Small Business
RESOURCE GUIDE

START GROW EXPAND YOUR BUSINESS
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 virtually to 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.

The North Texas SBDC is funded in part through a Cooperative Agreement with the U.S. Small Business Administration and the Dallas County Community College District. The North Texas SBDC is an Accredited Member of the Association of Small Business Development Centers. SBDCs are supported by the U.S. Small Business Administration and extended to the public on a non-discriminatory basis. The SBA cannot endorse any products, opinions or services of any external parties or services. Reasonable accommodations for persons with disabilities will be made if requested in advance. Language assistance services are available for limited English proficient individuals.
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ON THE COVER Amna Javeri-Zaidi and Martha Long, courtesy of the SBA; Jennifer and Jeff Herbert; courtesy of Superstition Meadery; Stacey Onstott and Tim Onstott, courtesy of the SBA; Sharon Hicks, courtesy of the SBA

Small Business Resource Guide 3
t is my honor to serve as Administrator of the U.S. Small Business Administration, leading a dedicated team of talented individuals across America who are focused on helping entrepreneurs start, grow, and expand their small businesses. The SBA is here to support the prosperity and longevity of our nation’s small businesses with timely and innovative resources to help them thrive in today’s economy. America’s entrepreneurs are innovators, risk-takers, and the catalyst for employment opportunities within their communities, and they are what makes our economy so strong and dynamic.

As we enter a new decade of possibilities, small businesses have a remarkable opportunity to continue building upon the success we’ve seen in our economy over the last three years. As the voice for America’s 30 million small businesses, I am eager to advocate on entrepreneurs’ behalf as a member of the President’s Cabinet. Whether it’s seeking access to capital, government contracting opportunities, business mentoring, or assistance with disaster recovery, the SBA is ready and determined to help our customers succeed.

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

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

Sincerely,

Jovita Carranza
SBA Administrator
Small business is no small task.

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

Local Agent | ProgressiveCommercial.com
Welcome to the 2020-2021 edition of the U.S. Small Business Administration’s Dallas/Fort Worth Small Business Resource Guide. Our district represents 72 counties across north, central, east and west Texas. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. The SBA DFW District Office works with an extensive network of business advisers and lenders to help over 860,000 small businesses at every stage of development.

Find a business adviser or mentor in our SBA Resource Partner network, which includes Small Business Development Centers, SCORE, Women’s Business Centers, and the Veterans Business Outreach Center. Last year, over 1,500 entrepreneurs qualified for SBA-backed funding totaling over $1.1 billion. Find out if SBA-backed financing is right for you by consulting with an SBA specialist at one of our partner lending institutions. This guide also details SBA disaster assistance loans. Last year, the SBA provided about $7 billion to business of all sizes, nonprofits, homeowners and renters for rebuilding costs not covered by insurance or other forms of assistance. If you are interested in getting started in government contracting, read about SBA certifications and our business development programs. SBA programs and services help you better compete in the public marketplace.

Stay up to date on SBA events near you and get valuable local business information by following us @SBADFW. As our community continues its recovery from the health, social, emotional and economic effects of the Coronavirus pandemic, we hope you know you can continue to count on SBA for small business assistance. We’re in this together.

Sincerely,
Herbert Austin
District Director
LOCAL BUSINESS ASSISTANCE

How We Did It

Amna Javeri-Zaidi & Martha Long

Owners, Javeri Jewelers
Frisco, Texas
Challenge
Amna Javeri-Zaidi and Martha Long knew it would be hard starting up a new retail business in Houston, but they had no idea just how difficult it would be to secure financing. Access to capital is always a challenge for small businesses, but they had the added difficulty of not being taken seriously as professional business women by investors and lenders. Their business was creditworthy and both women had the industry experience, but they still couldn’t find traditional financing.

The SBA Solution
The SBA was there to support Amna and Martha. SBA Resource Partners across the state offer mentoring, counseling, and training for free or low cost to help busy entrepreneurs. Amna says her SCORE mentor was a great sounding board for the ideas that formed her business plan. Her mentor better prepared her for meeting with SBA Lenders who gave them a level playing field. Her mentor also became their biggest advocate, regularly visiting the store to review P&L statements and then marketing Javeri Jewelers through word of mouth.

Using the SBA Lender Match online tool, Amna connected with a local bank that wanted to work with them. The SBA guarantees loans made by lending institutions to small businesses that cannot find financing elsewhere. Amna, who owns the majority in the company, presented achievable sales goals in a viable financial plan. Their SBA Lender understood their goals and believed their business was a risk worth taking. Javeri Jewelers qualified for an SBA-backed loan of $670,000 from Midwest Regional Bank, injecting the capital they needed at the right time with the right terms that worked best for their business.

Benefit
Through the process of starting up their own business, Amna and Martha discovered a reliable network helping them each step of the way: the SBA and its resource partners. Amna still meets with her SCORE mentor and consults with her SBA Lender.

Their Advice to Other Entrepreneurs
Review your spreadsheets diligently and be bearish in your projections; if you estimate selling one dollar cut that in half and then cut it in half again. “It’s better to underestimate than overestimate your sales,” Amna says.
SBA Resource Partners

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

### SMALL BUSINESS DEVELOPMENT CENTERS

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

### SCORE

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

### WOMEN’S BUSINESS CENTERS

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

### VETERANS BUSINESS OUTREACH CENTERS

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

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

Small Business Development Centers

North Texas SBDC State Office
Lead Center
Dallas College
State Director Mark Langford
Associate State Director Katrina Wade-Miller
1402 Corinth St. #2100, Dallas
(214) 860-5831
ntsbdc.org

North Texas SBDC International and Contracting Programs
Director Katrina Wade-Miller
1402 Corinth St., Dallas
(214) 860-5831
ntsbdc.org

Collin SBDC
Collin County College
Director Marta Frey
4800 Preston Park Blvd. #114, Plano
(972) 985-3770
collinsbdc.com

Dallas Metropolitan SBDC
Dallas College
Director Rose Blair
1402 Corinth St. #1520, Dallas
(214) 860-5859
dallasmetropolitansbdc.com

Addison Treehouse office
14681 Midway Road
(214) 860-5859

Garland Chamber office
520 N. Glenbrook Drive
(214) 860-5859

Grayson SBDC
Grayson College
Director Karen Stidham
6101 Grayson Drive, Denison
(903) 463-8787
graysonsbdc.org

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

Cleburne office
1511 W. Henderson St.
(254) 299-8141

Temple office
2109 Bird Creek Terrace
(254) 299-8141

Navarro SBDC
Navarro College
Director Leslie Leerskov
3205-B W. Second Ave., Corsicana
(903) 872-8104
navarrocollegesbdc.org

Waxahachie office
1900 John Arden Drive
(972) 923-6425

Mexia office
405 E. Milam St.
(254) 472-0870

Navarro office
900 W. Commerce, Fairfield
(903) 389-5710

North Central Texas SBDC
North Central Texas College
Director Lori Logan
1517 Centre Place Drive, Denton
(940) 498-6470
nctc.edu

Denton Chamber office
414 Parkway
(940) 380-1849

Northeast Texas SBDC
Northeast Texas Community College
Director Tim Wilson
105 N. Riddle St. #121, Mt. Pleasant
(903) 434-8100
ntcc.edu

Texarkana office
2500 N. Robison Road BCT 20
(903) 434-8100

Paris SBDC
Paris Junior College
Director Jennifer Johnston
2400 Clarksville St., Paris
(903) 782-0224
parissbdc.org

Tarrant SBDC
Tarrant County College
Director Rodney Johnson
1150 S. Freeway #229, Ft. Worth
(817) 515-2603
tarrantsbdc.org

North Richland Hills office
9015 Grand Ave. #228
(817) 427-6840

Arlington offices
505 E. Border St.
(817) 515-2607
140 W. Mitchell St.
(817) 515-2606

Trinity Valley SBDC
Trinity Valley Community College
Director Michael Ellsberry
201 W. Corsicana St. #6, Athens
(903) 675-7403
tvcc.edu/sbdc

Palestine office
100 Willow Creek Parkway #A
(903) 729-4100

Terrell office
1200 E. Interstate 20
(903) 729-4100

Tyler SBDC
Tyler Junior College
Director Don Proudfoot
1530 S. SW Loop 323 #100
(903) 510-2975
tylersbdc.com

UT Tyler-Longview SBDC
The University of Texas at Tyler
Director Day Shelmire
911 W. Loop 281, Longview
(903) 757-5857
uttyler-longviewsbdc.org
O’Connor Belting, a Delaware family-owned business, expanded with the help of an SBA-guaranteed 7(a) loan.

LOCAL BUSINESS ASSISTANCE

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

Dallas Chapter 22
15301 Spectrum, Addison
(214) 987-9491
Monday-Friday 9 a.m.-3 p.m.
dallas.score.org

Meeting locations:
Allen Fairfield Chamber
810 W. McDermott Drive, Allen
(972) 727-5555

Coppell Chamber
509 W. Bethel Road, suite 200
Call (972) 393-2829 for an appointment

Dallas Bill J. Priest Center
1402 Corinth St., suite 117 & 121
(214) 987-9491

Denton North Branch Library
3020 N. Locust St.
Kerry Montz (940) 349 8757

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

Flower Mound Chamber
700 Parker Square, suite 100
(972) 539-0500

Frisco Chamber
6943 Main St.
(972) 335-9522

Irving Chamber
5201 N. O’Connor Blvd., suite 100
(214) 217-8484

Lewisville Chamber
551 N. Valley Parkway
(972) 436-9571

McKinney Office Chamber
400 W. Virginia St., suite 100
(972) 542-0163

Plano Chamber
1200 E. 15th St.
(972) 424-7547

Prosper Chamber
110 N. Preston Road
(972) 508-4200

Rockwall Chamber
697 East I-30(972) 772-5733

East Texas Chapter 280
1530 S. SW Loop 323, suite 100, Tyler
(903) 510-2975
easttexas.score.org

Fort Worth Chapter 120
Fort Worth Business Assistance Center
50 Westpark Way, Euless
(817) 871-6002
Monday-Friday 9 a.m.-2 p.m.
fortworth.score.org

Meeting locations:
Colleyville City
100 Main St., third floor
(817) 871-6002
Tuesday & Wednesday 10 a.m.-2 p.m.

Euless Library
201 Ector Drive
(817) 871-6002

SBA Dallas/Fort Worth District Office
4300 Amon Carter Blvd., suite 114, Fort Worth
(817) 871-6002

Granbury Chamber
3408 E. Highway 377
(817) 871-6002

HEB Chamber
2109 Martin Drive, Hurst
(817) 871-6002

North Richland Hills Public Library
9015 Grand Ave., room 232
(817) 871-6002

Southlake Chamber
1501 Corporate Circle
(817) 871-6002

Southlake Public Library
1400 Main St., suite 130
(817) 871-6002

Dallas/Fort Worth Women’s Business Center

LiftFund
Director Tarsha Polk
7800 N. Stemmons Freeway, suite 120
Dallas
(888) 215-2373
Monday–Friday 9 a.m.–5:30 p.m.; evenings and weekends by appointment only
(wbcappointment.as.me/schedule.php

Veterans Business Outreach Center
Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

University of Texas Arlington College of Business
Director Patrick Alcorn
701 S. West St., Arlington
(817) 272-6789
utavboc@uta.edu
uta.edu/vboc
Your Advocates

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

**Advocacy**
When you need a voice within the federal government for your interests as a small business owner, SBA advocates are here to assist. They analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. The office, [advocacy.sba.gov](http://advocacy.sba.gov), helps with these small business issues:

» if your business could be negatively affected by regulations proposed by the government

» when you need economic and small business statistics

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

**Ombudsman**
Entrepreneurs who have an issue with an existing federal regulation or policy receive assistance from the SBA national ombudsman. The ombudsman’s office helps you:

» resolve regulatory disputes with federal agencies

» reduce unfair penalties and fines

» seek remedies when rules are inconsistently applied

» recover payment for services done by government contractors

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

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

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

To submit a comment or complaint through the online form, visit [sba.gov/ombudsman/comments](http://sba.gov/ombudsman/comments). Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.
How to Start a Business in the Dallas/Fort Worth Area
Thinking of starting a business? Here are the nuts & bolts.

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

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

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

Name Registration
Register your business name with the county clerk where your business is located. If you’re a corporation, also register with the state.

Taxes
As a business owner, you should know your federal tax responsibilities and make business decisions to comply with tax requirements. The IRS Small Business and Self-Employed Tax Center, irs.gov/businesses/small-businesses-self-employed, includes information on paying and filing income tax and finding an Employer ID Number.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. For the latest tax reform updates that affect your bottom line, visit irs.gov/tax-reform.
I-9. Visit eligibility information reported on Form Social Security number and employment eligibility of new hires by verifying the employers to determine the employment email e-verify@dhs.gov.

specific health and safety standards used administration provides information on the Occupational Safety and Health Administration for information, assistance, and forms at (800) 772-1213 or visit socialsecurity.gov/employer. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

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

E-Verify is the quickest way for employers to determine the employment eligibility of new hires by verifying the Social Security number and employment eligibility information reported on Form I-9. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

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

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

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

Texas Department of Insurance
333 Guadalupe, Austin (512) 676-6000 (800) 578-4677 tdi.texas.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 and confidential assistance to help small business owners understand and comply with environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list.

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

Texas Commission on Environmental Quality tceq.texas.gov

Accessibility & ADA Compliance
For assistance with the Americans with Disabilities Act, call the ADA center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

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

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. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov, call (800) 786-9199 or visit the Texas Regional Office in Dallas, Texas, uspto.gov/texas.

207 S. Houston St., Dallas (426) 295-9000 texasregionaloffice@uspto.gov

For inventor entrepreneur resources visit uspto.gov/inventors.

There are three types of patents:
- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for a manufactured article.
• Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state. A trademark or service mark includes any word, name, symbol, device, or any combination, used to identify and distinguish the goods/services of one provider from others. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks, which may conflict with and supersede state trademarks. Visit uspto.gov/trademarks.

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

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

Chambers of Commerce

Albany
albanytexas.com

Allen/Fairview
allenfairviewchamber.com

Alvarado
alvaradochamber.com

Americas Chamber for Business
americaschamber.org

Arlington
arlingtontx.com

Arlington Hispanic Chamber
hispanic-chamber.org

Athens
athensccc.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

Bellmead
bellmeadchamber.com

Belton
beltonchamber.com

Benbrook
benbrookchamber.org

Bowie
bowietxchamber.org

Breckenridge
breckenridgetexas.com

Bridgeport
bridgeportchamber.org

Brownwood
brownwoodchamber.org

Burbank
burbankchamber.com

Burleson
burlesonchamber.com

Canton
info@cantontexaschamber.com

Cedar Creek Lake area
cedarCreekLakeChamber.com

Cedar Hill
cedarhillchamber.org

Centex Hispanic Chamber
wacohispanicchamber.com

Cleburne
cleburnechamber.com

Clifton
cliftontexas.org

Clyde
clydetexas.us/chamber

Coast
colemantexas.org

Colleyville
colleyvillechamber.org

Comanche
comanchechamber.org

Commerce
commerce-chamber.com

Cooper
cityofcoopertx.municipalimpact.com/
chamber-of-commerce

Corsicana/Navarro
corsicana.org

Crowley
crowleyareachamber.org

Dallas Black Chamber
dallasblackchamber.org

Decatur
decaturtx.com

Denton
denton-chamber.org

Desoto
desotochamber.org

Dublin
dublinchamber.com

Duncanville
duncanvillechamber.org

East Parker
eastparkerchamber.com

Eastland
eastlandchamber.com

Electra
electratexas.org

Ennis
ennis-chamber.com

Fairfield
fairfieldtexaschamber.com

Fort Worth Hispanic Chamber
fwchcc.org

Fort Worth Metropolitan Black Chamber
fwmbcc.org

Farmers Branch
farmersbranchchamber.org

Frisco
friscocchamber.com

Gainesville
gainesville.tx.us

Garland
garlandchamber.com

Garland Hispanic
garlandhcc.org

Graham
grahamtexas.net/businesses/chamber-
of-commerce

Granbury
granburychamber.com

Grandview
grandviewchamber.net

Grapevine
grapevinechamber.org
Stacye Onstott and Tim Onstott, owners of Railhead Smokehouse, created more jobs in their Willow Park, TX restaurant with the help of an SBA-backed 7(a) loan.
<table>
<thead>
<tr>
<th>City</th>
<th>Contact Details</th>
</tr>
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<tbody>
<tr>
<td>South Wise</td>
<td>(817) 638-2855</td>
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<tr>
<td>Southeast Dallas</td>
<td>sedallaschamber.org</td>
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<tr>
<td>Springtown</td>
<td>springtownchamber.org</td>
</tr>
<tr>
<td>Stephenville</td>
<td>stephenvilletexas.org</td>
</tr>
<tr>
<td>Temple</td>
<td>templetx.org</td>
</tr>
<tr>
<td>Terrell</td>
<td>terrelltexas.com</td>
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<tr>
<td>Texarkana</td>
<td>texarkana.org</td>
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<tr>
<td>Tyler</td>
<td>tylertexas.com</td>
</tr>
<tr>
<td>US India</td>
<td>usicoc.prg</td>
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<tr>
<td>Waxahachie</td>
<td>waxahachiechamber.com</td>
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<tr>
<td>U.S. Pan Asian</td>
<td>American Chamber uspaacc.com</td>
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<tr>
<td>Vernon</td>
<td>vernontexas.info</td>
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<tr>
<td>Waco</td>
<td>wacochamber.com</td>
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<td>Weatherford</td>
<td>weatherford-chamber.com</td>
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<td>West Tarrant</td>
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<td>White Settlement</td>
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<td>Wichita Falls</td>
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<td>Belton</td>
<td>beltonedc.org</td>
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<tr>
<td>Benbrook Economic Development Corp.</td>
<td>benbrook-tx.gov</td>
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<tr>
<td>Bonham</td>
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<td>Burk Burnett Development Corp.</td>
<td>burkburnettspotports.com</td>
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<td>Burleson Texas</td>
<td>burlesonctx.com</td>
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<td>Canton</td>
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<tr>
<td>City of Mesquite</td>
<td>cityofmesquite.com</td>
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<td>City of Waxahachie</td>
<td>crossroadsoftx.com</td>
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<td>commercetxedc.org</td>
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<td>Dallas</td>
<td>dallas-ecodev.org</td>
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<td>Denton</td>
<td>dentonedp.com</td>
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<td>Keller</td>
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<td>Mansfield</td>
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<td>nedco.org</td>
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<td>North Richland Hills</td>
<td>nrhed.com</td>
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<td>Paris</td>
<td>paristexasusa.com</td>
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<td>prosperedc.com</td>
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<td>Richland Hills</td>
<td>richlandhills.com</td>
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OVER $2 BILLION SPENT WITH OUR CERTIFIED SD/VOB’S

FIND OUT WHY LEADING U.S. CORPORATIONS REQUIRE NVBDC CERTIFICATION TO CONDUCT BUSINESS WITH A SD/VOB

AFTER YOU HAVE COMPLETED YOUR BOOTS TO BUSINESS PROGRAM, FINISH WITH SCORE, GET YOUR SBA LOAN, MEET WITH YOUR VBOC, PTAC OR SBDC COUNSELORS, THE NVBDC IS THE NEXT LEVEL UP TO ASSURE YOUR BUSINESS SUCCESS.

GET NVBDC CERTIFIED AND START GROWING YOUR VETERAN OWNED BUSINESS.

888-CERTIFIED

WWW.NVBDC.ORG
Entreprenuerial Resources

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

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

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

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

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

Online Learning
Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The SBA’s free Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.

Courses include:
- writing your business plan
- understanding your customer
- buying a business
- marketing to win customers
- legal requirements
- financing options
- disaster recovery

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

Small Business Resource Guide

When April Broderick wanted to expand into government contracting, she turned to the SBA. A&A Fire and Safety Co. in Cabot, AR serves the fire protection and service needs of businesses, schools, and fire departments across Arkansas. She took over from her father, Alan, in 2014, becoming one of the few women executives in her industry. With the help of the SBA Emerging Leaders program, April received business training and networking opportunities to help her better compete in the public marketplace. April committed to the program because she wanted to develop a three-year growth plan with business experts. Since graduating from Emerging Leaders, she has grown her business to six full-time employees, seven part-time, with a projected 2019 revenue of $1.7 million.

Emerging Leaders

Learn the skills to grow your small business in this seven-month course.

Accelerate Growth
Small business executives looking to grow their business, create jobs, and strengthen their communities will find their next challenge in the SBA Emerging Leaders program. This seven-month course offers about 100 hours of training and provides the opportunity for high-potential small business owners to work with experienced coaches and mentors while developing connections with peers, local leaders, and the financial community.

How it benefits you
Since the start of the program in 2008, Emerging Leaders graduates have reported creating over 6,500 jobs, gaining more than $300 million in new financing, and securing over $3.16 billion in government contracts. Participants produce a three-year strategic growth plan that connects them with the necessary tools and resources to reach major performance targets.

What you learn
The curriculum is research-based and nationally scalable, enabling you to engage in focused development and expansion strategies, including options for accessing new capital and securing government contracts.

Who’s eligible
Small businesses having annual revenues of at least $250,000, in business for at least three years, and with at least one employee.

Get involved
To register online, visit sba.gov/emergingleaders.
Government sector fulfilling aviation and maritime logistical services with the help of his local SBA Veterans Business Outreach Center. VBOCs are the first stop for military community entrepreneurs looking to start, grow, or expand a small business. The VBOC located at Old Dominion University helped Bert obtain government contracting business certifications. With support from his local VBOC, Bert has strategically positioned AVMAC in the federal marketplace to better compete for large-scale government contracts. From AVMAC’s first contract in 2010, this veteran-led company has nearly doubled in revenue and grown to over 400 employees.

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

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

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

**For women veterans**
Receive entrepreneurial training geared toward women veterans, service members, and spouses through these SBA-funded programs:

» Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York

» LiftFund in San Antonio, Texas

**For service-disabled veterans**
Learn how to start and grow a small business using these SBA-funded programs:

» Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
» Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma

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

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

Financing

Employee called to active duty?
You can receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA specialist or lender about the Military Reservist Economic Injury Disaster Loan.

Government contracting

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

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

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

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

Get certified
Learn about the service-disabled veteran-owned small business certification program on page 50.

Need assistance?
Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.
How We Did It
Crafting a Business
SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.
Written by Becky Bosshart
Jennifer and Jeff Herbert’s home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they’ve sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberts are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

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

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

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

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

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

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

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

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

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

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**SBA guarantees**

help small business owners and entrepreneurs who are creditworthy but don’t qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.
SBA Lenders

Our participating SBA Lenders serve the Dallas/Fort Worth Area. Contact the lender for more locations.

ABILENE
First Bank Texas
4201 Buffalo Gap Road
(325) 695-1885
tammy.barton@go2fbt.com
go2fbt.com

American Bank of Commerce
5050 Quorum Drive #100
(972) 383-5722

Bank of America
15301 Dallas Parkway, suite 108
(972) 386-1212

ADDISON
Amegy Bank, a division of ZB N.A.
4650 Beltline Road
(214) 754-9438

Aledo
First Financial Bank
505 S. FM 1187
(817) 341-5201
tammy.barton@ffin.com
ffin.com

ALEN
Happy State Bank & Trust
700 Central Expressway, suite 120
(214) 383-5722

ARLINGTON
Arlington Credit Union
5850 W. Interstate Highway 20
(817) 273-5910 or
(817) 648-8217

ARLINGTON
First Bank Texas
4201 Buffalo Gap Road
(325) 695-1885
tammy.barton@go2fbt.com
go2fbt.com

Worthington National Bank
200 W. Main Street
(817) 303-6066

ATHENS
Citizens State Bank
713 E. Tyler
(903) 675-1522

First State Bank Athens
130 E. Corsicana Street
(903) 676-1900

AUSTIN
PlainsCapital Bank
12319 N. Mopac
(512) 310-4223

BEDFORD
Commercial Bank of Texas
1716 Forest Ridge Drive
(817) 354-8400
djohnson@cbtx.com
cbtx.com

BENBROOK
Pinnacle Bank
9282 Benbrook Blvd.
(817) 236-2088

BONHAM
Fannin Bank
230 E. Third Street
(903) 569-9000
carey.hofferber@fbcwri.com
fbcwri.com

BRECKENRIDGE
Citizens National Bank
301 W. Walker
(254) 559-3333

BROWNSWOOD
Texas Bank
400 Fisk Avenue
(903) 657-1466; (325) 649-9259
-9264 -9213 -9214

BURKBURNETT
FirstCapital Bank of Texas
301 S. Avenue D
(940) 569-9000
dcremeens@fcbtex.com
fcbtexas.com

CARROLLTON
First Bank Financial Centre
2225 E. Belt Line Road #314
(972) 236-2088

COLLEYVILLE
Worthington National Bank
4814 Colleyville Blvd.
(817) 656-6201

COMMERCE
Guaranty Bank & Trust
1108 Park Street
(903) 886-2274

CORSICANA
First State Bank
811 N. Main Street
(903) 676-1900
accessbanktx.com

DALLAS
Acclivity Financial (Citizens Bank)
9330 LBJ Freeway, suite 900
(214) 732-9952 or
(214) 754-6096

American Momentum Bank Dallas
8080 N. Central Expressway
Suite 1080
(469) 500-4142

Bank of Hope
2727 LBJ Freeway, suite 115
(469) 522-4955
214-755-4245
hans.yoo@bankofhope.com
bankofhope.com

Bank of Texas
4217 Swiss Avenue
(214) 515-1756
5956 Sherry Lane, suite 1100
(214) 346-3915 or
(303) 291-2973

BBVA
8080 N. Central Expressway
(972) 735-3539 or
(214) 215-8170
(214) 808-9570
robert.zazula@bbva.com

BMC Capital (Bancshares Inc.)
3100 Monticello Avenue
(940) 497-2085

BTH Bank
7702 N. Central Expressway
(214) 239-7437

Chase Bank
8111 Preston Road
(214) 360-3909

Comerica Bank
1250 W. Mockingbird Lane, suite 100
(214) 678-8039
rctthompson@comerica.com

Commonwealth Business Bank
2164 Royal Lane
(214) 377-1015 or
(214) 377-1020
mattheww@cbb-bank.com
CBB-bank.com

FIRST FINANCIAL BANK DALLAS
401 Cypress Street, suite 120
(214) 627-7349

Funding Programs
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<tr>
<td>Metro City Bank</td>
<td>9788 Walnut St., suite 200</td>
<td>(214) 575-8316, <a href="mailto:sethpark@metrocitybank.com">sethpark@metrocitybank.com</a></td>
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<td><a href="http://metrocitybank.com">metrocitybank.com</a></td>
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<tr>
<td>PMC Commercial Trust</td>
<td>First Western SBLC 17950 Preston Road, suite 600 (972) 349-3200 or (972) 349-3207 <a href="mailto:loans@pmctrust.com">loans@pmctrust.com</a> <a href="http://pmctrust.com">pmctrust.com</a></td>
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<tr>
<td>Great Southern Bank</td>
<td>8201 Preston Road, suite 305</td>
<td>(469) 232-9478, <a href="mailto:tbuss@greatsouthernbank.com">tbuss@greatsouthernbank.com</a></td>
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<td><a href="http://greatsouthernbank.com">greatsouthernbank.com</a></td>
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<tr>
<td>Guaranty Federal</td>
<td>14885 Preston-Beltline</td>
<td>(972) 980-2777</td>
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<tr>
<td>Guaranty Bank &amp; Trust</td>
<td>16475 Dallas Parkway, suite 100</td>
<td>(214) 710-2324</td>
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<tr>
<td>Gulf Coast SBA Lending</td>
<td>5949 Sherry Lane Suite 785</td>
<td>(972) 685-6676 -6674 -6685</td>
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<tr>
<td>Ennis State Bank</td>
<td>815 W. Ennis Ave.</td>
<td>(917) 953-8727</td>
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<tr>
<td>Open Bank</td>
<td>11494 Luna Road, suite 101</td>
<td>(817) 763-0000</td>
</tr>
<tr>
<td>Pacific Premier</td>
<td>12001 N. Central Expressway #1165</td>
<td>(866) 468-1110</td>
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<tr>
<td>PlainsCapital Bank</td>
<td>18111 Preston Road, suite 220</td>
<td>(972) 407-4374</td>
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<tr>
<td>Wallis State Bank</td>
<td>11135 Harry Hines Blvd.</td>
<td>(214) 716-4800 or (214) 716-4812</td>
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<td>Frost Bank</td>
<td>11701 Plano Road (214) 515-4992</td>
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<td>Frost Bank</td>
<td>2527 Royal Lane, suite 155</td>
<td>(972) 488-5610</td>
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<tr>
<td>Frost Bank</td>
<td>8201 Preston Road, suite 305</td>
<td>(469) 232-9478, <a href="mailto:tbuss@greatsouthernbank.com">tbuss@greatsouthernbank.com</a></td>
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<td>8201 Preston Road, suite 305</td>
<td><a href="http://greatsouthernbank.com">greatsouthernbank.com</a></td>
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<tr>
<td>First Financial Bank</td>
<td>320 W. Eagle Drive, suite 100</td>
<td>(940) 382-3962</td>
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<tr>
<td>First Guaranty Bank</td>
<td>2209 W. University Drive</td>
<td>(940) 255-7106 <a href="mailto:eabaranosky@ffin.com">eabaranosky@ffin.com</a> <a href="http://fgb.net">fgb.net</a></td>
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<tr>
<td>First Command Bank</td>
<td>876-0000</td>
<td>(817) 763-0000</td>
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<tr>
<td>First Financial Bank</td>
<td>1000 Forest Park Blvd.</td>
<td>(682) 703-6398 <a href="mailto:perry@ffin.com">perry@ffin.com</a> <a href="http://ffin.com">ffin.com</a></td>
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<tr>
<td>First Guaranty Bank</td>
<td>201 Handley Ederville Road</td>
<td>(817) 953-2449 <a href="mailto:agarizpe@fgb.net">agarizpe@fgb.net</a> <a href="http://fgb.net">fgb.net</a></td>
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<tr>
<td>MCKINNEY</td>
<td>First Guaranty Bank</td>
<td>8951 Synergy Drive</td>
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<td>TEXAS CAPITAL BANK</td>
<td>2000 McKinney Ave., suite 700</td>
<td>214-886-2395</td>
</tr>
<tr>
<td>MESQUITE</td>
<td>First State Bank</td>
<td>917 Military Parkway</td>
</tr>
<tr>
<td>MIDLOTHIAN</td>
<td>Vintage Bank</td>
<td>1431 S. Midlothian Parkway</td>
</tr>
<tr>
<td>MINEOLA</td>
<td>City National Bank</td>
<td>200 N. Pacific</td>
</tr>
<tr>
<td>MINERAL WELLS</td>
<td>Titan Bank</td>
<td>1701 E. Hubbard St.</td>
</tr>
<tr>
<td>MORAN</td>
<td>First Financial Bank</td>
<td>400 Ground St.</td>
</tr>
<tr>
<td>MOUNT PLEASANT</td>
<td>Guaranty Bank &amp; Trust</td>
<td>100 W. Arkansas</td>
</tr>
<tr>
<td>MOUNT VERNON</td>
<td>First National Bank</td>
<td>(903) 537-2201</td>
</tr>
<tr>
<td>NACOGDOCHES</td>
<td>Commercial Bank of Texas</td>
<td>215 E. Main St.</td>
</tr>
<tr>
<td>NORTH RICHLAND HILLS</td>
<td>Liberty Bank</td>
<td>5001 Davis Blvd.</td>
</tr>
<tr>
<td>ODessa</td>
<td>Southwest Bank</td>
<td>4800 E. 42nd St.</td>
</tr>
<tr>
<td>PALMER</td>
<td>Commercial State Bank</td>
<td>(972) 449-2283</td>
</tr>
<tr>
<td>PARIS</td>
<td>First Federal Community Bank</td>
<td>630 Clarksville St.</td>
</tr>
<tr>
<td>LAMAR</td>
<td>National Bank</td>
<td>200 S. Collegiate Drive</td>
</tr>
<tr>
<td>LIBERTY</td>
<td>National Bank</td>
<td>140 N. Collegiate</td>
</tr>
<tr>
<td>PLANO</td>
<td>BancorpSouth</td>
<td>5550 Granite Parkway, suite 200</td>
</tr>
<tr>
<td>Capital One Bank</td>
<td>7940 Dominion Parkway, building 2</td>
<td>(817) 334-7354</td>
</tr>
<tr>
<td>Capital Source, division of Pacific Western Bank</td>
<td>5800 Granite Parkway, suite 310</td>
<td>(214) 619-1885</td>
</tr>
<tr>
<td>Cathay Bank</td>
<td>2001 Coit Road #160</td>
<td>(972) 618-2000</td>
</tr>
<tr>
<td>First National Bank</td>
<td>1300 Preston Road</td>
<td>(972) 985-7300</td>
</tr>
<tr>
<td>Iberia Bank</td>
<td>2500 N. Dallas Parkway, suite 100</td>
<td>(972) 941-1129</td>
</tr>
<tr>
<td>InTouch Credit Union</td>
<td>5640 Democracy Drive</td>
<td>(214) 291-1716</td>
</tr>
<tr>
<td>Prosperity Bank</td>
<td>1201 E. 14th St.</td>
<td>(972) 461-7276</td>
</tr>
<tr>
<td>Prosperity Bank</td>
<td>275 W. Campbell Road, suite 111</td>
<td>(972) 889-6688</td>
</tr>
<tr>
<td>Golden Bank</td>
<td>301 S. Central Expressway</td>
<td>(972) 619-1206</td>
</tr>
<tr>
<td>Prosperity Bank</td>
<td>707 E. Arapaho</td>
<td>(214) 217-7056</td>
</tr>
<tr>
<td>Pavilion Bank</td>
<td>1200 W. Campbell Road</td>
<td>(972) 248-7515</td>
</tr>
<tr>
<td>Southwestern National Bank</td>
<td>1131 N. Jupiter Road</td>
<td>(972) 301-5998-5995</td>
</tr>
<tr>
<td>Third Coast Bank</td>
<td>1201 W. 15th St.</td>
<td>(972) 265-0063</td>
</tr>
<tr>
<td>Wells Fargo Bank</td>
<td>4975 Preston Park Blvd., suite 200</td>
<td>(972) 599-5393</td>
</tr>
<tr>
<td>POWELL</td>
<td>Powell State Bank</td>
<td>100 Carr St.</td>
</tr>
<tr>
<td>RICE</td>
<td>First State Bank</td>
<td>100 N. McKinney</td>
</tr>
<tr>
<td>RICHARDSON</td>
<td>BOK Financial</td>
<td>333 W. Campbell Road</td>
</tr>
<tr>
<td>East West Bank</td>
<td>275 W. Campbell Road, suite 111</td>
<td>(972) 889-6688</td>
</tr>
<tr>
<td>Golden Bank</td>
<td>301 S. Central Expressway</td>
<td>(972) 619-1206</td>
</tr>
<tr>
<td>Prosperity Bank</td>
<td>707 E. Arapaho</td>
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</tr>
<tr>
<td>Pavilion Bank</td>
<td>1200 W. Campbell Road</td>
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</tr>
<tr>
<td>Southwestern National Bank</td>
<td>1131 N. Jupiter Road</td>
<td>(972) 301-5998-5995</td>
</tr>
<tr>
<td>Texas Republic Bank</td>
<td>690 W. Campbell Road, suite 100</td>
<td>(972) 685-2044</td>
</tr>
<tr>
<td>Veritex Community Bank</td>
<td>1301 E. Campbell Road</td>
<td>(972) 707-3295</td>
</tr>
<tr>
<td>ROCKWALL</td>
<td>Lakeside National Bank</td>
<td>2805 Ridge Road</td>
</tr>
<tr>
<td>SHERMAN</td>
<td>Ameristate Bank</td>
<td>2410 Loy Lake Road</td>
</tr>
<tr>
<td>Independent Bank</td>
<td>300 E. Taylor</td>
<td>(903) 891-9999</td>
</tr>
<tr>
<td>Landmark Bank</td>
<td>720 E. Peyton St.</td>
<td>(903) 892-1800</td>
</tr>
<tr>
<td>SPRING</td>
<td>Woodforest National Bank</td>
<td>327 Rayford Road</td>
</tr>
<tr>
<td>STEPHENVILLE</td>
<td>Interbank</td>
<td>150 N. Harbin Drive</td>
</tr>
<tr>
<td>Texas Bank</td>
<td>998 Wolfe Nursery Road</td>
<td>(254) 965-3166</td>
</tr>
<tr>
<td>SULPHUR SPRINGS</td>
<td>Alliance Bank</td>
<td>100 W. Jefferson</td>
</tr>
<tr>
<td>City National Bank</td>
<td>1133 Mockingbird Lane</td>
<td>(903) 885-5432</td>
</tr>
<tr>
<td>Guaranty Bank &amp; Trust</td>
<td>919 Gilmer St.</td>
<td>(903) 885-3193</td>
</tr>
<tr>
<td>TERRELL</td>
<td>American National Bank of Texas</td>
<td>10 West Ave.</td>
</tr>
<tr>
<td>TEXARKANA</td>
<td>Regions Bank</td>
<td>2000 Richmond Road</td>
</tr>
<tr>
<td>TOM BEAN</td>
<td>First National Bank of Tom Bean</td>
<td>109 S. Britton</td>
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<tr>
<td>TRENTON</td>
<td>First National Bank of Trenton</td>
<td>106 Hamilton</td>
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<tr>
<td>TYLER</td>
<td>Altra Federal Credit Union</td>
<td>5523 Troup Highway</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Address</td>
<td>Phone Numbers</td>
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<tr>
<td>-----------</td>
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<td>---------------</td>
</tr>
<tr>
<td>American National Bank of Texas</td>
<td>102 W. Moore Ave. (800) 837-6584 or (972)524-3411</td>
<td></td>
</tr>
<tr>
<td>American State Bank</td>
<td>5202 Old Jacksonville Highway (903) 266-5565-5551</td>
<td></td>
</tr>
<tr>
<td>Bank of Tyler</td>
<td>3921 Old Jacksonville Highway (903) 266-2178</td>
<td></td>
</tr>
<tr>
<td>BTH Bank</td>
<td>6657 Old Jacksonville Highway (903) 252-1145</td>
<td></td>
</tr>
<tr>
<td>Citizens 1st Bank</td>
<td>2001 E. Southeast Loop 323 (903) 581-1900</td>
<td></td>
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<tr>
<td>Citizens National Bank</td>
<td>107 Market Square Blvd. (903) 525-7300 x7524</td>
<td></td>
</tr>
<tr>
<td>First Capital Bank &amp; Trust Co.</td>
<td>2212 S. Congress Ave. Austin (512) 326-9006</td>
<td></td>
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<tr>
<td>First Bank &amp; Trust</td>
<td>2211 Three Lakes Parkway (903) 534-0003</td>
<td></td>
</tr>
<tr>
<td>Prosperity Bank</td>
<td>1200 S. Beckham Ave. (903) 593-1767</td>
<td></td>
</tr>
<tr>
<td>Regions Bank</td>
<td>100 E. Ferguson (903) 730-0704 or (903) 504-1566</td>
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**FUNDING PROGRAMS**

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Live Oak Bank</td>
<td>214) 289-2536 paul.morenoliveoak.bank</td>
<td></td>
</tr>
<tr>
<td>Newtek</td>
<td>(212) 273-8273 <a href="mailto:staylor@newtekone.com">staylor@newtekone.com</a></td>
<td></td>
</tr>
<tr>
<td>ReadyCap Lending</td>
<td>(973) 577-4735</td>
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**WEATHERFORD**

<table>
<thead>
<tr>
<th>Bank Name</th>
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</thead>
<tbody>
<tr>
<td>Community National Bank &amp; Trust of Texas</td>
<td>1901 Wall St. (817) 599-4321</td>
<td></td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>101 College Park Drive (817) 598-2729 <a href="mailto:swoodring@ffin.com">swoodring@ffin.com</a></td>
<td></td>
</tr>
<tr>
<td>Plains Capital</td>
<td>101 Santa Fe Drive (817) 598-5410</td>
<td></td>
</tr>
<tr>
<td>Prosperity Bank</td>
<td>1111 Santa Fe Drive (817) 287-5757</td>
<td></td>
</tr>
<tr>
<td>Texas Bank Financial</td>
<td>901 Santa Fe (817) 596-9998</td>
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**WICHITA FALLS**

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
<th>Phone Numbers</th>
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<tbody>
<tr>
<td>American National Bank &amp; Trust</td>
<td>2732 Midwestern Parkway (940) 397-2341</td>
<td></td>
</tr>
<tr>
<td>First Capital Bank of TexasBank</td>
<td>2525 Kell Blvd., suite 100 (940) 763-2100</td>
<td></td>
</tr>
<tr>
<td>First Bank</td>
<td>4110 Kell Blvd. (940) 691-0000 x269</td>
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**Pilgrim Bank**

<table>
<thead>
<tr>
<th>Address</th>
<th>Phone Numbers</th>
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</thead>
<tbody>
<tr>
<td>4301 Jacksboro Highway (940) 763-2265</td>
<td></td>
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**WILLLOW PARK FIRST BANK**

<table>
<thead>
<tr>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>4100 E. I 20 Service Road (817) 598-2786 <a href="mailto:jmorath@ffin.com">jmorath@ffin.com</a></td>
<td></td>
</tr>
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**NATIONAL LENDERS**

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of the West</td>
<td>505 717-3356 bankofwest.com</td>
<td></td>
</tr>
<tr>
<td>Commonwealth Bank</td>
<td>(214) 970-1160 or (817) 996.0273 <a href="mailto:gt@fcbanking.com">gt@fcbanking.com</a></td>
<td></td>
</tr>
<tr>
<td>Live Oak Bank</td>
<td>(214) 289-2536 paul.morenoliveoak.bank</td>
<td></td>
</tr>
<tr>
<td>Newtek</td>
<td>(212) 273-8273 <a href="mailto:staylor@newtekone.com">staylor@newtekone.com</a></td>
<td></td>
</tr>
</tbody>
</table>

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**Participating Certified Development Companies**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone Numbers</th>
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</thead>
<tbody>
<tr>
<td>Alliance Lending Corp.</td>
<td>1150 S. Freeway Suite 215 Fort Worth (817) 871-6444</td>
<td></td>
</tr>
<tr>
<td>First Capital Bank of Wichita Falls</td>
<td>5030 Stone Lake Drive (940) 264-2246</td>
<td></td>
</tr>
<tr>
<td>First National Bank of Wichita Falls</td>
<td>3801 Fairway Blvd. (940) 687-3147</td>
<td></td>
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</tbody>
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**North Texas Certified Development Corp.**

<table>
<thead>
<tr>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1250 Capital of Texas Highway S., building 1, suite 600 Austin (214) 235-1280 or (972) 839-8819</td>
<td></td>
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</tbody>
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**Participating Microlenders**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCL of Texas</td>
<td>1322 Record Crossing Dallas (214) 217-8808</td>
<td></td>
</tr>
<tr>
<td>LiftFund Texas</td>
<td>7800 N. Stemmons Freeway, suite 120 Dallas (888) 215-2373</td>
<td></td>
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</tbody>
</table>

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**Small Business Resource Guide**
Resource One Business Services

All you need to get your ducks in a row.

- Business Checking/Savings
- Business Loans
- Business Credit Card
- Merchant Services
- Payroll Services

Contact your local Business Development Officer today!

RUBEN MEDINA
214.319.3159 • ruben.medina@r1cu.org

800.375.3674 • www.r1cu.org

PeopleFund
2801 Swiss Ave., suite 120
Dallas
(469) 998-0433 or
(888) 222-0017 x150
ruzuniga@peoplefund.org
peoplefund.org

GBC International Bank
(626) 243-1167
hcche@gbcib.com

Guaranty Bank & Trust
(903) 886-2274
mfreeman@gnty.com

First National Bank of Texas
(254) 355-4491
jesse.bro@1stnb.com

One World Bank
(972) 243-7775
john.shaver@oneworldbank.com

Spectra Bank
(817) 548-6804

Veritex Community Bank
(972) 713-1122
kwalker@veritexbank.com

Wallis Bank
(214) 716-4816
mak.kurani@wallisbank.com

World Trade Finance Inc.
(312) 443-8508
brush@world-trade-finance.com

Small Business Investment Companies

Blue Sage Capital II
114 W. Seventh St., suite 820
Austin
(512) 536-1901
bluesage.com

Dos Rios Partners–A
Dos Rios Partners
205 Wild Basin Road S., building 3, suite 100
Austin
(512) 298-0801
dosriospartners.com

Valesco Fund II
325 N. Saint Paul, suite 3700
Dallas
(214) 880-8690
valescoind.com

Byline Bank
(847) 805-9647
dbranco@bylinebank.com

Comerica Bank
(214) 504-8113
jbivie@comerica.com

Escalate Capital Partners SBIC III
300 W. Sixth St., suite 2230
Austin
(512) 651-2105
escalatecapital.com

Independent Bankers Capital Fund III
1700 Pacific Ave., suite 3660
Dallas
(214) 722-6200
ibcfund.com

LCM Healthcare Fund I
1717 Main St., suite 3370
Dallas
(917) 676-6742

Live Oak Venture Partners IA
805 Las Cimas Parkway, suite 125
Austin
(512) 413-5886
liveoakvp.com

Main Street Capital III
1300 Post Oak Blvd., eighth floor
Houston
(713) 350-6039
mainstcapital.com

Stellus Capital SBIC
4400 Post Oak Parkway, suite 2200
Houston
(713) 292-5414
stelluscapital.com

Valesco Fund II
325 N. Saint Paul, suite 3700
Dallas
(214) 880-8690
valescoind.com

Resource One Credit Union
32 U.S. Small Business Administration
Need Financing?
Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA’s Largest Financing Program
If you cannot get conventional financing and you meet the eligibility requirements, use a 7(a) loan to buy real estate, equipment or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

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

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

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

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

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

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

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

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

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

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

Need Financing?
Visit your local SBA office or lender to learn about these funding options.
Go Global with International Trade
Stabilize seasonal sales and become less dependent on any one market by exporting.

Expand your Market
Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating. You can:

• learn how to export
• participate in foreign trade missions and trade shows
• obtain services to support foreign market entry
• translate websites to attract foreign buyers
• design international marketing products or campaigns

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

MAX LOAN AMOUNT: $5 million
INTEREST RATE: $5 million
TERMS: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment.
GUARANTEE: up to 90%

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

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

MAX LOAN AMOUNT: $500,000
INTEREST RATE: typically not to exceed prime + 6.5%
TERMS: up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit
GUARANTEE: up to 90%
APPROVAL TIME: 36 hours or less

Help with Trade Barriers
If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.
Help with Trade Barriers

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

△ HOW THE SBA HELPED US SUCCEED

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

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

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

Do you work in one of these areas?

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

America’s Seed Fund

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

How it works

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

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

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

» The proof-of-concept stage typically lasts from 6-12 months, and provides from $100,000-$225,000
» The full R&D period lasts about 24 months, and typically provides $600,000-$1.5 million
How an SBIC works
Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

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

Participating agencies:
- Department of Agriculture
- Department of Commerce
  - National Institute of Standards and Technology
  - National Oceanic and Atmospheric Administration
- Department of Defense
- Department of Education
- Department of Energy
- Department of Health and Human Services
  - Centers for Disease Control
  - Food and Drug Administration
  - National Institutes of Health
- Department of Homeland Security
- Department of Transportation
- Environmental Protection Agency
- NASA
- National Science Foundation

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

For more information, visit sba.gov and click on Funding Programs and then Investment Capital. Visit sbirroadtour.com and follow us @SBIRgov to learn about this annual national program and related events connecting tech entrepreneurs to the country’s largest source of early stage funding, providing over 5,000 new awards annually.
Angus beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and

How I Did It

Smiling After the Storm

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

written by Jess Walker

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

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Smiling After the Storm

written by Jess Walker

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

**Challenge**

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

**Solution**

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

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**What to do after a Disaster Declaration**

After a disaster is declared by the President

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

**Express Bridge Loan Pilot Program**

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

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

After a disaster is declared by the SBA

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

Information you need to get started:
- address of damaged residence or business and contact information
- insurance information, including type of insurance, policy numbers, and amount received
- household and/or business income
- description of disaster-caused damage and losses

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**Once safety and security needs are met,** the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded. For information visit sba.gov/disaster.
DISASTER ASSISTANCE

Keep in mind

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

Get Ready

The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, flooding, power outages, and severe winds/tornadoes. Spanish materials are available.

Don’t Wait

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

Benefit

For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she’d like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. “My whole life is this. I’ve always felt a love for business ownership,” Stephanie says. “That drive keeps you going.”
American Momentum Bank is here for you. We offer creative financing solutions to support our local business community during these challenging times. As a Preferred SBA (Small Business Administration) Lender, we originate, underwrite and approve loans directly on behalf of the SBA, resulting in quick decisions, approvals and closings.

Oscar J. Hernandez
SBA Business Development Officer III
(972) 742-1695
ohernandez@americanmomentum.bank

americanmomentum.bank

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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Surety Bonds

SBA-backed surety bonds help small businesses succeed.

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

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

How surety bonds work
Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

Is the program right for you?
Small businesses that often come to the SBA for surety bonds:

» startups and firms in business less than three years

» businesses with credit issues or internally prepared financial statements

» those who cannot secure bonding through regular commercial channels

» subcontractors with a desire to establish their own bonding as a prime contractor

» those wishing to increase their current bonding limits

▲ HOW THE SBA HELPED ME SUCCEED
With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about $30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.
Need a surety bond guarantee fast?

For contracts under $400,000, the process is streamlined using the SBA QuickApp program.

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

Ready to start?

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

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

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

Office of Surety Guarantees
(202) 205-6540

For all contracts and subcontracts up to $6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to $10 million, the SBA makes a guarantee if it’s in the best interest of the government.

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

Taking the Helm

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

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

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

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

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

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

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

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

1. Consult your local Small Business Development Center (see page 10) or Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.

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

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

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

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

6. Register with the System for Award Management (sam.gov).

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

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Small businesses power our economy.

The SBA powers small businesses.

During these uncertain times, we’re still here for you. Whether you’re in need of financial assistance or reworking your business plan, SBA has your back... because small business is our business.

Contact sba.gov/tx/dallas to learn how to move your business forward with confidence.
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
James Walsh | 281-794-0065 | jwalsh@northtexascdc.com
Sarah Rega | 972-658-5861 | srega@northtexascdc.com
Richard Grimes | 469-543-9337 | rgrimes@northtexascdc.com
Cheryl Kizer | 409-656-1115 | ckizer@northtexascdc.com

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HOW THE SBA HELPED ME SUCCEED

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

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

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

8(a) Business Development Program

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

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

- be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged
- demonstrate at least a two-year track record and have potential for continued success
- have a net worth and an adjusted gross income of less than $250,000 and assets under $4 million

Socially disadvantaged: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, native Americans, Alaska natives, native Hawaiians, Hispanic Americans, Asian Pacific Americans, and subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been
By the Numbers
The U.S. government is the largest single purchaser of goods and services in the world awarding over $500 billion in prime contracts annually, 23% is set aside for small businesses.

What types of small businesses benefit?
- 5% are small & disadvantaged
- 5% are women owned
- 3% are HUBZone certified
- 3% are service-disabled veteran owned

impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:
- You are assigned an SBA professional to help coordinate business development assistance.
- You could be awarded an 8(a) sole-source contract up to $4 million for goods and services, $7 million for manufacturing, exceptions apply.

What is an 8(a) sole-source contract? A direct awarding of a contract to an 8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

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

Woman-Owned Small Business Certification
Here’s how to get certified so you can more easily compete for government contracts.

1. Make sure you’re eligible
- The business must be owned and controlled by one or more women who are U.S. citizens.
- A woman must hold the highest officer position.
- Women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, the business owner and/or manager must also meet certain income and asset requirements. Find out more at sba.gov/wosb.

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

3. Certify
- Submit your documents to certify.sba.gov. The SBA will offer free certification starting in late summer 2020. Or obtain certification from one of the SBA’s approved third-party certifiers (which costs a fee):
  - El Paso Hispanic Chamber of Commerce
  - National Women Business Owners Corp.
  - U.S. Women’s Chamber of Commerce
  - Women’s Business Enterprise National Council

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

5. Search the database
- Search beta.sam.gov for your new business opportunity. You must receive your certification prior to submitting an offer on a contract set aside for a woman-owned small business.
office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

» You must be certified as a small business within your NAICS industry classification (naics.com).

» Mentors and proteges must be organized for profit or as an agricultural cooperative.

» Mentors cannot own more than 40% equity in the protege’s business.

» An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

HUBZone
Businesses located in historically underused business zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

» be owned and controlled by U.S. citizens, a community development corporation, an agricultural cooperative, Indian tribal government, Alaska native corporation, or a native Hawaiian organization

» have a principal office located in a HUB-Zone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, maps.certify.sba.gov/hubzone/map, to see if you qualify.

» have at least 35% of your employees living in a HUBZone

Service-Disabled Veterans
If you’re a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA’s Office of Veterans Business Development, sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.

Get Expert Contracting & Certification Help
Federal contracting can be complex, but you don’t have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov) and see if you’re eligible for any small business certifications and/or programs. Visit sba.gov/localassistance to find one-on-one counseling that is free or low cost. (see page 10).

Procurement Technical Assistance Center
Cross Timbers PTAC at the Center for Innovation
Director Gregory James
202 E. Border St., suite 323
Arlington
(817) 272-5978
uta.edu/crosstimbers

Regional/State Contracting Programs

Statewide Historically Underutilized Business Program certification
Texas Comptroller of Public Accounts
1711 San Jacinto Blvd.
Austin
(512) 463-5872 or (888) 863-5881
comptroller.texas.gov/purchasing/vendor/hub

Airport Concessionaire Disadvantaged Business Enterprise; Disadvantaged Business Enterprise; Minority Business Enterprise; Women Owned Business Enterprise certifications
North Central Texas Regional Certification Agency
624 Six Flags Drive, suite 100
Arlington
(817) 640-0606 x25
nctca.org

Disadvantaged Business Enterprise certification
Texas Unified Certification program
Texas Department of Transportation
125 E. 11th St.
Austin
(800) 558-9368
txdot.gov/inside-txdot/division/civil-rights/tucp.html

Minority Business Enterprise; State of Texas HUB; Small Business Enterprise certifications
Supplier Diversity Program Private Section Programs
Dallas/Fort Worth Minority Supplier Development Council
8288 N. Stemmons Freeway, suite 550-B
Dallas
(214) 920-2436
dfwmsdc.org/me-certification.html

Women Business Enterprise; Women Owned Small Business; State of Texas HUB certifications
Women Business Council–Southwest
5605 N. MacArthur Blvd., suite 220
Irving
(817) 299-0566 or toll free (866) 451-5997
wbcsouthwest.org/contact
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