business. The company built fancy horse trailers as well as the occasional trackless trolley—a public transit vehicle designed to look like an old-timey streetcar but set on a bus chassis. She started out doing bookkeeping and upholstery work. It was a small shop, so everyone wore several hats.

Then, in the early 1990s, Pence-Dunow and her husband moved to Crandon, Wisconsin, so he could pursue a career in off-road racing. They took the trolley business with them. A few years later, her husband decided to devote his full attention to racing. The couple eventually divorced and Pence-Dunow became sole owner of the business.

“I kept the trolleys going and raised my two children,” she says. The company made a few dozen vehicles each year, selling them through a distributor in Florida. Things were going well. At the time, all the nation’s trolley manufacturers were small, family-owned businesses. “We all just had our same customers and everybody stayed small.”

But then competition arrived. A large bus manufacturer began making trolleys, too. “They flooded the market. They had the capital behind them,” Pence-Dunow says. “I was being starved for sales.”

Other trolley companies shut their doors, but Pence-Dunow didn’t have a backup plan. She still had two kids to raise. So she did the only thing she could—she kept going.
Still rolling
Since she knew her company could not compete with the bus manufacturer on volume, Pence–Dunow knew she would have to out-innovate them. She rebuilt the business from the ground up. She cut ties with her Florida distributor and created her own network of dealerships. She rebranded the company as Hometown Trolley.

These changes came at a cost. Pence–Dunow had to lay off all her employees. She racked up debt. “I went six months with no work,” she says. But she was able to weather the storm, thanks to assistance from the U.S. Small Business Administration.

About the time she was rebuilding and rebranding her company, Pence–Dunow met Chuck Brys of the Small Business Development Center at the University of Wisconsin–Green Bay. Brys connected her to a local bank with an in–house SBA specialist, who guided her through getting an SBA–guaranteed loan to help cover her debt.

Brys also helped Pence–Dunow develop a business plan and put together three–year projections for Hometown Trolley’s growth. He encouraged her to be aggressive with those projections. To Pence–Dunow’s surprise, her company did not just meet those projections—they exceeded them.

Slowly, Hometown Trolley’s emphasis on innovation began to take hold. The company developed a handicap-accessible, low-floor trolley. The city of Virginia Beach, Virginia, ordered 15. The big bus manufacturer didn’t have a comparable model.

Pence–Dunow began landing similar contracts around the country, slowly taking a lead in the trolley market. Then, in 2016, she was able to purchase the bus company’s trolley division.

“I just kept sending the CEO an email,” Pence–Dunow says. It took a year and a half but, finally, the company agreed to sell. As luck would have it, the company wanted out of the trolley business so it could focus on its commercial truck line.

It was a big expenditure for a small company, but Pence–Dunow knew from experience how to make it work. She took out another SBA–guaranteed loan.

Picking up speed
Hometown Trolleys can now be found everywhere from Roanoke, Virginia, to Miami, Florida, and Laguna Beach, California. The vehicles are also found on the campuses of universities, theme parks, and retirement villages.
SBA Resource Partners

To help your business flourish, the SBA’s Resource Partners are here to help guide you through every phase of the business cycle. They provide counseling and training, for free or low cost, nationwide. These independent organizations, funded through SBA cooperative agreements or grants, extend our reach.

There are more than

300 SCORE chapters
980 Small Business Development Centers
100 Women’s Business Centers
20 Veterans Business Outreach Centers

SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to mentoring they received from SCORE. The nation’s largest network of volunteer business mentors harnesses the passion and knowledge of real-world business executives to provide invaluable mentorship. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit sba.gov/score to start working on your business goals.

SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Center counselors can help entrepreneurs realize their dream of business ownership. SBDC counselors help your business remain competitive in an ever-changing global economy. You have access to free one-on-one counseling and low-cost training. Some of the counseling and training topics available: marketing, regulatory compliance, technology development and international trade. Find your local Small Business Development Center at sba.gov/sbdc.

WOMEN’S BUSINESS CENTERS

Women interested in starting their small businesses can tap into a national network of community-based Women’s Business Centers. The centers offer training and counseling to those looking to make their entrepreneurial mark. If you’re interested in starting or expanding your business, your local Women’s Business Center is a good place to start. Each center tailors services to its community, offering a variety of programs in finance, management and marketing. For your nearest Women’s Business Center, visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

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.
Our Local SBA Resource Partners

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

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

SCORE
To schedule an appointment to start working on your business goals, contact your closest SCORE office.

Dallas SCORE Chapter 22
15110 N. Dallas Parkway, suite 320
Dallas, TX 75248
(214) 987-9491
Monday-Friday 9 a.m.–3 p.m.
Appointment and walk-ins
dallas.score.org

DALLAS SATELLITE LOCATIONS:
Allen Fairfield Office Chamber of Commerce
810 W. McDermott Drive
Allen, TX 75013
(972) 727-5585
Thursdays 10 a.m.–1 p.m.

Coppell Office Chamber of Commerce
509 W. Bethel Road, suite 200
Coppell, TX 75019
(972) 393-2829
Wednesdays & Thursdays 10 a.m.–1 p.m.

Dallas Bill J. Priest Center Office
1402 Corinth St., suite 117 & 121
Dallas, TX 75215
(214) 987-9491 (main SCORE office)

Denton Office North Branch Library
3020 N. Locust St.
Denton, TX 76209
Contact Kerry Montz
(940) 349 8757

Farmer’s Branch Chamber of Commerce
2815 Valley View Lane, suite 118
Farmer’s Branch, TX 75234
(972) 243-8966

Flower Mound Office Chamber of Commerce
700 Parker Square, suite 100
Flower Mound, TX 75028
(972) 539-0500
Thursdays 9 a.m.–3 p.m.

Frisco Office Chamber of Commerce
6843 Main St.
Frisco, TX 75034
(972) 335-9522
Wednesdays 9 a.m.–noon

Irving Office Chamber
5201 North O’Connor Blvd., suite 100
Irving, TX 75039
(214) 217-8484
Wednesdays 9 a.m.–2 p.m.

Lewisville Office Chamber of Commerce
551 N. Valley Parkway
Lewisville, TX 75067
(972) 436-9571
Fridays 9 a.m.–1 p.m.

Mckinney Office Chamber of Commerce
400 W. Virginia St., suite 100
Mckinney, TX 75069
(972) 542-0163
Wednesdays 10 a.m.–1 p.m.

Plano Office Chamber of Commerce
1200 E. 15th St., Plano, TX 75074
(972) 424-7547

Prosper Chamber of Commerce
110 N. Preston Road
Prosper, TX 75078
(972) 508-4200

Rockwall Office Chamber of Commerce
697 East I-30
Rockwall, TX 75087
(972) 772-5733
Tuesdays 9 a.m.–noon and 2–4 p.m.
Wednesdays 9–11 a.m. and 2–4 p.m.

East Texas SCORE Chapter 280
1530 S. SW Loop 323, suite 100
Tyler, TX 75701
(903) 510-2975
easttexas.score.org
Mondays, Wednesdays, and Fridays by appointment

FORT WORTH SCORE Chapter 120
Fort Worth Business Assistance Center
1150 S. Freeway, suite 108, I-35 @ Rosedale
Fort Worth, TX 76104
(817) 871-6002
Monday–Friday 9 a.m.–3 p.m., by appointment
Online reservation at fortworth.score.org

FORT WORTH SATELLITE LOCATIONS:

Colleyville City Offices
100 Main St., third floor
Colleyville, TX 76034
(817) 871-6002
Tuesdays & Wednesdays 10 a.m.–2 p.m. by appointment

Euless Library
201 Ector Drive
Euless, TX 76039
(817) 871-6002
Fourth Tuesday evenings of the month by appointment
**LOCAL BUSINESS ASSISTANCE**

**Fort Worth Small Business Administration**
4300 Amon Carter Blvd., suite 114
Fort Worth, TX 76155
(817) 871-6002
Tuesdays & Wednesdays 10 a.m.–2 p.m. by appointment

**Granbury Chamber of Commerce**
3408 E. Highway 377
Granbury, TX 76049
(817) 871-6002 by appointment

**HEB Chamber of Commerce**
2109 Martin Drive
Hurst, TX 76095
(817) 871-6002 by appointment

**North Richland Hills Public Library**
9015 Grand Ave., room 232
North Richland Hills, TX 76180
(817) 871-6002
Wednesdays & Thursdays 2–5 p.m. by appointment

**Southlake Chamber of Commerce**
1501 Corporate Circle
Southlake, TX 76092
(817) 871-6002 by appointment

**Southlake Public Library**
1400 Main St., suite 130
Southlake, TX 76092
(817) 871-6002 by appointment

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### Small Business Development Centers

**Dallas County Community College District**
North Texas SBDC State Office
Lead Center
Bill J. Priest Institute
State Director Mark Langford
Associate State Director Katrina Wade-Miller
1402 Corinth St.
Dallas, TX 75215
(214) 860-5831
ntsbdc.org

**Government Contracting Program**
(214) 860-5889
sbdcgc.org

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**International Trade Program**
(214) 267-2210
ixexportimport.com

**Collin SBDC**
Collin County College
Director Marta Frey
4800 Preston Park Blvd., suite 114
Plano, TX 75093
(972) 985-3770
collin.edu/sbdc

**Dallas Metropolitan SBDC**
Bill J. Priest Institute
Director Rosemary Blair
1402 Corinth St.
Dallas, TX 75215
(214) 860-5865
dallasmetropolitansbdc.com

**Dallas Metropolitan SBDC**
Garland Chamber Satellite
520 N. Glenbrook Drive
Garland, TX 75040
(214) 860-5865

**Grayson SBDC**
Grayson County College
Director Karen Stidham
6101 Grayson Drive
Denison, TX 75020
(903) 463-8787
grayonsbdc.org

**Kilgore SBDC**
Kilgore College
Director Brad Bunt
911 NW Loop 281, suite 209
Longview, TX 75604
(903) 757-5857
kilgoresbdc.com

**McLennan SBDC**
McLennan Community College
Director Steve Surguy
4601 N. 19th St.
Waco, TX 76708
(254) 299-8141
mccsbdc.com

**McLennan SBDC Temple Satellite**
Business Advisor Jason Ehler
19 N. Main St.
Temple, TX 76501
(254) 299-8141
mccsbdc.com

**Navarro SBDC**
Navarro College
Interim Director Leslie Leerskov

**Navarro Waxahachie Satellite**
1900 John Arden Drive
Waxahachie, TX 75165
(972) 923-6425

**Navarro Fairfield Satellite**
900 W. Commerce
Fairfield, TX 75840
(903) 389-5710

**Navarro Mexia Satellite**
405 E. Milam St., suite 4B
Mexia, TX 76667
(254) 472-0870

**North Central Texas SBDC**
North Central Texas Community College
Director Cathy Keeler
1525 W. California
Gainesville, TX 76240
(940) 668-4220
nctc.edu/sbdc/sbdc.html

**North Central Texas Denton Chamber Satellite**
Business Advisor Pam Livingston
414 Parkway
Denton, TX 76201
(940) 380-1849
nctcsbdc@denton-chamber.org

**Northeast Texas SBDC**
Center Director Tim Wilson
Business Advisor Beverly Austin
105 N. Riddle Ave.
Mt. Pleasant, TX 75455
(903) 434-8237
northeastTXsbdc.org

**Texarkana Satellite Office**
Business Advisor Darrell Williams
2500 N. Robison Road, BCT 20
Texarkana, TX 75599
(903) 823-3156

**Paris SBDC**
Paris Junior College
Director Brad Gottshalk
2400 Clarksville St.
Paris, TX 75460
(903) 782-0224
sbdcparis.org

**3505 W. Second Ave.**
Corsicana, TX 75110
(903) 872-8104
navarrocollegesbdc.org

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**Southlake Chamber of Commerce**
1501 Corporate Circle
Southlake, TX 76092
(817) 871-6002 by appointment

**Southlake Public Library**
1400 Main St., suite 130
Southlake, TX 76092
(817) 871-6002 by appointment
Tarleton State University SBDC
Randy Burch
105 N. Stockton, suite A
Granbury, Texas 76048
(817) 573-7681
tsusbdc.org

Tarrant SBDC
Director Robin Lasher
1150 S. Freeway, suite 229
Fort Worth, TX 76104
(817) 515-2603
tarrantsbdc.org

Tarrant Satellite North Richland Hills
Public Library
Advisor Cynthia Harnest
9015 Grand Ave., suite 228
North Richland Hills, TX 76180
(817) 427-6840

Tarrant Satellite Arlington
Chamber of Commerce
505 E. Border St.
Arlington, TX 76010
(817) 515-2607

Trinity Valley SBDC
Director Michael Ellsberry
201 W. Corsicana St., suite 6
Athens, TX 75751
(903) 675-7403
tvcc.edu/sbdcc

Trinity Valley Palestine Satellite
Palestine Economic Development Corp.
100 Willow Creek Parkway, suite A
Palestine, TX 75801
(903) 729-4100
twinn@palestine-tx.org

Tyler SBDC
Tyler Junior College
Donald Proudfoot
1530 South SW Loop 323, suite 100
Tyler, TX 75701
(903) 510-2975
tylersbdc.com

Wichita Falls SBDC
Midwestern State University
Vanda Wright
3410 Taft Blvd.
Wichita Falls, TX 76308
(940) 397-4373
msusbdc.org

Veterans Business Outreach Center
University of Texas Arlington College of Business
Director Patrick Alcorn
701 S. West St., Arlington, TX 76019
(817)272-6789, utavboc@uta.edu
uta.edu/vboc

Women's Business Center
8828 N. Stemmons Freeway, suite 142
Dallas, TX 75247, (888) 215-2373
wbcdfw@liftfund.com
How to Start a Business in the Dallas/Fort Worth Area

Thinking of starting a business? Here are the nuts and bolts.

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

U.S. Census Demographic & Business Data
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, cbb.census.gov. 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 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.

Texas Secretary of State
(512) 463-5555
sos.state.tx.us/corp/namefilingsfaqs.shtml

Taxes
Any business with employees must register with the IRS and acquire an Employer Identification Number, also known as the Federal Tax ID Number, and pay federal withholding tax at least quarterly. The IRS Small Business/Self-Employed Tax Center: irs.gov/businesses. Here you can find the online tax calendar, forms and publication, and online learning.


For small business forms and publications, visit irs.gov/businesses/small-businesses-self-employed/small-business-forms-and-publications.

IRS Tax Assistance Centers
Taxes are an important and complex aspect of owning and operating a successful business. Your accountant, payroll
person, or tax adviser may be very knowledgeable, but there are still many facets of tax law that you should know. The Internal Revenue Service is a great source for tax information.

Small Business/Self-Employed Tax Center: irs.gov/Businesses/Small-Businesses-&-Self-Employed

» Local IRS Office:
  Earle Cabell Federal Building, 1100 Commerce St., suite 121, Dallas
  (214) 413-6010

» State Taxes
  Texas Comptroller of Public Accounts
  Sales Tax and Franchise Tax Information
  (512) 463-4865, comptroller.texas.gov/taxes

» Texas Secretary of State
  Employer and Tax Information
  (512) 463-5555, sos.state.tx.us/corp/tax.shtml

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

Employment Eligibility Verification
The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers information bulletins and assistance through its employer hotline. For forms call (800) 870-3676, for the employer hotline call (800) 357-2099.

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 dhs.gov/e-verify, call (888) 464-4218 or e-mail e-verify@dhs.gov.
Health & Safety
The U.S. Department of Labor promotes and develops the welfare of the wage earners, job seekers, and retirees of the United States. It improves working conditions, advancing opportunities for profitable employment, and assuring work-related benefits and rights, dol.gov.

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

» Texas Workforce Commission
(800) 832-9394
laborinfo@twc.state.tx.us
twc.state.tx.us

» Texas Occupational Safety & Health Consultation Program
Free safety and health compliance assistance for private sector Texas employers.
(800) 252-7031, option 2
oshcon@tdi.texas.gov
tdi.texas.gov/oshcon

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, visit healthcare.gov.

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

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

Child Support Program
Employers are essential to the success of the child support program and are responsible for collecting 75 percent 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. “A Guide to an Employer’s Role in the Child Support Program” is available at the Office of Child Support Enforcement’s website at acf.hhs.gov/programs/css/resource/a-guide-to-an-employers-role-in-the-child-support-program. 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, at acf.hhs.gov/css/employers. Send questions to employerservices@acf.hhs.gov.

» The Attorney General of Texas
Child Support State Office
(512) 460-6000
texasattorneygeneral.gov/cs/welcome-to-the-child-support-division

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

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

Additional information and resources are available at the Texas Regional Office in Dallas, Texas, serving Alabama, Arkansas, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, and Texas, uspto.gov/texas.

» Patents & Trademarks
Texas Regional Office
207 S. Houston St., Dallas
(426) 295-9000
texasregionaloffice@uspto.gov

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

There are three types of patents:
**Utility patents** may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.

**Design patents** may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.

**Plant patents** may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

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

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

» U.S. Copyright Office

U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. SE,
Washington, DC 20559

[copyright.gov](http://www.copyright.gov)
(202) 707-3000 or toll free
(877) 476-0778

**Chambers of Commerce**

Albany
albanytexas.com

Alvarado
http://welcometoalvarado.com/

Argyle
argylechamber.org

Arlington
arlingtontexas.com

Athens
athenscc.org

Atlanta
atlantatexas.org/chamber/atlanta-
chamber-of-commerce.aspx

Aubrey
aubreycoc.org

Avinger
avingertxchamber.org

Azle
azlechamber.com/home

Baird
bairdchamber.com

Balch Springs
balchspringschamber.org

Bartlett
bartletttxchamber.org

Bellmead
bellmeadchamber.com

Belton
beltonchamber.com

Benbrook
benbrookchamber.org

Bowie
bowietxchamber.org

Breckenridge
breckenridgetexas.com

Bridgeport
bridgeportchamber.org

Brownwood
brownwoodchamber.org

Burkburnett
burkburnettchamber.com

Burleson
burlesonchamber.com

Cedar Hill
cedarhillchamber.org

Centex
centexchamber.com

Centex Hispanic Chamber
wacohispanicchamber.com

Cleburne
cleburnechamber.com

Clifton
cliftonchamber.com

Clyde
clydetexas.us/chamber

Coleman
colemantexas.org

Colleyville
colleyvillechamber.com

Comanche
comanchechamber.com

Commerce
commerce-chamber.com

Corsicana/Navarro
corsicana.org

Crowley
crowleyareachamber.org

Dallas
dallaschamber.org

Dallas Black Chamber
dallasblackchamber.org

Decatur
decaturtx.com

Denton
denton-chamber.org

Denton Hispanic Chamber
tricountyrhchamber.org/denton-hcc

Desoto
desotochamber.org

Duncanville
duncanvillechamber.org

East Parker
eastparkerchamber.com

Eastland
eastlandchamber.com
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<td>Iowa Park</td>
<td>iowapark.com/departments/chamber-of-commerce</td>
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<td>Redoak</td>
<td>redoakareachamber.org</td>
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<td>Seagoville</td>
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<td>South Wise</td>
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<td>sedallaschamber.org</td>
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Economic Development

Aledo Economic Development Corp.
aledo-texas.com

Arlington Office of Economic Development
arlingtontx.gov/business

Azle Economic Development
cityofazle.org

City of Dallas Office of Economic Development
dallas-ecodev.org

Balch Springs Economic Development Corp.
balchspringsedc.com

Benbrook Economic Development Corp.
benbrook-tx.gov

Burkburnett Development Corp.
burkburnettspors.com

Burleson Texas Economic Development
burlesontx.com/ed

DeSoto Economic Development Corp.
dedc.org

Duncanville Economic Development Corp.
duncanvilleedc.com

City of Mesquite
cityofmesquite.com

City of Waxahachie Economic Development Department
crossroadsoftx.com

Cedar Hill Economic Development Corp.
CedarHillEDC.com

Downtown Arlington Management Corp.
downtownarlington.org

Decatur Economic Development Corp.
decatur-edc.com

Euless Economic Development Department
eulesstx.gov/ecodev

Town of Flower Mound Economic Development
flower-mound.com/econdev

City of Fort Worth Housing & Economic Development
fortworthtexas.gov/hed

Fort Worth Chamber – Economic Development Division
fortworthecodev.com

Graham Economic Development Corporation
jeff@grahamtexas.org

Grand Prairie Economic Development Department
gptx.org

Grapevine Economic Development Section
grapevinetexas.gov

Hurst Economic Development
hursted.com

Johnson County Economic Development Commission
jc-edc.com

Keller Economic Development
cityofkeller.com

Kennedale Economic Development Corp.
cityofkennedale.com

Lake Granbury Area Economic Development Corp.
granburyedc.com

Mansfield Economic Development
mansfield-texas.com

North Richland Hills Economic Development
nrhed.com

Richland Hills Economic Development
richlandhills.com

Saginaw Economic Development Department
ci.saginaw

Southlake Economic Development & Tourism
cityofsouthlake.com

Tarrant County Economic Development
tarrantcounty.com

Texas Economic Development Division, Office of the Governor-North Texas Region
texaswideopenforbusiness.com

Vernon - Business Development Corporation of Vernon
bdcv Vernon.com

Weatherford Economic Development
ci.weatherford.tx.us

White Settlement Economic Development Corp.
wstx.us
Your Advocates

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

**Advocacy**

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

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

- When you need economic and small business statistics

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

To submit a comment or compliant through the online form, visit [sba.gov/ombudsman/comments](http://sba.gov/ombudsman/comments). Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.
Von Washington is a U.S. Army veteran who then worked with Lockheed Martin as a THAAD missile expert before becoming a business owner. His experience and commitment to service set him up for success in the SBA’s 8(a) Business Development Program. The government contracting expertise he learned in this small business certification program helped Von successfully compete for government contracts. Integrated Defense Applications, named in honor of his grandmother Ida, specializes in systems analysis, information technology, and facilities management. He started with only one employee, but today Von employs 87 in El Paso and Richland, Washington. Regardless of the challenges that Integrated Defense has faced over the years, its revenue continues to grow year to year.

• How has the SBA helped you grow your business? The El Paso SBA District Office has always encouraged me to expand my business profile. I regularly spend time with my local SBA specialists to get their advice on our business expansion plans and to ensure we continue to maintain regulatory compliance. Both the local and national SBA offices were instrumental in providing quality information in the development of our HUBZone business strategy. I use the SBA online resources to gain knowledge and stay abreast of current issues that affect small businesses, such as business tax credits, health care changes, and small business programs. The SBA has many small business assistance programs available and we use many of them. I receive benefits as a veteran business owner. We receive guidance from Procurement Technical Assistance Centers. I’ve received counseling from SCORE and my local Small Business Development Center.

• What are the biggest challenges you face as a small business owner? It’s challenging when there are changes in our national economy. It’s most noticeable in the lower numbers of community and regional banks. This has forced small businesses to seek capital from other sources. When your access to substantial capital and traditional lines of credit is reduced, that limits your ability to expand into other markets and quickly hire the talent you need to succeed.

• Have you continued to utilize your local SBA district office? If so, how? Yes, as we have continued to grow and participate in various types of contracts, I have leaned on our local SBA officials for their experience and knowledge of the Federal Acquisition Regulation System and the acquisition process. This has been helpful in negotiations with contracting officials as we both accept and closeout contract activities.

• What are your future plans for expansion, if any? Our strategy has always been to maintain a two-track approach to business growth. We equally pursue small business set-asides along with commercial industry opportunities. We have continued our in-house technology incubator to develop commercial products, such as the IDA Voice call center. There we employ veterans from the Wounded Warrior employment program. Our incubator also includes a modified behavioral coaching model, which uses metrics to track performance behavior, creating an action plan to adjust for success. What does this mean for our business? Better performance, lower turnover, cost savings, and increased revenue. This is leveraged by capitalizing on our core strengths: systems analysis, data management, and distributed information technology.

• What do you find are the satisfactions of small business ownership? The greatest reward of any business is building relationships with people. I enjoy bringing together people united under a common vision, committing their time, talent, and energy toward accomplishing the business’s goals while also enriching the lives of our clients, families, and community.
“Build a corporate culture based upon your values and vision.”

Von Cheyenne Washington Sr.
President & CEO, Integrated Defense Applications
Write your Business Plan

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

Which business plan format is right for you?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TRADITIONAL BUSINESS PLAN CHECKLIST

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Benjamin Franklin
Entrepreneurship training is available through the SBA’s programs for veterans, sba.gov/veterans. This includes active duty service members, those transitioning out of service, National Guard and Reserve members, and military spouses in the United States and at military installations around the world. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs. Veterans Business Outreach Centers, sba.gov/vboc, provide business training and counseling to those interested in starting or growing a small business.

**Programs for Veterans**

If you are a veteran or a service-disabled veteran, there are many opportunities for you and your small business.

Entrepreneurship training is available through the SBA’s programs for veterans, sba.gov/veterans. This includes active duty service members, those transitioning out of service, National Guard and Reserve members, and military spouses in the United States and at military installations around the world. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs. Veterans Business Outreach Centers, sba.gov/vboc, provide business training and counseling to those interested in starting or growing a small business.

**Entrepreneurship Training Programs**

**Boots to Business** is an entrepreneurial training program offered by the SBA as a training track within the Department of Defense’s Transition Assistance Program. The curriculum provides valuable assistance to those transitioning out of service and their spouses. You explore business ownership and other self-employment opportunities while learning key business concepts. Participants learn how to access start-up capital using SBA resources. This program provides the foundational knowledge required to develop a business plan.

**Boots to Business: Reboot** delivers the Boots to Business curriculum to veterans of all eras, members of the National Guard and Reserve, and military spouses in their local communities.

Veteran-owned and service-disabled veteran-owned businesses nationwide interested in federal contracting can receive entrepreneurship guidance from the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which has three training programs to assist veterans, **VIP START, VIP GROW, and VIP INTERNATIONAL**.

The **Women Veteran Entrepreneurship Training Program** serves women who are veterans, service members, and spouses of service members and veterans as they start or grow their business.

**Loan Fee Relief**

To encourage lending to veterans who want to start or grow their businesses, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran. To learn about this loan fee relief, contact your local SBA district office or ask your SBA Lender about the Veterans Advantage program.

**Have an employee who was called to active duty?**

Ask your SBA Lender about the Military Reservist Economic Injury Disaster Loan Program. It provides loans up to $2 million to small businesses for working capital caused by the loss of an essential employee called to active duty in the National Guard or Reserve.
Programs for Entrepreneurs

SBA’s Emerging Leaders program helps grow businesses.

Business executives looking for their next challenge and the opportunity to take their business to the next level will find it with the SBA’s Emerging Leaders program, sba.gov/emergingleaders.

Graduates of Emerging Leaders, an intense seven-month entrepreneurship program, reported that they have been able to grow their businesses and drive economic development within their communities. Emerging Leaders executives are chosen through a competitive selection process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions.

Emerging Leaders graduates join a network of 5,000 alumni nationwide. Since the start of the program, graduates have reported gaining more than $300 million total in new financing and securing over $2.16 billion in government contracts.

Online Resources for Entrepreneurs

Find short courses and learning tools to start and grow your small business at the sba.gov Learning Center.

The SBA’s free Online Learning Center courses help you start and grow your small business. The Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training. Courses available include:

- Writing your business plan
- Legal requirements for your small business
- Small business financing options
- Digital and traditional marketing to win customers
- Your options during a disaster

Access the SBA’s Learning Center at sba.gov/learning.

Aspiring entrepreneurs can learn how to launch a business with the Business Smart Toolkit. This online workshop lays the groundwork, teaching you how to build a business that is ready to take on credit.

- The three parts of the toolkit:
  - Basics of business startup
  - Building business credit
  - How to find additional small business support and educational resources

The toolkit can be presented as a class, like within a community organization, or for small group or individual at-home use. The toolkit and instructor guide are written so that a community volunteer can feel comfortable presenting the information. Find the free download at sba.gov/businesssmart.

Entrepreneurs receive business counseling and assistance at the Philadelphia SBA district office in King of Prussia.
Programs for Native Americans

The SBA helps American Indians, Alaska Natives, and Native Hawaiians start and grow their businesses.

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

The Cherokee Nation
Tahlequah, Oklahoma
Receive executive coaching in financial management, sales, marketing and product management. Visit cherokee.org/contact.aspx.

Oregon Native American Business and Entrepreneurial Network
Portland, Oregon & Tulsa, Oklahoma
Develop your business on native lands and find peer mentoring that focuses on building native microenterprise throughout Oregon, Oklahoma, Texas and New Mexico. Visit onaben.org.

Rural Enterprises of Oklahoma, Inc. (REI Oklahoma)
Durant, Oklahoma
Do you need business counseling, 8(a) certification assistance and other training? The organization has two Native American business resource centers in Oklahoma. Visit reiok.org.

The Native American Development Corporation
North Billings, Montana
Receive counseling in government contracting through the SBA’s 8(a) program and other federal and state programs. Register to attend networking events, conferences and workshops at nadc.ecenterdirect.com/signup.

Hi’ilei Aloha LLC
Honolulu, Hawaii
Do you have an idea and want to see if it could become a successful business? For the next entrepreneurship course for Native Hawaiians, visit hiilei.org.

Indian Dispute Resolution Services, Inc.
Plymouth, California
Tribal members in California, Nevada, and Oregon can receive computer accounting and business training through the microenterprise initiatives at idrsinc.org.
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.**
   Market research will tell you if there’s an opportunity to turn your idea into a successful business. It’s a way to gather information about potential customers and businesses already operating in your area. Use that information to find a competitive advantage for your business.

2. **Write your business plan.**
   Your business plan is the foundation of your business. It’s a roadmap for how to structure, run, and grow your new business. You’ll use it to convince people that working with you—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 start your business. If you don’t have that amount on hand, you’ll need to either raise or borrow the capital. Fortunately, there are more ways than ever to find the capital you need.

4. **Pick your business location.**
   Your business location is one of the most important decisions you’ll make. Whether you’re setting up a brick-and-mortar business or launching an online store, the choices you make could affect your taxes, legal requirements, and revenue.

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

6. **Choose your business name.**
   It’s not easy to pick the perfect name. You’ll want one that reflects your brand and captures your spirit. You’ll also want to make sure your business name isn’t already being used by someone else.

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 maybe your state government, too.

8. **Get federal and state tax IDs.**
   You’ll use your Employer Identification Number (EIN) 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 will vary by industry, state, location, and other factors.

10. **Open a business bank account.**
    A small business checking account can help you handle legal, tax, and day-to-day issues. The good news is it’s easy to set one up if you have the right registrations and paperwork ready.
Growing Jobs. Growing Texas’ Economy.

North Texas Small Business Development Centers (SBDCs) provide management and technical assistance to more than 10,000 local small businesses and aspiring entrepreneurs each year. Small business owners and aspiring entrepreneurs can seek advising and assistance from SBDCs for no fee. Business consulting services are provided face-to-face and cover areas such as business plan development, capital acquisition, marketing, regulatory compliance, government contracting, international trade, and more.

214.860.5831 | NTSBDC.ORG

*Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Language assistance services are available for limited English proficient individuals.
A Good Risk

An SBA loan guarantee helps Hawaii entrepreneurs Garrett Marrero and Melanie Oxley hop up their brewing operation.

written by Pam Kasey

When Garrett Marrero and Melanie Oxley applied for loans to buy a brewpub in Maui in 2004, it didn’t go well. “We got laughed out of every bank in the state,” Marrero likes to say.

As it turns out, they would have been a good risk. Over the past 14 years, Marrero and Oxley have built an operation that employs hundreds, sells internationally, and enriches its community. They were recognized by the U.S. Small Business Administration in 2017 as National Small Business Persons of the Year.

A California native, Marrero grew up in a family that appreciates craft beer. He tried homebrewing in high school and had friends who brewed. “When I traveled, experiencing the local beer was always important to me,” he says. “So when I came to Hawaii, I thought the local beer was ridiculous. I knew I could put people together to make great beer.”

He and Oxley were living and working in California and, in 2004, decided to move to Hawaii and brew beer. They learned that the Fish and Game Brewing Company on Maui was for sale. Since banks wouldn’t finance the inexperienced entrepreneurs, they sold and mortgaged everything they could, plundered retirement funds, and borrowed from parents and grandparents in order to buy the seven-barrel brewpub and restaurant.
“I had that typical young male can’t-go-wrong kind of attitude, but I think Melanie was more nervous.” Marrero recalls. “It was a little scary. But we both took it as extra motivation to succeed—we couldn’t fail our family and our friends.”

The couple were new to entrepreneurship, but they applied a strong work ethic and good business sense to the task. They quickly set up a 25-barrel brewhouse and, in 2007, were among the earliest small breweries to distribute in cans—a move that craft breweries have since embraced as both financially and environmentally sound. And having savvily gotten a right of first refusal on adjacent units, they expanded. By 2012, they’d grown from 5,000 to 13,000 square feet. “We flat-out needed more space,” Marrero says.

This time, they approached the SBA for help. “The way it works is, you have to have the financing through an SBA lending partner—a local bank—and then the SBA guarantees part of the loan,” Marrero says. Maui Brewing took out a multimillion-dollar loan to buy land and build a building for 25- and 50-barrel brewhouses down the road in Kihei. “We would not have been approved for such a loan without the SBA.”

Maui Brewing Company’s six year-round beers include its signature Pineapple Mana Wheat and Coconut Hiwa Porter which, like many of its seasonal brews, use locally grown ingredients. “They always say small business is the backbone of America; I think farmers even more so,” Marrero says.
“We brew our seasonal POG IPA with passionfruit, orange, and guava juice, locally grown. Integrating that into a style that dates back to the 1600s, an IPA, makes it unique.”

Today the operation consists of the Kihei brewery and three restaurants: the original location, one established on the island of Oahu in 2017, and one opened at the brewery in early 2018. The company distributes in 23 states and internationally. By year-end, Marrero expects to have a fourth restaurant, employ 700 or more, and top $20 million in revenue. Later ambitions include distilled spirits and craft cocktails in cans.

In addition to supporting Hawaii growers, Maui Brewing offers a share of sales to local nonprofits. It also plays an integral role in the Maui Brewers Festival, which draws visitors and raises money for the Maui Arts and Cultural Center.

And Marrero shares his hard-won expertise with aspiring entrepreneurs. His advice? “Work with several local lenders, but definitely involve the Small Business Development Center in your area. They’ll help with feasibility studies, putting together a good loan package,” he says. “Be clear and concise with your vision, and don’t rely on others to sell your story—you are your best advocate.”

FUNDING PROGRAMS

SBA Guaranteed Loans

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

Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch.

The SBA's online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.
## Local Funding Programs

For contact information on all our SBA Lenders, visit sba.gov/tx/dallas.

### SBA Preferred and Certified Lenders

<table>
<thead>
<tr>
<th>Lender Name</th>
<th>Address</th>
<th>City, State, Zip</th>
<th>Phone Numbers</th>
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<tbody>
<tr>
<td>AccessBank Texas</td>
<td>320 W. Eagle Drive, suite 100</td>
<td>Denton, TX 76201</td>
<td>(940) 382-3962</td>
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<tr>
<td>Acclivity Financial (Citizens Bank)</td>
<td>9330 LBJ Freeway, suite 900</td>
<td>Dallas, TX 75243</td>
<td>(214) 754-6096</td>
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<tr>
<td>Affiliated Bank</td>
<td>3030 Matlock Road, suite 202</td>
<td>Arlington, TX 76015</td>
<td>(817) 987-2370</td>
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<tr>
<td>Altra Federal Credit Union</td>
<td>5523 Troup Highway</td>
<td>Tyler, TX 75707</td>
<td>(903) 579-2208</td>
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<tr>
<td>Amegy Bank, a division of ZB N.A.</td>
<td>3014 Monticello Ave.</td>
<td>Dallas, TX 75205</td>
<td>(214) 754-9438</td>
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<tr>
<td>American Bank of Commerce</td>
<td>5050 Quorum Drive #100</td>
<td>Addison, TX 75254</td>
<td>(972) 386-1212</td>
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<td>American Momentum Bank</td>
<td>6300 Ridgela Place, suite 801</td>
<td>Fort Worth, TX 6116</td>
<td>(214) 416-0433</td>
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<tr>
<td>American National Bank of Texas</td>
<td>102 W. Moore Ave</td>
<td>Terrell, TX 75160</td>
<td>(800) 837-6584 or (214) 863-6808</td>
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<tr>
<td>BancorpSouth</td>
<td>5550 Granite Parkway, suite 200</td>
<td>Plano, TX 75024</td>
<td>(580) 583-1017</td>
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<tr>
<td>Bank of America N.A.</td>
<td>15301 Dallas Parkway, suite 850</td>
<td>Addison, TX 75001</td>
<td>(469) 294-7101</td>
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<tr>
<td>Bank of Hope</td>
<td>2237 Royal Lane</td>
<td>Dallas, TX 75229</td>
<td>(972) 919-9999</td>
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<tr>
<td>Bank of Texas</td>
<td>307 W. Washington</td>
<td>Sherman, TX 75090</td>
<td>(903) 919-8104</td>
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<td>Bank of Texas N. A.</td>
<td>4217 Swiss Ave.</td>
<td>Dallas, TX 75204</td>
<td>(214) 515-1756</td>
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<td>Bank of the Ozarks</td>
<td>5178 Preston Road</td>
<td>Frisco, TX 75034</td>
<td>(469) 365-6215</td>
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<td>Bank of the West</td>
<td>108 W. Northwest Highway</td>
<td>Grapevine, TX 76051</td>
<td>(817) 399-9400</td>
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<td>BB&amp;T</td>
<td>15150 Preston Road</td>
<td>Dallas, TX 75248</td>
<td>(972) 581-2804</td>
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<tr>
<td>BBVA Compass</td>
<td>8080 N. Central Expressway</td>
<td>Dallas, TX 75040</td>
<td>(972) 735-5670</td>
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<tr>
<td>BankUnited</td>
<td>201 Main St., suite 600</td>
<td>Fort Worth, TX 76102</td>
<td>(817) 339-1160</td>
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<tr>
<td>BB&amp;T</td>
<td>15150 Preston Road</td>
<td>Dallas, TX 75248</td>
<td>(972) 581-2804</td>
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<tr>
<td>BOK Financial-Bank of TX</td>
<td>333 W. Campbell Road</td>
<td>Richardson, TX 75080</td>
<td>(214) 575-1905</td>
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<tr>
<td>Capital One Bank</td>
<td>1110 E. Southlake Blvd</td>
<td>Southlake, TX 76092</td>
<td>(817) 788-3530</td>
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Citizens National Bank
200 N. Fredonia
Longview, TX 75601
(903) 232-1696

Citizens National Bank
Waxahachie
200 N. Elm
Waxahachie, TX 75165
(972) 938-4300

Comerica Bank
1717 Main St.
Dallas, TX 75201
(214) 462-4289

Commercial Bank of Texas
1716 Forest Ridge Drive
Bedford, TX 76022
(817) 354-8400

Commercial Bank of Texas N.A.
215 E. Main St.
Nacogdoches, TX 75961
(936) 715-4182

Commonwealth Business Bank
2164 Royal Lane
Dallas, TX 75229
(214) 617-5555 or
(972) 525-2200

Customers Bank
4760 Preston Road, suite 244-159
Frisco, TX 75034
(469) 971-6795

East West Bank
275 W. Campbell, Road, suite 111
Richardson, TX 75080
(972) 889-6688

Fidelity Bank
2525 Kell Blvd.
Wichita Falls, TX 76308
(940) 763-2100

First Bank Texas
301 E. State Highway 114
Grapevine, TX 76051
(817) 601-0836

First Financial Bank
400 Pine St.
Abilene, TX 79601
(325) 627-7043

First Guaranty Bank
8951 Synergy Drive
McKinney, TX 75070
(972) 529-3312 or
(985) 375-0376

First Intercontinental Bank
2509 Old Denton Road
Carrollton, TX 75006
(972) 200-7078

First National Bank of Baird
301 E. State Highway 114
Grapevine, TX 76051
(817) 601-0837

First National Bank Southwest
4500 Preston Road
Frisco, TX 75034
(469) 533-8428

First United Bank
1517 Centre Place Drive, suite 240
Denton, TX 76205
(940) 349-5624 or
(940) 349-5621

Frost Bank
11701 Plano Road
Dallas, TX 75243
(214) 515-4992

Golden Bank NA
301 S. Central Expressway
Richardson, TX 75080
(972) 619-1206

Grand Bank of Texas
530 S. Carrier Parkway
Grand Prairie, TX 75050
(972) 264-4811

Green Bank
5224 W. Plano Parkway
Plano, TX 75093
(972) 407-3660

4029 Northwest Parkway
Dallas, TX 75225
(972) 528-6728

Guaranty Bank & Trust
919 Glimmer St.
Sulphur Springs, TX 75482
(903) 885-3193

16980 Dallas Parkway, suite 110
Dallas, TX 75248
(214) 710-2324

Gulf Coast Bank
5949 Sherry Road, suite 785
Dallas, TX 75225
(972) 685-6674 or
(972) 685-6685

Hanmi Bank
4555 W. Walnut St.
Garland, TX 75042
(972) 485-7203

11235 Harry Hines Blvd.
Dallas, TX 75229
(972) 590-3143

Happy State Bank & Trust
1663 Dallas Parkway, suite 350
Addison, TX 75001
(972) 407-4939
Iberia Bank
2500 N. Dallas Parkway, suite 100
Plano, TX 75093
(972) 941-1129

Independent Bank
1300 S. University Drive, suite 100
Fort Worth, TX 76107
(817) 426-7003

Liberty Bank
860 W. Airport Freeway
Hurst TX, 76053
(817) 479-1023

Meadows Bank
405 State Highway 121 Bypass, suite A250
Lewisville, TX 75067
(972) 467-8714

Mutual of Omaha Bank
5950 Sherry Lane #100
Dallas, TX 75225
(214) 257-7550

NBH Bank
(1) Hillcrest Bank
(303) 784-5946 or (720) 529-3325

NexBank SSB
2515 McKinney, suite 1100
Dallas, TX 75201
(972) 934-4722

Northeast Bank
2225 E. Beltline Road, suite 301E
Carrollton, TX 75006
(972) 849-6080

One World Bank
2449 Walnut Hill Lane
Dallas, TX 75229
(972) 243-7775

Open Bank
11494 Luna Road, suite 101
Dallas, TX 75234
(469) 420-9400

Pacific Premier
12001 N. Central Expressway #1165
Dallas, TX 75243
(866) 468-1110

Plains Capital Bank
101 Santa Fe Drive
Weatherford, TX 76080
(817) 598-5410

3417 Gaston Ave., suite 150
Dallas, TX 75246
(469) 941-1261

18111 Preston Road, suite 220
Dallas, TX 75252
(972) 407-4374

1501 N. Center St.
Arlington, TX 76011
(817) 698-4737

12319 N. Mopac, unit A
Austin, TX 78758
(512) 310-4228

6221 Riverside Drive
Irving, TX 75039
(972) 407-4343

3707 Camp Bowie Blvd.
Fort Worth, TX 76107
(817) 258-3822

2010 N. Hampton Road
DeSoto, TX 75115
(469) 567-6703

PMC Commercial Trust
17950 Preston Road, suite 600
Dallas, TX 75252
(972) 349-3218

Premier Bank Texas
1115 S. Main St.
Grapevine, TX 76051
(817) 329-5500

Open Bank
11494 Luna Road, suite 101
Dallas, TX 75234
(469) 420-9400

Pacific Premier
12001 N. Central Expressway #1165
Dallas, TX 75243
(866) 468-1110

Plains Capital Bank
101 Santa Fe Drive
Weatherford, TX 76080
(817) 598-5410

3417 Gaston Ave., suite 150
Dallas, TX 75246
(469) 941-1261

18111 Preston Road, suite 220
Dallas, TX 75252
(972) 407-4374

1501 N. Center St.
Arlington, TX 76011
(817) 698-4737

12319 N. Mopac, unit A
Austin, TX 78758
(512) 310-4228

6221 Riverside Drive
Irving, TX 75039
(972) 407-4343

3707 Camp Bowie Blvd.
Fort Worth, TX 76107
(817) 258-3822

2010 N. Hampton Road
DeSoto, TX 75115
(469) 567-6703

PMC Commercial Trust
17950 Preston Road, suite 600
Dallas, TX 75252
(972) 349-3218

Premier Bank Texas
1115 S. Main St.
Grapevine, TX 76051
(817) 329-5500
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<td>1200 S. Beckham Ave. Tyler, TX 75701</td>
<td>(903) 593-1767</td>
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<tr>
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<td></td>
<td>3811 Turtle Creek Blvd., suite 1700 Dallas, TX 75219</td>
<td>(214) 780-2084</td>
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<tr>
<td><strong>RBFCU</strong></td>
<td>1801 Dallas Parkway Plano, TX 75093</td>
<td>(469) 344-1258</td>
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<tr>
<td><strong>ReadyCap Lending LLC</strong></td>
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<td></td>
<td>(973) 577-4735</td>
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<tr>
<td><strong>Regions Bank</strong></td>
<td>1717 McKinney Ave. #1100 Dallas, TX 75202</td>
<td>(469) 608-2822</td>
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<tr>
<td><strong>Seacoast Commerce Bank</strong></td>
<td>2340 W. Interstate 20, #228 Arlington, TX 76017</td>
<td>(817) 468-1180</td>
</tr>
<tr>
<td><strong>Southwest Bank - Odessa</strong></td>
<td>4800 E. 42nd St. Odessa, TX 79762</td>
<td>(432) 552-1042</td>
</tr>
<tr>
<td><strong>Southwestern National Bank</strong></td>
<td>1131 N. Jupiter Road Richardson, TX 75081</td>
<td>(972) 301-5998</td>
</tr>
<tr>
<td><strong>T Bank</strong></td>
<td>16200 Dallas Parkway, suite 190 Dallas, TX 75248</td>
<td>(972) 720-9000 or (972) 720-9031</td>
</tr>
<tr>
<td><strong>Texas Bank</strong></td>
<td>998 Wolfe Nursery Road Stephenville, TX 76401</td>
<td>(254) 965-3166</td>
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<tr>
<td><strong>Texas Capital Bank</strong></td>
<td>300 Throckmorton, suite 200 Fort Worth, TX 76102</td>
<td>(817) 852-4075 or (817) 852-4076</td>
</tr>
<tr>
<td><strong>Texas National Bank</strong></td>
<td>2133 Grande Blvd. Tyler, TX 75703 (903) 944-7830</td>
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</tr>
<tr>
<td><strong>Texas National Bank of Jacksonville</strong></td>
<td>2315 Harry Hines Blvd. Dallas, TX 75229</td>
<td>(214) 716-4800 or (214) 716-4812</td>
</tr>
<tr>
<td><strong>Texas Republic Bank</strong></td>
<td>2595 Preston Road, suite 100 Frisco, TX 75034</td>
<td>(972) 334-0700</td>
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<tr>
<td><strong>Texas Security Bank</strong></td>
<td>101 N. Garland Ave. Garland, TX 75040 (469) 398-4823</td>
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<tr>
<td></td>
<td>3212 Belt Line Road Farmers Branch, TX 75235</td>
<td>(469) 398-4811 or (469) 398-4800</td>
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<tr>
<td></td>
<td>1212 Turtle Creek Blvd. Dallas, TX 75207</td>
<td>(469) 398-4800 or (469) 398-4858</td>
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<tr>
<td><strong>Texas Trust Credit Union</strong></td>
<td>5850 West IH 20 Arlington, TX 76017 (972) 595-1707</td>
<td></td>
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<tr>
<td><strong>Third Coast Bank</strong></td>
<td>1201 W. 15th St. Plano, TX 75075 (972) 265-0063</td>
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<tr>
<td><strong>Titan Bank</strong></td>
<td>1701 E. Hubbard St. Mineral Wells, TX 76067 (940) 325-9821</td>
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<tr>
<td><strong>Veritex Community Bank</strong></td>
<td>17950 Preston Road, suite 100 Dallas, TX 75252</td>
<td>(214) 242-1871</td>
</tr>
<tr>
<td><strong>Wells Fargo Bank N.A.</strong></td>
<td>1445 Ross Ave., suite 2360 Dallas, TX 75202</td>
<td>(214) 661-1229</td>
</tr>
<tr>
<td><strong>Wells Fargo Bank</strong></td>
<td>4975 Preston Park Blvd., suite 270 Plano, TX 75093</td>
<td>(972) 599-5393 or (972) 599-4683</td>
</tr>
<tr>
<td></td>
<td>901 W. Rosedale Fort Worth, TX 76104 (817) 347-8800</td>
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<tr>
<td><strong>Woodforest National Bank</strong></td>
<td>327 Rayford Road Spring, TX 77386 (832) 375-2685</td>
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<tr>
<td><strong>Worthington National Bank</strong></td>
<td>200 W. Main St. Arlington, TX 76010 (817) 303-6066</td>
<td></td>
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<tr>
<td><strong>Acclivity Financial (Citizens Bank)</strong></td>
<td>9330 LBJ Freeway, suite 900 Dallas, TX 75243</td>
<td>(214) 754-6096</td>
</tr>
<tr>
<td><strong>Amegy Bank, a division of ZB N.A.</strong></td>
<td>4650 Beltline Road Addison, TX 75001</td>
<td>(214) 754-6096</td>
</tr>
<tr>
<td><strong>American National Bank of Texas</strong></td>
<td>2720 W. Seventh St. Fort Worth, TX 76107</td>
<td>(817) 570-1002</td>
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<tr>
<td></td>
<td>102 W. Moore Ave. Terrell, TX 75160 (214) 863-6808</td>
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<tr>
<td><strong>American State Bank</strong></td>
<td>5202 Old Jacksonville Highway Tyler, TX 75703 (903) 266-5551</td>
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<tr>
<td><strong>Austin Bank</strong></td>
<td>200 E. Commerce Jacksonville, TX 75766 (888) 758-2265</td>
<td></td>
</tr>
</tbody>
</table>
FUNDING PROGRAMS

First Intercontinental Bank
2509 Old Denton Road
Carrollton, TX 75006
(972) 200-7078

First National Bank Hughes Spring
5228 FM 1252 West
Kilgore, TX 75662
(903) 984-0625

First National Bank Southwest
4500 Preston Road
Frisco, TX 75034
(469) 633-8428

First United Bank & Trust
1517 Centre Place Drive, suite 240
Denton, TX 76205
(940) 349-5641

Gulf Coast SBA Lending
5949 Sherry Lane, suite 785
Dallas, TX 75228
(972) 685-6676

Hanmi Bank
4555 W. Walnut St.
Garland, TX 75042
(972) 509-7391

Hillcrest Bank, a division of NBH Bank NA
2811 McKinney Ave., suite 24-LB #113
Dallas, TX 75204
(214)756-6716

JPMorgan Chase Bank NA
700 N. Pearl St., 14th floor
Dallas, TX 75201
(214) 965-4247

Liberty Bank
860 W. Airport Freeway
Hurst, TX 76053
(817) 479-1023

Meadows Bank
405 State Highway 121
Bypass, suite A250
Lewisville, TX 75067
(972) 467-8714

NBH Bank (Hillcrest Bank)
(303) 784-5946

NexBank SSB
2515 McKinney, suite 1100
Dallas, TX 75201
(972) 934-4722

One World Bank
2449 Walnut Hill Lane
Dallas, TX 75229
(972) 243-7775

Pinnacle Bank
2401 W. Park Row
Arlington, TX 76013
(817) 277-2225

Plains Capital
101 Santa Fe Drive
Weatherford, TX 76080
(817) 598-5410

PlainsCapital Bank
12319 N. Mopac, unit A
Austin, TX 78758
(512) 310-4223

PMC Commercial Trust
17950 Preston Road, suite 600
Dallas, TX 75252
(972) 349-3218

Regions Bank
2000 Richmond Road
Texarkana, TX 75503
(903) 832-0051

Resource One Credit Union
7518 Ferguson Road
Dallas, TX 75228
(214) 319-3144

Spectra Bank
2000 Handley Ederville Road
Fort Worth, TX 76118
(817) 548-6804

Texas Bank
Henderson, TX
(903) 657-1466

300 E. First St.
Prosper, TX 75078
(469) 952-5513

Texas Bank and Trust
2323 W. Grande Ave.
Tyler, TX 75711
(903) 579-8125

Texas Bank Financial
901 Santa Fe
Weatherford, TX 76086
(817) 596-9998

Texas Capital Bank
300 Throckmorton, suite 200
Fort Worth, TX 76102
(817) 852-4076

Texas Republic Bank
690 W. Campbell Road, suite 100
Richardson, TX 75080
(972) 685-2044

Texas Security Bank
3212 Belt Line Road
Farmers Branch, TX 75235
(469) 398-4811 or
(469) 398-4823

Texas Trust Credit Union
5850 W. Interstate Highway 20
Arlington, TX 76017
(817) 237-3910 or
(972) 955-1202

Veritex Community Bank
17950 Preston Road, suite 100
Dallas, TX 75252
(214) 242-1871

Wells Fargo Bank N.A.
1445 Ross Ave., suite 2360
Dallas, TX 75202
(214) 661-1229

Worthington National Bank
200 W. Main St.
Arlington, TX 76010
(817) 303-6066

Additional Lenders
These lenders have the option of offering SBA loans.

Alliance Bank
100 W. Jefferson
Sulphur Springs, TX 75482
(903) 439-6809

American National Bank & Trust
1201 Cross Timbers
Flower Mound, TX
(972) 874-7606

2732 Midwestern Parkway
Wichita Falls, TX 76308
(940) 397-2341
**American National Bank of Texas**
2720 W. Seventh St.
Fort Worth, TX 76107
(817) 570-1002

**American State Bank**
5202 Old Jacksonville Highway
Tyler, TX 75703
(903) 266-5565

**Ameristate Bank**
2410 Loy Lake Road
Sherman, TX 75090
(903) 813-4700

**Austin Bank**
1006 Stone Road
Kilgore, TX 75662
(800) 644-9275 or
(903) 983-1584

911 NW Loop 281,
suite 100
Longview, TX 75604
(903) 295-4400 x1703

**Bancorp**
3120 H. G. Moseley Parkway
Lewisville, TX 75065
(903) 236-8700

**Bank of Texas**
5956 Sherry Lane,
suite 1100
Dallas, TX 75225
(214) 346-3915

**Bank of Tyler**
3921 Old Jacksonville Highway
Tyler, TX 75701
(903) 266-2178

**BB&T**
15150 Preston Road
Dallas, TX 75248
(972) 581-2804

**BMC Capital** *(Bancshares Inc.)*
3100 Monticello Ave.
Dallas, TX 75205
(940) 497-2085

---

**Citizens 1st Bank-Tyler**
2001 E. Southeast Loop 323
Tyler, TX 75703
(903) 581-1900

**Citizens National Bank**
1825 N. Pacific
Mineola, TX 75773
(903) 569-8010

107 Market Square Blvd.
Tyler, TX 75703
(903) 525-7300 x7524

200 E. Elm St.
Hillsboro, TX 76645
(254) 582-2531

301 W. Walker
Breckenridge, TX
(254) 559-3333

**Citizens State Bank**
713 E. Tyler
Athens, TX 75751
(903) 675-1522

3915 S. SW Loop 323
Tyler, TX 75701
(903) 581-8100

**City Bank in Forney**
120 E. Main St.
Forney, TX 75126
(917) 564-3921

**City Bank Texas**
7901 N. Mesa
El Paso, TX 79932
(915) 833-0267 x3202

**Comerica Bank - SBA Lending**
8828 Stemmons Freeway #150
Dallas, TX 75247
(214) 589-1301

**Commercial State Bank**
Palmer, TX
(972) 449-2283

**Community National Bank & Trust of Texas**
1901 Wall St.
Weatherford, TX 76086
(817) 599-4321

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Dallas Capital Bank
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Dallas, TX 75254
(972) 391-6250

Ennis State Bank
815 W. Ennis Ave.
Ennis, TX 75119
(972) 875-9676

Fannin Bank
230 E. Third St.
Bonham, TX 75418
(903) 583-5522

Fidelity Bank
301 South Ave.
Burkburnett, TX 76354
(940) 569-9000

First Bank
4110 Kell Blvd.
Wichita Falls, TX 76309
(940) 691-0000 x269

First Bank & Trust
2211 Three Lakes Parkway
Tyler, TX 75703
(903) 534-0003

First Bank of Celeste
301 N. Highway 69
Celeste, TX 75423
(903) 568-4211

First Capital Bank
5030 Stone Lake Drive
Wichita Falls, TX 76308
(940) 264-2246

First Command Bank
1 FirstComm Plaza
Fort Worth, TX 76109
(817) 763-0000

First Federal Community Bank
630 Clarksville St.
Paris, TX 75461
(903) 577-1118

First Financial Bank
Eastland, TX
(254) 629-6152
400 Ground St.
Moran, TX 76464
(325) 627-7952

First National Bank
825 N. Patrick St.
Dublin, TX 76446
(254) 445-4400

First National Bank
Mt. Vernon, TX
(903) 537-2201 x2306
201 N. Wood
Gilmer, TX 75644
(940) 843-4100
109 S. Britton
Tom Bean, TX 75489
(903) 546-6275
106 Hamilton
Trenton, TX 75490
(903) 989-2235
3801 Fairway Blvd.
Wichita Falls, TX 76308
(940) 687-3147

First National Bank Southwest
1300 Preston Road
Plano, TX 75093
(972) 985-7300
4500 Preston Road
Frisco, TX 75034
(469) 633-8400

First State Bank
917 Military Parkway
Mesquite, TX 75185
(972) 290-2106
1526 Fourth St.
Graham, TX 76450
(940) 549-8880
811 N. Main St.
Corsicana, TX 75110
(903) 676-1900
2430 W. University Drive
Denton, TX 76201
(940) 231-4958
130 E. Corsicana St.
Athens, TX 75751
(903) 676-1900
917 Military Parkway
Mesquite, TX 75185
(972) 290-2112
917 Military Parkway
Mesquite, TX 75185
(972) 290-2105
100 N. McKinney
Rice, TX 75155
(903) 326-4121

First Texas Bank
507 N. Gray St.
Killeen, TX 75641
(254) 634-2132

First Texoma National Bank
2626 Loy Lake Road
Sherman, TX 75091
(903) 813-4898

Fort Hood National Bank
(254) 554-4204

Gladewater National Bank
678 N. Main St.
Gladewater, TX 75647
(940) 845-5566

Grand Bank of Texas
2341 S. Belt Line Road
Grand Prairie, TX 75051
(318) 237-0245

Grandview Bank
105 E. Criner St.
Grandview, TX 76050
(817) 866-3316

Grandview Bank
100 N. McKinney
Rice, TX 75155
(903) 326-4121

Grandview Bank
100 W. Arkansas
Mount Pleasant, TX 75455
(903) 434-4271

1108 Park St.
Commerce, TX 75428
(903) 886-2274
919 Gilmer St.
Sulphur Springs, TX 75482
(903) 885-3193

Guaranty Federal
14885 Preston-Beltline
Dallas, TX 75240
(972) 980-2777

Hanmi Bank
4555 W. Walnut St.
Garland, TX 75042
(972) 509-7391 or
(214) 427-3171

Independent Bank
1300 S. University, suite 100
Fort Worth, TX 76107
(817) 698-7188 or
(817) 426-7003
300 E. Taylor
Sherman, TX 75091
(903) 891-9999
400 N. Carroll Blvd.
Denton, TX 76201
(940) 591-1200

InTouch Credit Union
5640 Democracy Drive
Plano, TX 75024
(214) 291-1716 or
(214) 291-1721

Jacksboro National Bank
910 N. Main St.
Jacksboro, TX 76458
(940) 567-5551

Grandview Bank
105 E. Criner St.
Grandview, TX 76050
(817) 866-3316

Lakeside National Bank
2805 Ridge Road
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(903) 892-1800

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Dallas, TX 75233  
(972) 578-5000  
900 S. Main St.  
Grapevine, TX 76051  
(817) 287-5606

**Main Street Lending**  
5800 Granite Parkway, suite 265  
Plano, TX 75024  
(214) 619-1885

**Midwest Regional Bank**  
2626 Cole Ave., suite 650  
Dallas, TX 75204  
(469) 357-8181 or (469) 878-437

**Mills State Bank**  
411 Bills Early Blvd.  
Early, TX 76801  
(325) 646-0313

**National United**  
5500 Bagby Ave.  
Waco, TX 76711  
(254) 297-6108  
811 Main St.  
Gatesville, TX 76528  
(254) 404-6012

**North Dallas Bank and Trust Co.**  
12900 Preston Road  
Dallas, TX 75230  
(972) 716-7281

**Pavillion Bank**  
1200 W. Campbell Road  
Richardson, TX 75080  
(972) 248-7515

**Pilgrim Bank**  
4301 Jacksboro Highway  
Wichita Falls, TX 76302  
(940) 763-2265

**Pinnacle Bank**  
9282 Benbrook Blvd.  
Benbrook, TX 76126  
(817) 232-6645  
309 S. Old Betsy Road  
Keene, TX 76059  
(817) 558-2700  
1700 E. Broad St.  
Mansfield, TX 76063  
(817) 473-5979

**PointBank**  
1700 N. Carroll Blvd.  
Denton, TX 76201  
(940) 686-7013

**Powell State Bank**  
100 Carr St.  
Powell, TX 75153  
(903) 345-2582

**Resource One Credit Union**  
7518 Ferguson Road  
Dallas, TX 75228  
(214) 319-3143

**Shelby Savings Bank**  
111 Selma St.  
Center, TX 75935  
(936) 598-5688

**Southwest Bank**  
4800 E. 42nd St.  
Odessa, TX 79762  
(432) 552-1048

**Southwestern National Bank**  
1131 N. Jupiter Road  
Richardson, TX 75081  
(972) 301-5995  
500 N. Central Expressway  
Richardson, TX 75080  
(972) 246-1279

**Spectra Bank**  
2000 Handley Ederville Road  
Fort Worth, TX 76118  
(817) 548-6804

**Spring Hill State Bank**  
11950 Webb Chapel Road  
Dallas, TX 75234  
(972) 252-6000

**State Bank of Texas**  
11950 Webb Chapel Road  
Dallas, TX 75234  
(972) 252-6000

**Texas Bank**  
805 E. First St.  
Prosper, TX 75078  
(469) 952-5512

**Texas Bank and Trust**  
Longview, TX  
(903) 759-0751

**Texas Brand Bank**  
1919 S. Shiloh Road  
Garland, TX 75042  
(972) 494-9816

**Texas First Bank**  
2225 E. Randol Mill Road, suite 407  
Arlington, TX 76011  
(817) 307-6887  
2225 E. Randol Mill Road, suite 407  
Arlington, TX 76011  
(817) 652-7474

**Texas National Bank**  
612 E. Hawkins Parkway  
Longview, TX 75608  
(903) 663-0587  
Jacksonville, TX  
(903) 586-0931

**Texas Security Bank**  
1212 Turtle Creek Blvd.  
Dallas, TX 75207  
(214) 571-9595

**Texas Star Bank SSB**  
905 E. FM 2410  
Harker Heights, TX 76548  
(254) 698-1800  
Lott, TX  
(254) 584-3171

**TexasBank**  
Brownwood, TX  
(325) 649-9259 or (325) 649-9214

**The First Bank of Celeste**  
301 N. Highway 69  
Celeste, TX 75423  
(903) 665-4211

**The Liberty National Bank in Paris, TX**  
140 N. Collegiate  
Paris, TX 75461  
(903) 785-5555
The National Bank of Texas
2535 NE 28th St.
Fort Worth, TX 76106
(817) 625-5511

Trinity Capital Bank
1301 N. Riverfront Blvd., suite 100
Dallas, TX 75207
(972) 330-8525

Union State Bank
345 E. FM 2410
Harker Heights, TX 76548
(254) 953-8181

Vintage Bank
1431 S. Midlothian Parkway
Midlothian, TX 76065
(469) 672-8003

Zions Bank
2605 Sagebrush Drive #212
Flower Mound, TX 75028
(972) 899-1623

PeopleFund
2801 Swiss Ave., suite 120
Dallas, TX 75204
(214) 942-6698

Alliance Lending Corp.
1150 South Freeway, suite 215
Fort Worth, TX 76104
(817) 871-6444

Ark-Tex Regional Development Co.
4808 Elizabeth St.
Texarkana, TX 75503
(903) 832-3538

Capital Certified Development Corp.
Main Office
1250 Capital of Texas Highway South, building 1, suite 600
Austin, TX 78746
(800) 504-CCDC
DFW: (214) 235-1280 or (972) 839-8819

Cen-Tex Certified Development Corp.
2212 S. Congress Ave.
Austin, TX 78704
(512) 326-9006

Central Texas Certified Development Co.
2005 Birdcreek Drive, suite 217
Temple, TX 76502
(254) 899-8546

Certified Development Corporation of the Southwest
610 S. Industrial Blvd., suite 120
Euless, TX 76040
(469) 471-8953

Community Certified Development Corp.
8590 Highway 6 North
Houston, TX 77095
(713) 457-1650

East Texas Regional Development Co.
3800 Stone Road
Kilgore, TX 75662
(903) 218-6411

Greater Texas Capital Corp.
3600 Old Bullard Road, suite 403
Tyler, TX 75701
(214) 707-9732 or (903) 535-9229

North Texas Certified Development Corp.
1255 W. 15th St., suite 500
Plano, TX 75075
(972) 516-0514

Texas Certified Development Co.
1701 E. Seventh St.
Austin, TX 78702
(512) 433-1175 or (800) 486-8620

Texas Certified Development Co. Inc.
2591 Dallas Parkway, suite 300
Frisco, TX 75034
(972) 731-4383

Community Advantage Lenders

LiftFund Dallas
8828 N. Stemmons Freeway, suite 101
Dallas, TX 75247
(866) 215-2373

Business & Community Lenders of Texas
(BCL of Texas)
1322 Record Crossing
Dallas, TX 75235
(214) 217-8808

Capital Certified Development Corp.
Main Office
1250 Capital of Texas Highway South, building 1, suite 600
Austin, TX 78746
(800) 504-CCDC
DFW: (214) 235-1280 or (972) 839-8819

Certified Development Companies

LiftFund Texas
16000 Bent Tree Forest Circle, suite 636
Dallas, TX 75248
(972) 955-0432

Microlenders

LiftFund Texas
8828 N. Stemmons Freeway, suite 101
Dallas, TX 75247
(866) 215-2373

Business & Community Lenders of Texas
(BCL of Texas)
1322 Record Crossing
Dallas, TX 75235
(214) 217-8808

PeopleFund
2801 Swiss Ave., suite 120
Dallas, TX 75204
(214) 942-6698

PeopleFund
8828 N. Stemmons Freeway, suite 101
Dallas, TX 75247
(866) 215-2373

Certified Development Companies

LiftFund Texas
16000 Bent Tree Forest Circle, suite 636
Dallas, TX 75248
(972) 955-0432
Need Financing?

Visit your local SBA office or lender to learn about these SBA loan programs.

The 7(a) Loan
The 7(a) loan is the SBA’s largest financing program because it can be used for almost any business purpose, and it offers reasonable rates and terms. If you’re unable to get conventional financing and you meet the eligibility requirements, you could use a 7(a) loan to purchase real estate, equipment, working capital, or inventory for your small business. Loan proceeds may also be used to refinance business debt or purchase a small business.

**MAX LOAN AMOUNT:** $5 million  
**INTEREST RATE:** generally prime + a reasonable rate capped at 2.75 percent  
**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital  
**GUARANTEE:** 50 to 90 percent

Caplines
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.

SBAExpress Loan
An SBAExpress loan is a small loan delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

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

Community Advantage Program
Community Advantage lenders are community-based financial institutions focused on financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. The program can provide access to free business counseling at the same time you are putting together your financing.

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

SBA Microlenders
Entrepreneurs can borrow from $500 to $50,000 and access free business counseling from SBA microlenders. If you need working capital or funds for supplies, equipment, fixtures and furniture, a microloan can help eligible businesses start up and grow.

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

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

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

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

Do you work in one of these areas?

» Advanced materials
» AgTech
» Artificial intelligence
» Biomedical
» Cybersecurity
» Energy
» First response
» National security
» Space exploration

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

How it works

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

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

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

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

Participating agencies:

» Department of Agriculture
» Department of Commerce
» National Institute of Standards and Technology
» National Oceanic and Atmospheric Administration
» Department of Defense
» Department of Education
» Department of Energy
» Department of Health and Human Services
» Department of Homeland Security
» Department of Transportation
» Environmental Protection Agency
» NASA
» National Science Foundation
Why Export?

You want to increase revenue. Exporting would make you less dependent on any one market. It’s also a smart option for stabilizing sales if your product is seasonal.

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

Ask your SBA Lender about the Export Express Loan for enhancing your export development.

Max loan amount: $500,000
Interest rate: negotiated between lender and business, fixed or variable rate, typically not to exceed prime + 6.5 percent
Terms based on use of loan: for real estate, up to 25 years; for equipment, up to 10 years; for lines of credit, up to seven years
Guarantee: up to 90 percent

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

Max loan amount: $5 million
Interest rate: negotiated between lender and business, fixed or variable, not to exceed prime + 2.75 percent
Terms based on use of loan: for real estate, up to 25 years; for equipment, up to 10 years
Guarantee: up to 90 percent

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

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

Benefits of Exporting

Nearly 96 percent of consumers live outside the U.S., and two-thirds of the world’s purchasing power is in foreign countries. If you’re a small business owner, here’s how to work with the SBA for your trade needs.

One-Stop Exporting Shops

Find an SBA professional in one of these 21 U.S. Export Assistance Centers located in major metro areas, sba.gov/tools/local-assistance/eac. 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 free exporting assistance from professional business counselors.

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 international@sba.gov. Include your name, company name, mailing address, and phone number, as well as a brief description of the trade problem or challenge you are encountering.
Investment Capital

If you own a U.S. small business, you could receive capital from a Small Business Investment Company that is regulated by the SBA. The agency provides guarantees to investment companies with financing expertise in certain sectors or industries. These investment companies then use private funds, along with SBA-guaranteed capital, to invest in qualifying small businesses. The small business then receives a loan, equity, or a combination of both. Equity is a share of ownership an investment company gets in a business. Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive capital from a Small Business Investment Company. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. To search the SBIC directory, visit Investment Capital under Funding Programs at sba.gov.

Looking for investors? Consider a Small Business Investment Company.
What is the American dream? To many, it is the ideal that every United States citizen has an equal opportunity to achieve success and prosperity through hard work, determination, and initiative. Ember Industries, Inc., a family-owned company in San Marcos, Texas, exemplifies that national ethos. Established in 1986 as a small contract design firm, Ember Industries has grown into a full-service contract manufacturing business that builds, tests, and calibrates electronic devices and wire and cable assemblies. The company’s products are used to build things like above-ground tank monitors for oil fields and Lockheed military drones. In 2015, the company was on track to have one of its most profitable years, and then disaster struck.

“Things were going great. Honestly, the factory was going wonderfully. In June we were on pace for a record month, but instead the Blanco River decided to come over its banks,” says President Rob Leonardis.

In May 2015, the Blanco River flooded disastrously, overflowing its banks to record levels and destroying more than 1,000 homes. Ember Industries suffered catastrophic damages. “We had 32 inches of water in the entire building. Basically, it ruined all of our manufacturing equipment,” says Vice President of Finance and Administration Frank Leonardis. “It shut us down. It was pretty devastating.”

The flood destroyed about one-third of Ember’s raw-material inventory and all of the work in progress as well as office furniture, computers and servers, and all of the company’s high-tech production equipment. “A week into it, our dad came to us and asked, should we be trying to do this? Should we even be trying to rebuild this?” Rob Leonardis recalls. But instead of shutting the doors, the company was approved for a $2 million SBA disaster loan, and just six weeks after the flood, Ember Industries was back to full production.

In 2017, Ember Industries received the SBA Phoenix Award for Outstanding Small Business Disaster Recovery. “Without the SBA loan, we would not have been able to survive as a company,” Rob Leonardis says. “The Office of Disaster Assistance at the SBA looks at businesses that have suffered through a disaster, recovered, and put their employees back to work. And Rob’s story about how SBA’s disaster loan helped the business recover is one of preserving the American dream,” explains Bill Koontz, public information officer for the Disaster Field Operations Center–West.

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

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit sba.gov/disaster.

Who to contact after a disaster is declared by the President

Register with FEMA at disasterassistance.gov, or call (800) 621-3362 (TTY: 800-462-7585), or visit a Disaster Recovery Center. Locations can be found at fema.gov/drc.

Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the agency cannot help you with a loan for all your needs, the SBA will, in most cases, refer you back to FEMA.

Who to contact after a disaster is declared by the SBA

Contact the SBA directly to apply for a disaster loan. Businesses of all sizes, nonprofits, homeowners and renters are eligible to apply:

- Online at https://disasterloan.sba.gov/ela/
- Visit a federal/state Disaster Recovery Center in your area
- Call our customer service center at (800) 659-2955 (TTY: 800-877-8339) and ask for an application package to be mailed to you

FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information needed to get started:

- Address of damaged residence or business and contact info
- Insurance information, including type of insurance, policy numbers, amount received
- Household and/or business income
- Routing and bank account numbers
- Description of disaster-caused damage and losses

pay all its employees even though they were not able to resume operation immediately. “It is remarkable that Ember Industries has come back. It is remarkable they’ve been as successful in the wake of this as they have been,” says Koontz. “They haven’t just rebuilt, they’ve grown bigger and better.” “I honestly believe we couldn’t have been able to rebuild without the SBA loan,” Rob Leonardis says. “It allowed us to continue to live the American dream.”
How an SBA Disaster Loan Works

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

Verification & Processing
An SBA loss verifier will estimate the total loss to your property damaged by the disaster.

A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

Terms may go up to 30 years. The SBA sets terms based on each borrower’s ability to repay, no early payoff fees or penalties.

Rates are low, based on the type of loan and if you have credit available elsewhere.

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

A homeowner may borrow up to $200,000 to repair/replace primary residence damage.

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

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

Who are eligible: small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most nonprofits.

Economic injury assistance is available regardless of whether the business suffered any property damage.

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

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

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

Keep in mind
An SBA disaster loan is a direct loan from the government. Other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance. Be sure to check with other organizations 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 loan.
How to Prepare Your Business for an Emergency

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

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

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

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

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

**Plan for an alternate location**
- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.
- Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.

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

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

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

**Surety bonds are requested**

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

**Surety partners with business**

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

**The SBA guarantees**

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

**Small businesses benefit**

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

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

**Cost of contract:** up to $6.5 million

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

### For Federal Contracts

**The SBA guarantees:** bid, payment, performance, and ancillary bonds issued by surety companies— if a guarantee would be in the best interest of the government

**Cost of contract:** up to $10 million

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

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### SBA’s QuickApp Program

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

The SBA partners with 31 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at [sba.gov/osg](http://sba.gov/osg).

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### Questions?

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

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

- **Kevin Valdes**  
  Seattle, Wash.  
  (206) 553-7277

- **Jennifer C. Bledsoe**  
  Washington, DC  
  (202) 205-6153
Renee Boyce, president and CEO of My Next Career Path Staffing, LLC, knows firsthand the challenges of small business ownership. “Some of the biggest challenges are getting capital and financing to allow us to grow,” he says. “Sometimes it is hard to get a seat at the table. As a small business, we just need a fair opportunity to bid on contracts.”

Founded in 2014 in Las Vegas, Nevada, My Next Career Path Staffing (MNCP Staffing) is a consulting and staffing firm that provides resources to private businesses, public sector firms, and local, state, and federal government agencies nationwide. The company offers temporary and permanent recruitment or recruitment by project in the fields of information technology; engineering; medical, clinical, and professional services; and sales and marketing, and it is known for its IT solutions. The company is a certified 8(a), Minority Business Enterprise, Disadvantaged Business Enterprise (DBE), and Emerging Small Business in Nevada as well as a certified DBE in Arizona, California, Maryland, Oregon, Texas, and Utah.

“My Next Career Path saves companies time and money,” Boyce says. “Companies often receive hundreds of resumes in response to job ads, and it’s time-consuming to go through them. Reviewing resumes to locate the best candidates is another full-time job. We save time by honing in on the best matches for the firm.”

All business owners know that making a bad hire is expensive. Not only do you spend time and money training someone who isn’t a fit for the job, but then you have to start another candidate search, My Next Career Path prides itself in locating the candidates who are a great match from the start.

In 2017, Boyce was chosen as the SBA Nevada District Office Minority-owned Business of the Year. “The SBA has helped me grow my business by being a useful resource and providing guidance on working in the federal space,” says Boyce. My Next Career Path became a government contractor in 2016 and now reports more than 60 percent of the company’s business is in the federal arena.

The SBA is a resource for small businesses that are interested in working with the government. Boyce says, “It takes time and patience to work in the federal space. It’s certainly not for every business. But by establishing and
The SBA has helped me grow my business by being a useful resource and providing guidance on working in the federal space.”

Renee Boyce, MNCP Staffing president and CEO

How to do business with the government

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

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

3. Attend an SBA district office workshop on contracting. Visit sba.gov/localassistance, or see pages 16-19, to find your local office.

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


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

7. Register with the System for Award Management (sam.gov) to start doing business with the government.
SBA Contracting Programs

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

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

**All Small Mentor-Protege Program**

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

To qualify for this program:

- Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.
- You must be certified as a small business within your NAICS industry classification and have experience in that field.
- Mentors and proteges must be organized for profit or as an agricultural cooperative.
- Mentors cannot own more than 40 percent equity in the protege’s business.
- An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

**8(a) Business Development Program**

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

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

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

Glenn Davis, an 8(a) program graduate, operates BranCore, a consulting business, out of Richmond, Virginia.
• Be controlled by a U.S. citizen who lives in the United States
• Demonstrate current capacity and potential for success

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

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

**The benefits:**

• 8(a) businesses are assigned an SBA professional to help coordinate your business development assistance.
• You could be awarded an 8(a) sole-source contract up to $4 million for goods and services; $7 million for manufacturing, exceptions apply.

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

**HUBZone**
Businesses located in Historically Underutilized Business Zones, also called HUBZones, [sba.gov/hubzone](http://sba.gov/hubzone), must be certified to gain special access to federal contracts. To qualify for the program, a small business must:

• Be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, [https://maps.certify.sba.gov/hubzone/map](https://maps.certify.sba.gov/hubzone/map).
• Have at least 35 percent of your employees residing in a HUBZone.

**For Service-Disabled Veterans:**
If you’re a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification.

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

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*Hops and Scotch owners David Ng and Darren Tow grew their business in Brookline, Massachusetts with the help of an SBA-guaranteed loan.*
Women-Owned Small Business Certification

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

Here’s how to get certified:

1. Make sure you’re eligible

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

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

2. Register

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

3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA’s approved third-party certifiers (which costs a fee):

- El Paso Hispanic Chamber of Commerce
- National Women Business Owners Corporation
- U.S. Women’s Chamber of Commerce
- Women’s Business Enterprise National Council

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

4. Update your status

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

5. Search the database

- Search the FedBizOpps database (fbo.gov) for your new business opportunity.
8 Tips for Finding Government Contracting Opportunities

Small businesses can benefit from government contracting opportunities.

Despite recent budget cuts, the U.S. federal marketplace remains a lucrative opportunity for small businesses. The federal government typically spends approximately $500 billion in contracts every year and the law requires that 23 percent of these dollars be awarded to small businesses.

But doing business with the largest purchaser of goods and services in the world isn’t easy. One of the biggest challenges that small businesses face is uncovering the right opportunities—one’s that match their capabilities and growth plans.

Here are eight tips and resources to help you find government contract opportunities that make sense for your small business.

1. **Familiarize yourself with the rules.** Before a contract opportunity comes along that excites you, be prepared. Familiarize yourself with what’s involved with selling to the federal government. It’s quite different to the private sector with much longer lead times and strict bidding and product requirements.

2. **Understand what the government is buying.** Now it’s time to get strategic. Every agency and department has unique goals. Identifying these can help you target a niche or opportunity for your products or services.

   The good news is that the government offers potential contractors something that no other sector does—an insight into its budgetary priorities.

   What the government intends to buy and how much it has to spend is all in the public domain. These budgets (actually they read more like mission strategy papers than budgets) offer sufficient context for savvy small businesses to identify opportunities and focus their contracting sales and marketing strategy. Each federal agency or department budget is listed on the Office of Management and Budget (OMB) website.

3. **Zero in on agencies that aren’t meeting their small business goals.** Each year the SBA negotiates formal goals with individual agencies to ensure that small businesses get their fair share of federal contracts. For several consecutive years, many agencies have fallen short of their targets. So who made the grade and who didn’t? The Federal Procurement Data System posts scorecards for each agency. Could there be an opportunity here for your small business to lend its services and goods to help these agencies hit their targets next year?

4. **Research existing and upcoming opportunities.** Once you’ve identified agency initiatives that align with what your business has to offer, start tracking contract opportunities and solicitations that align with these on sites such as USApending.gov and FedBizOpps.gov. Market intelligence firms like ONVIA or ImmixGroup can also do the work for you (ImmixGroup also has a useful blog that highlights upcoming opportunities as well as contracting tips).

5. **Put boots on the ground.** Make a point of attending agency- or industry-specific government events. These are hosted by the private sector but attract the procurement community, influencers and industry experts. Useful sites to explore for upcoming events include GovWin, GovEvents, and if you’re interested in the lucrative IT government market Digital Government Institute, ACT-IAC and GovMark Council are worth checking out.

6. **Find a partner and advocate in the OSDBU.** Another excellent way of getting in front of government buyers is to take advantage of the Office of Small and Disadvantaged Business Utilization (OSDBU) outreach events and expos. These serve to connect business owners to government buyers. You can view the upcoming event calendar here.

   These events also offer guidance on how small businesses can break into the contracting market and take advantage of programs like the 8(a) Business Development Program—a business development tool, which helps thousands of aspiring entrepreneurs gain a foothold in contracting with financial assistance and teaming opportunities.
Get help from SBA procurement reps.
Another vital government resource are SBA’s local Procurement Center Representatives (PCRs). PCRs provide services that include training, counseling and business matchmaking events. Find the PCR in your area.

Don’t go it alone – partner with a government mentor.
Anyone embarking on new ventures can benefit from a mentor. The SBA operates a notable mentor-protege program that can help you get access to contracts. The All Small Mentor-Protege Program (page 59) rewards protege small businesses and experienced mentor firms with government contracting opportunities. The program’s objective is to motivate larger companies to lend their knowledge to smaller, less experienced businesses so they can together compete for government contracts.

Written by Caron Beesley, Contributor

Additional Resources
For more tips and insights on breaking into and growing your business in the government contracting marketplace, check out these resources:

• **SBA Contracting Guide**: A deep dive into getting started, available resources and more.
  sba.gov/contracting

• **Contracting Blogs**: Learn about the latest resources and programs, and get tips on how to succeed. sba.gov/blogs/contracting

• **SBA Government Contracting Classroom**: Self-paced online courses on all aspects of the contracting process.
  sba.gov/contracting/resources-small-businesses/government-contracting-classroom
Reasons to Love Your Region

To further the mission of helping small businesses succeed, the SBA has regional offices across the country. Here are some fun facts about each region from sba.gov

**Region 1** (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont) New Hampshire was home to the first ski club in the United States. As of 2014, Region 1 had the highest number of small business skiing facilities per square mile in the country, and all six region 1 states had skiing facilities.

**Region 2** (New York, New Jersey, Puerto Rico, Virgin Islands) Small businesses are of key importance to Puerto Rico’s economy. Four out of five Puerto Rican workers are employed at small businesses, as compared to 48% for the United States as a whole.

**Region 3** (District of Columbia, Delaware, Maryland, Pennsylvania, Virginia, West Virginia) Washington D.C., Maryland and Virginia are some of the best states for women-owned businesses. Washington, D.C., and Maryland rank 1 and 3 respectively for the number of businesses owned by women. These two states and the district are in the top 10 for the amount of sales and employment from women-owned businesses.

**Region 4** (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee) Region 4 is a center of minority-owned businesses. 23% of all minority-owned businesses are located in region 4, making it the second in the nation. This includes over 35% of all African American-owned businesses, the highest compared to any other region.

**Region 5** (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin) Region 5 has an active veteran business community. It ranks second in terms of the number of veteran-owned businesses, with Ohio and Illinois in the top 10 states.

**Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas) Region 6 leads the nation in long-term GDP growth (2009–2016) with 22% over the seven-year period. Texas and Oklahoma experienced the largest growth in the region with 28% and 22% respectively.

**Region 7** (Iowa, Kansas, Missouri, Nebraska) Region 7 has a booming small health care industry. The region has the most hospitals, general health care, and social assistance small businesses per capita than any other region.

**Region 8** (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming) Region 8 is a great place for crafty entrepreneurs. Montana ranks first in the nation in the number of small breweries per capita; Colorado is third, and the region as a whole ranks second.

**Region 9** (Arizona, California, Hawaii, Nevada, Guam) Region 9 is a diversity hub. Its 1.9 million minority-owned businesses amount to 24% of all U.S. minority owned businesses, placing it first in the United States in this category. Hawaii tops the country in diversity: 64% of Hawaiian businesses are minority-owned.

**Region 10** (Alaska, Idaho, Oregon, Washington) Region 10 leads the country in coastline, fishing, and seafood exports. The region’s maritime endowment is led by Alaska, whose 6,640-mile-long coast is longer than those of the other 49 states combined. The region has the most small fishing operations of any region, and three of its ports—Portland, Seattle, and Anchorage—account for 67% of America’s fish exports.
North Texas CDC offers top notch customer service for the Small Business Administration’s 504 Loan Program. The SBA 504 Loan provides small business owners with full term, low, fixed rate financing with as little as 10% down for 10, 20 or 25 year loans. Funds can be utilized for new construction, purchase or refinance of Commercial Real Estate and Equipment.

For more information, please contact
Edith Snow | 817-676-3316 | esnow@northtxscedc.com
Richard Grimes | 469-543-9337 | rgrimes@northtxscedc.com

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