



U.S. Small Business  
Administration

UTAH EDITION 2019-2020

# Small Business

RESOURCE GUIDE



# GROW YOUR BUSINESS IN UTAH



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Utah Edition 2019-2020



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**ON THE COVER** Clockwise from top: Downtown Georgetown, Denise Chambers/Colorado Tourism Office; Duc Tran, Seattle, courtesy of the SBA; Maroon Bells, Photo by Mike Scheid on Unsplash; Margot Adam Langstaff and Elisa Hamill, photo courtesy of LifeHealth; Rebecca Fyffe, Chicago, Illinois, ABC Humane Wildlife Control & Prevention Inc.; 21 Short Stop, Georgia, courtesy of SBA

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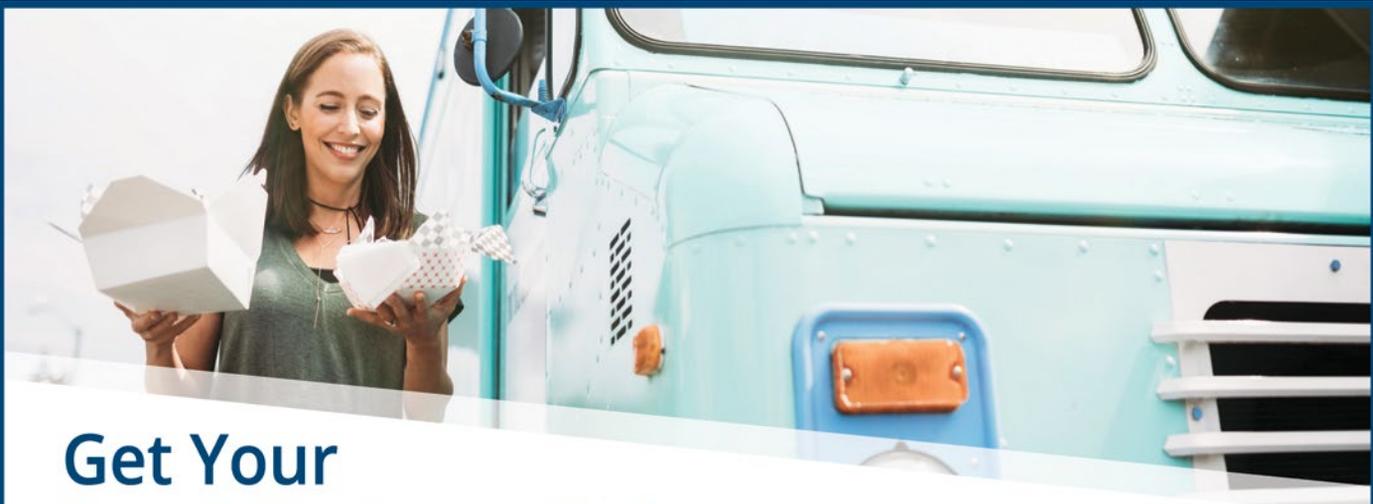


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WBCUtah.org  
Offices in Salt Lake City & Cedar City



The WBCUtah is a 501(c)(3) nonprofit organization funded in part through a Cooperative Agreement with the U.S. Small Business Administration.

Small businesses **power** our economy.

The SBA **powers** small businesses.

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

Stop by your local SBA office or visit [SBA.gov](http://SBA.gov) to learn how you can move your business forward with confidence.



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utahgeneral@sba.gov

**sba.gov/ut**

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## District Director Letter

**W**elcome to the 2019-2020 edition of the U.S. Small Business Administration's Utah *Small Business Resource Guide*. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, and recover after a disaster. The SBA Utah District Office works with an extensive network of business advisers and lenders to help Utah's 290,000 small businesses at every stage of development.

Across Utah in the last year, we empowered the state's small businesses to:

- Find an ally, advocate or mentor via our SBA Resource Partners, which includes SCORE chapters, Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access over \$603 million in SBA-guaranteed loans using 74 local banks, credit unions, certified development companies, and microlenders. As a result, these businesses hired thousands of new employees, bought needed equipment, and built/renovated facilities.
- Gain more than \$200 million in federal contracting awards.

Utah is no. 1 in the nation for SBA dollars lent per capita to small business owners. Stay up to date on SBA events near you and get valuable Utah business information by following us on Twitter @SBA\_Utah. Register for email updates at [sba.gov/updates](https://sba.gov/updates). Use this guide to power your entrepreneurial dream here in Utah.

Sincerely,

**Marla Trollan**  
Utah District Director  
U.S. Small Business  
Administration



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# LOCAL BUSINESS ASSISTANCE

## Bitten by the Business Bug

How SBA-backed loans helped one woman turn a flagging pest control business into an ever-expanding enterprise.

WRITTEN BY ZACK HAROLD



**R**ebecca Fyffe first worked at ABC Humane Wildlife Control & Prevention Inc., a pest control business in suburban Chicago, Illinois, for a college summer job. She was on a different career path when she got a call from her old employer. The president of ABC needed to take a medical sabbatical, and the company wanted Fyffe to take over in his absence. Fyffe had studied public policy, pre-law, and epidemiology in addition to university-level research on pesticides. Not content with just keeping the seat warm, Fyffe began making improvements to the company's operations during her year at the helm. "Because of that I was made CEO," she says. That was in 2001. Fyffe was just 25 years old, the youngest pest control company CEO in the nation and one of only a few women in a business dominated by men.

She continued to look for ways to grow the company. At the time, ABC focused its efforts solely on nuisance wildlife control. Fyffe saw a lucrative opportunity in urban bird management. She had long been concerned about pigeons. Growing up, one of her young cousins contracted encephalitis from pigeon droppings, which led to epilepsy, blindness, and eventually death. Fyffe studied the birds and how to mitigate their threat, which brought her to the conclusion that improvements could be made in urban pigeon control. She found more effective solutions were needed to make the mitigation material more durable for city use. Fyffe knew she could do better, but to get the new venture off the ground, ABC needed to borrow money to invest in training, equipment, and insurance. The company was hesitant to take on the financial risk, so Fyffe offered an alternative solution: allow her to launch a new company that would specialize in pigeon management. She would run that company in addition to her duties at ABC.

She launched Landmark Pest Management in 2010 with four employees. Fyffe still needed to borrow money, which would be more difficult now that she didn't have an established business standing behind her. Thanks to workshops hosted by the SBA-supported Women's Business Development Center, Fyffe applied for an SBA-backed 7(a) loan through Chase Bank. A conventional loan would have allowed her to mortgage the warehouse facility she needed, but nothing more.

"We would have maxed out our ability to borrow," Fyffe says. "That would not have worked for our business." Because of SBA backing, Chase was willing to offer Fyffe a larger line of credit, which allowed her to get the warehouse as well as the uniforms, tools, and materials she needed. "We couldn't have done it without the SBA," she says.

Landmark established its reputation from its first contract, installing netting on a bridge project in Chicago. This bridge became the Chicago Transit Authority's showpiece for bird control. Within two years, Landmark was one of the main companies providing bird deterrent systems in Chicago. Fyffe used the money she made to purchase ABC and merge the two companies in 2012.



LANDMARK PEST MANAGEMENT



LANDMARK PEST MANAGEMENT

“

We couldn't have done it without the SBA.”

**Rebecca Fyffe**

Founder

Landmark Pest Management

The company has grown to 85 employees with 50 trucks on the road every day, working alongside the biggest construction firms in the country. Still, Fyffe challenges herself by finding ways to expand the company. In addition to its work in Illinois, Landmark does business in Michigan, Indiana, and Missouri. Fyffe is considering expansion to California and New York.

Landmark has continued to use its science-based methodology and proprietary technology to expand its offerings. The company is a leader in bedbug science, pioneering a special DNA test to detect infestations with a relatively small sample. Fyffe's team is also testing a new nontoxic fungi spore that could be used to kill the pests. The company's fastest growing sector is food production applications. Inspectors shut down factories if they find a pest, even if the animal has already been caught in a trap. Fyffe's company developed a trap that is equipped with sensors that allow Landmark to dispatch technicians as soon as a pest is captured. Although Fyffe has used conventional loans for these expansions, she credits her first SBA-backed loan and her Women's Business Development Center guidance with teaching her how to craft a growth plan and pitch ideas to lenders.

“We might not have been able to access that without the SBA,” she says.

# SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you realize it. Our SBA Resource Partners extend our reach, offering free or low-cost mentoring, counseling, and training to help you start-up and thrive at all stages of the business life cycle.

There are more than

**300 SCORE chapters**

**980 Small Business Development Centers**

**100 Women's Business Centers**

**20 Veterans Business Outreach Centers**

## SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation's largest network of volunteer business mentors. These business executives share real-world knowledge for no cost and to fit your busy schedule. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit [sba.gov/score](https://sba.gov/score) to start working on your business goals.

## SMALL BUSINESS DEVELOPMENT CENTERS

Realize your dream of business ownership and then remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free or low-cost one-on-one counseling and training on topics like marketing, regulatory compliance, technology development, and international trade. Connect with an SBDC adviser at [sba.gov/sbdc](https://sba.gov/sbdc).

## WOMEN'S BUSINESS CENTERS

Women entrepreneurs receive essential business 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 their business. For your nearest Women's Business Center, visit [sba.gov/women](https://sba.gov/women).

## VETERANS BUSINESS OUTREACH CENTERS

Veteran and military entrepreneurs receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, [sba.gov/vboc](https://sba.gov/vboc). These are also the places to receive procurement guidance, which can help your business better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.

# Our Local SBA Resource Partners

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



## SCORE

Visit [sba.gov/score](https://sba.gov/score) to start working on your business goals.

### Salt Lake Chapter

SLCC Miller Campus  
MCPC building  
9690 S. 300 West, room 201 D  
Sandy  
(801) 957-5453  
[saltlake.score.org](https://saltlake.score.org)

### Central Utah branch office

815 W. 1250 South, room 115  
Orem  
(801) 957-5453  
[centralutah.score.org](https://centralutah.score.org)

### Southern Utah branch office

1071 E. 100 St. South  
University Plaza, building C  
St. George  
(801) 957-5453  
[southernutah.score.org](https://southernutah.score.org)

### Northern Utah branch office

1410 N. 1000 West, room 1901  
Bridgerland Applied Technology College West Campus  
Logan  
(801) 957-5453  
[northernutah.score.org](https://northernutah.score.org)

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

# Small Business Development Centers

## SBDC Brigham City

Utah State University  
195 W. 1100 South, room 170  
(435) 919-1296

## SBDC Cedar City

Southern Utah University  
510 W. 800 South  
(435) 865-7707

## SBDC Ephraim

Snow College  
151 S. Main St.  
(435) 283-7376

## SBDC Kaysville

Davis Applied Technology College  
450 S. Simmons Way  
(801) 643-0424

## SBDC Logan

Utah State University  
1770 N. Research Parkway, suite 140  
North Logan  
(435) 797-3303

## SBDC Moab

USU San Juan Campus  
125 W. 200 South, building B, suite 123  
(435) 259-7432

## SBDC Ogden City

Weber State University  
2314 Washington Blvd., room 211  
(801) 626-7232

## SBDC Orem

Utah Valley University  
815 W. 1250 South, MS 239  
BRC Building, room 106  
(801) 863-8230

## SBDC Price

Utah State University  
420 N. 300 East  
(435) 613-5443

## SBDC Richfield

Snow College  
800 W. 200 South, room 155W  
(435) 893-2252

## SBDC St. George

Burns North Offices  
255 University Ave.  
(435) 879-4397

## SBDC Sandy

Salt Lake Community College  
MCPC 200  
9750 S. 300 West  
(801) 957-5441

## SBDC Tooele

Tooele Technical College  
88 S. Tooele Blvd.  
(435) 248-1892

## SBDC Vernal

Utah State University Extension Office  
320 N. Aggie Blvd.  
(435) 722-1779

# Women's Business Centers

For your nearest Women's Business Center, visit [sba.gov/women](http://sba.gov/women).

## Women's Business Center of Utah

Executive Director Anne Marie Wallace  
175 E. 400 South, suite 600  
Salt Lake City  
(801) 328-5046  
[annmarie@wbcutah.com](mailto:annmarie@wbcutah.com)  
[wbcutah.org](http://wbcutah.org)

## Northern Women's Business Center of Utah

Program Director Robbi Richter  
175 E. 400 South, suite 600  
Salt Lake City  
(801) 328-5052  
[robbi@wbcutah.com](mailto:robbi@wbcutah.com)  
[wbcutah.org](http://wbcutah.org)

## Southern Women's Business Center of Utah

Program Director Debbie Drake  
510 West 800 South  
Cedar City  
(435) 586-4234  
[debbie@wbcutah.com](mailto:debbie@wbcutah.com)  
[wbcutah.org](http://wbcutah.org)

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



# 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](http://sba.gov/vboc). This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

SBA Veterans Business Development Officer Ian Lorenzana  
(801) 524-3218

Director Dustin Frost  
Big Sky Economic Development  
222 N. 32nd St., suite 200  
Billings, MT  
(406) 869-8411  
[dustin@bigskyeda.org](mailto:dustin@bigskyeda.org)



# Your Advocates

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

## Advocacy

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

### Your advocate helps with these small business issues:

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

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

## Ombudsman

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

### The ombudsman's office helps you:

- » resolve regulatory disputes with federal agencies
- » reduce unfair penalties and fines

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at [sba.gov/advocacy](https://sba.gov/advocacy).

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

- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

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

To submit a comment or complaint through the online form, visit [sba.gov/ombudsman/comments](https://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.



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

COURTESY OF THE SBA

# How to Start a Business in Utah

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 the applicable regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

## Market Research

Need to do research on your clients and location? The Utah SBDC network provides assistance and conducts research for entrepreneurs and small business owners looking for manufacturers and source suppliers for their products.

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

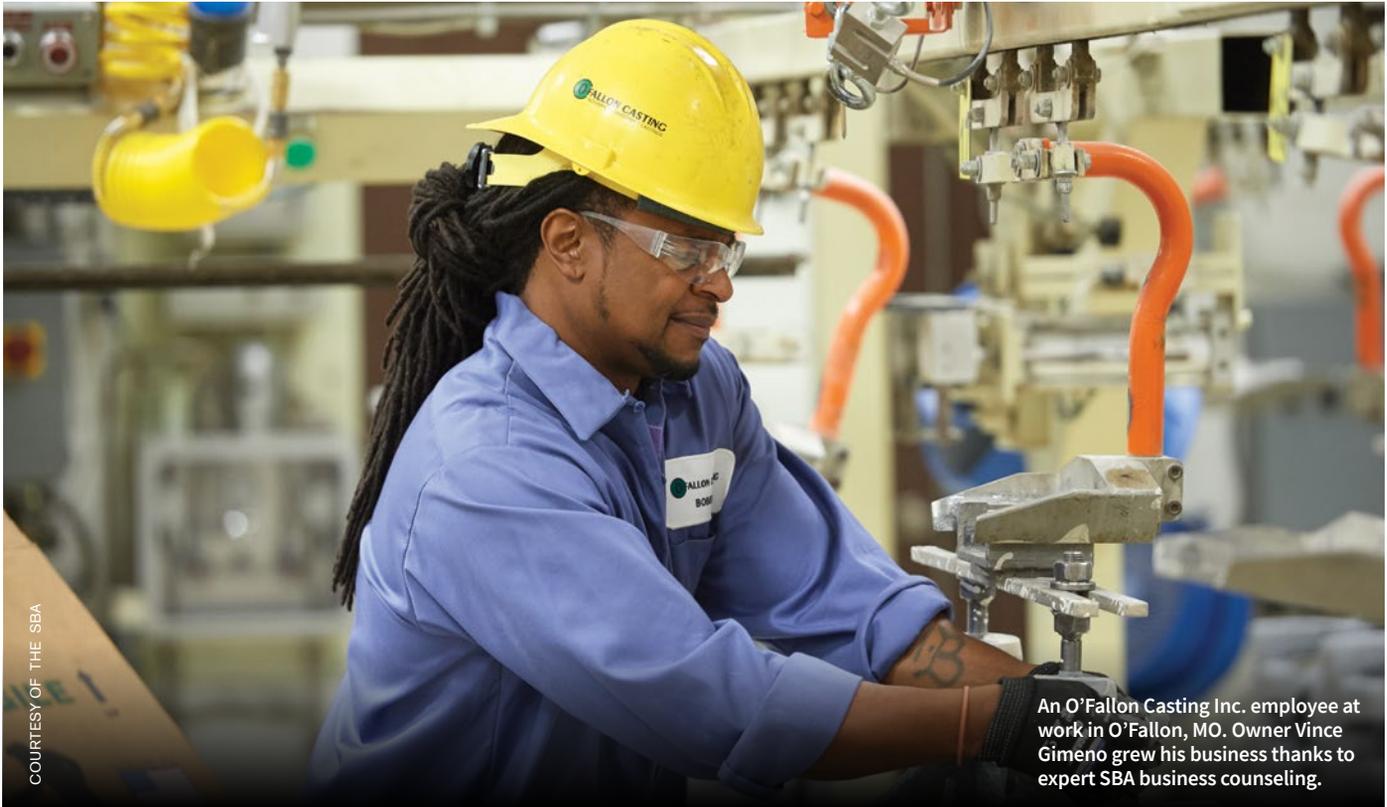
Register your business name with the county clerk where your business is located. If you're a corporation, also register with the state.

### » Division of Corporations and Commercial Code

Heber Wells Building  
160 E. 300 South, second floor  
Salt Lake City  
(801) 530-4849  
[corporations.utah.gov](http://corporations.utah.gov)

## Taxes

As a business owner, you should know your federal tax responsibilities and make some basic business decisions to



COURTESY OF THE SBA

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.

comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, [go.usa.gov/xPpxYR](https://www.irs.gov/xPpxYR), offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

Whether you are a new or an experienced business owner, there are new tax law changes that may affect your business. As the IRS works to implement the Tax Cuts and Jobs Act, signed into law December 2017, you can access the latest information on [irs.gov/tax-reform](https://www.irs.gov/tax-reform) to better understand the new tax law implications and how they affect your bottom line.

- » **Utah State Tax Commission**  
210 N. 1950 West, Salt Lake City  
(801) 297-2200  
[tax.utah.gov](https://tax.utah.gov)

## Social Security

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

## Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through [uscis.gov/i-9](https://uscis.gov/i-9)

**central.** For forms, call (800) 870-3676, for the employer hotline, call (888) 464-4218 or e-mail [I-9central@dhs.gov](mailto:I-9central@dhs.gov).

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

## Health & Safety

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

- » **Utah Labor Commission - Occupational Safety and Health Division**  
Consultation and Education Services  
(801) 530-6855  
[consultation-program@utah.gov](mailto:consultation-program@utah.gov)

## Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit [healthcare.gov/small-businesses/employers](https://www.healthcare.gov/small-businesses/employers).

- » **Utah Labor Commission**  
160 E. 300 South, third floor, Salt Lake City  
(801) 530-6800

» **Utah Department of Workforce Services**

Downtown metro office  
720 S. 200 East, Salt Lake City  
(801) 526-9850  
Provo center  
1550 N. 200 West  
(801) 342-2600  
[jobs.utah.gov](http://jobs.utah.gov)

## Environmental Regulations

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

» 195 N. 1950 West, Salt Lake City  
(801) 536-4400

## Disability Compliance

For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit [ada.gov](http://ada.gov).

## Child Support

Employers are essential to the success of the child support program and are responsible for collecting 75 percent of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. "A Guide to an Employer's Role in the Child Support Program" is available at the Office of Child Support Enforcement's website at [acf.hhs.gov/programs/css](http://acf.hhs.gov/programs/css) > **employer responsibilities**. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to [employerservices@acf.hhs.gov](mailto:employerservices@acf.hhs.gov).

» **ORS Child Support Services**

Ogden  
2540 Washington Blvd.  
Salt Lake City  
515 E. 100 South  
Provo  
150 E. Center St.  
St. George  
33 N. 100 West, suite 100

## Intellectual Property

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

## Patents and Trademarks

For information and resources about U.S. patents and federally registered trademarks visit [uspto.gov](http://uspto.gov) or call the U.S. Patent and Trademark Office Help Center at (800)786-9199. The Rocky Mountain Regional Office in Denver, Colorado, serves Colorado, Idaho, Kansas, Montana, Nebraska, North Dakota, South Dakota, Utah, and Wyoming, [uspto.gov/denver](http://uspto.gov/denver).

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

There are three types of patents:

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state. For information visit [uspto.gov/inventors](http://uspto.gov/inventors).

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

» **Idaho Secretary of State**

450 N. Fourth St.  
Boise  
State Trademark Information Hotline  
(703) 308-9000  
[sos.idaho.gov](http://sos.idaho.gov)

## Copyrights

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

» **U.S. Copyright Office**

U.S. Library of Congress  
James Madison Memorial Building  
101 Independence Ave. Southeast, Washington, DC  
(202) 707-3000 or toll free (877) 476-0778  
[copyright.gov](http://copyright.gov)

# Chambers of Commerce

## American Fork

(801) 756-5110  
workamericanfork.com

## Box Elder & Brigham City

(435) 723-3931  
tremontoncity.org  
boxelderchamber.com

## Brian Head

(435) 677-2810

## Cache & Logan

(435) 752-2161  
cachechamber.com

## Carbon County

(435) 637-2788  
carboncountychamber.net

## Cedar City area

(435) 586-4484  
cedarcitychamber.org

## West Valley City

(801) 977-8755  
chamberwest.com

## Davis & Kaysville

(801) 593-2200  
davischamberofcommerce.com

## Draper

(801) 553-0928  
draperchamber.com

## Fillmore

(435) 743-7803

## Heber Valley

(435) 654-3666  
gohebervalley.com

## Hurricane

(435) 635-3402  
hvchamber.com

## Kanab

(435) 644-5033  
kanabchamber.com

## Lehi

(801) 901-6664  
lehiareachamber.com

## Magna

(801) 250-5690  
magnachamber.com

## Moab area

(435) 259-7814  
moabchamber.com

## Monticello

(435) 587-2271  
monticelloutah.org

## Murray

(801) 263-2632  
murraychamber.org

## Ogden & Weber

(801) 621-8300  
ogdenweberchamber.com

## Park City

(800) 453-1360  
visitparkcity.com

## Payson Santaquin area

(801) 465-2634  
paysonSantaquinarea.com

## Pleasant Grove

(801) 960-5936  
pglindonchamber.org

## Richfield

(435) 896-4241  
richfieldareachamber.com

## St. George

(435) 628-1658  
stgeorgechamber.com

## Salt Lake City

(801) 364-3631  
slchamber.com

## Sandy

(801) 566-0344  
sandychamber.com

## South Jordan

(801) 253-5200  
southjordanchamber.org

## South Salt Lake

(801) 466-3377  
sslchamber.com

## Southwest Valley

(801) 280-0595  
swvchamber.org

## Spanish Fork Salem area

(801) 798-8352  
spanishfork-chamber.com

## Springville area

(801) 491-7830  
springville-mapleton.org

## Tooele

(435) 882-0690  
tooelechamber.com

## Utah African-American Chamber

(385) 274-7745  
uaacc.org

## Utah Hispanic Chamber

(801) 532-3308  
utahhcc.com

## Utah Valley

(801) 851-2555  
thechamber.org

## Vernal

(435) 789-1352  
vernalchamber.com

## West Jordan

(801) 970-3671  
westjordanchamber.com

# Utah Export Assistance Center

350 S. Main St.  
Salt Lake City  
(801) 524 3091  
Shelby Daiek  
shelby.daiek@trade.gov

# Economic Development

## Bear Lake

(435) 946-2198

## Box Elder County

(435) 734-3331

## Cache County

(435) 752-2161

## Carbon

(435) 636-3295

## Daggett County

(435) 784-3218

## Davis County

(801) 451-3278

## Duchesne County

(435) 738-1100

## Emery County

(435) 381-5576

## Garfield County

(435) 676-1157

## Moab

(435) 259-5121

## Cedar City, Iron County

(435) 586-2770

## Juab County

(435) 623-3400

## Millard County

(435) 864-1400

## Piute County

(435) 577-2949

## Salt Lake County

(801) 468-2221

[upgrade.slco.org](http://upgrade.slco.org)

## San Juan County

(435) 587-3235

## Sanpete County

(435) 835-4321

## Sevier County

(435) 893-0454

## Summit County

(435) 649-6100

## Tooele County

(435) 843-4792

## Trade Adjustment Assistance Center

(303) 499-8222

## Uintah County-Vernal City

(435) 781-6767

## USDA Rural Development

125 S. State St., room 4311, Salt Lake City

(801) 524-4321

[rd.usda.gov/ut](http://rd.usda.gov/ut)

## Utah County

(801) 863-7546

## Utah Governor's Office of Economic Development

(801) 538-8680

## Wasatch County

(435) 671-6690

## Washington County

(435) 634-5700

## Wayne County

(435) 691-0173

## Weber County

(801) 399-8414

## West Jordan

(801) 256-2290

# COMMERCIAL LENDING EXPERTS

## SBA PREFERRED LENDER

- LOW INTEREST SBA LOANS
- COMMERCIAL REAL ESTATE LOANS
- MERCHANT SERVICES
- BUSINESS VISA REWARDS CARDS
- BUSINESS CHECKING
- GOLDENWEST INSURANCE SERVICES



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Vice President, Business Lending  
801.337.8342 • [dbeckett@gwcu.org](mailto:dbeckett@gwcu.org)



# Write your Business Plan

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



## Business plans help you run your business

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

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

## Pick a business plan format that works for you

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

## Which business plan format is right for you?



### Traditional Business Plan

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



### Lean Startup Plan

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



# TRADITIONAL BUSINESS PLAN FORMAT

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

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

## Executive Summary

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

## Company Description

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

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

## Market Analysis

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

## Organization and Management

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

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

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

## Service or Product Line

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

## Marketing and Sales

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

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen.

You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

## Funding Request

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

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

## Financial Projections

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

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

Provide a prospective financial outlook for the next five years.

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

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

## Appendix

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

## TRADITIONAL BUSINESS PLAN CHECKLIST

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

## LEAN STARTUP PLAN FORMAT

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

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

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

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

### Key Partnerships

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

### Key Activities

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

### Key Resources

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

### Value Proposition

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

### Customer Relationships

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

### Customer Segments

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

### Channels

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

### Cost Structure

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

### Revenue Streams

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

**Want to see an example of a business plan?**

View examples of both business plan formats at [sba.gov/business-guide/plan/write-your-business-plan-template](https://sba.gov/business-guide/plan/write-your-business-plan-template)

## LEAN STARTUP PLAN CHECKLIST

- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams

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

**Benjamin Franklin**

# Programs for Entrepreneurs

SBA's Emerging Leaders program helps grow businesses.

Business executives looking for their next educational opportunity will find it in the SBA's Emerging Leaders program.

Participants in the intense seven-month Emerging Leaders entrepreneurship program are selected through a competitive process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions. Emerging Leaders graduates have reported gaining more than \$300 million in new financing and securing over \$2.16 billion in government contracts. For information about the Emerging Leaders program, visit [sba.gov/emergingleaders](https://sba.gov/emergingleaders).



## Online Resources for Entrepreneurs

Find free short courses and learning tools to start and grow your small business at [sba.gov/learning](https://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
- small business legal requirements
- small business financing options
- digital and traditional marketing to win customers
- disaster recovery
- cyber security and crime prevention



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



Jack Goodison, a veteran, grew his business in North Kingstown, Rhode Island, J. Goodison Co., with the help of an SBA-guaranteed 504 loan.

# Programs for Veterans

Members of the military community can start and grow their small business with the help of SBA programs.

## Need entrepreneurship training?

Entrepreneurship training is available through the SBA's programs for veterans, [sba.gov/veterans](https://sba.gov/veterans), at military installations around the world. These programs are open to active duty service members, those transitioning out of service, National Guard and Reserve members, veterans of all eras, and military spouses. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs.

Veterans Business Outreach Centers, [sba.gov/vboc](https://sba.gov/vboc), provide business training and counseling to those interested in starting, purchasing, or growing a small business.

Boots to Business is an entrepreneurial education and training program offered by the SBA as part of the Department of Defense's Transition Assistance Program. Service members transitioning out of active duty and military spouses are eligible for Boots to Business.

During the course, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations that host the Transition Assistance Program,

both in and out of the contiguous United States.

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

Register for either program at <https://sbavets.force.com>.

If you're a service-disabled veteran or a spouse, the SBA's Service-Disabled Veteran Entrepreneurship Training Program provides guidance on starting or growing your small business, visit [sba.gov/ovbd](https://sba.gov/ovbd).

## Interested in doing business with the government?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting opportunities can receive training through the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans: VIP Start, VIP Grow, and VIP International.

- » VIP Start is for companies wanting to enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.
- » VIP Grow is the core curriculum which assists companies in developing strategies to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.
- » VIP International is for companies that want to enter or expand their federal and commercial contracting opportunities overseas.

## Loan Fee Relief

To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. To learn more, contact your local SBA district office or ask your SBA Lender about the Veterans Advantage program, [sba.gov/loans](https://sba.gov/loans).

Learn about the Service-Disabled Veteran-Owned Small Business certification program on page 49.

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

Ask your local SBA district office or lender about the Military Reservist Economic Injury Disaster Loan program. If you meet the eligibility requirements, you may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve.

# Vivien and Fernanda Böhme

FOUNDERS/CO-OWNERS, BÖHME

*Sandy, UT*

**After starting up their first boutique for Utah women, Vivien and Fernanda Böhme successfully took their fashion chain across the Mountain West.** When they recently decided to expand with affordable business financing, they turned to the SBA.

The sisters bootstrapped their first store, constructing their own displays and working around the clock until they could hire employees. Vivien and Fernanda focused on their customers—Utah women looking for stylish yet modest clothing. The sisters also invested in a strategic plan that used email marketing and eCommerce to boost their brand. Financial success driven by social media and web traffic catapulted them into the national spotlight.

- **What challenge did you have?** When we started up our first boutique in the Murray, Utah mall, we really were running on a dream and prayers. We used a personal credit card to fund us in the early days. We also sacrificed family time to make it work. Our family, originally from Rio De Janeiro, Brazil, became integral to our success. Although we had tremendous growth, in both 2012 and 2013 Böhme made the Inc. magazine list of the fastest-growing privately held companies in the country, we didn't want to rely on costly personal credit to expand our business. We learned a hard lesson during the Great Recession, when Vivien's finances were hit hard by a real-estate deal that went bad.
- **What was the SBA solution?** Our local SBA specialists helped us find financing that was smarter for us. We were able to take advantage of the SBA-backed 7(a) loan program. In 2018, we qualified for a loan of \$548,000, financed by Zions Bank. Our SBA Lender worked with us to secure a low interest rate and terms that worked best for our business. Because of the SBA guarantee, we were able to qualify for an amount that we needed to continue our business expansion.
- **What benefit did this have for you?** Today we operate a booming online store and 16 boutiques across the Mountain West and Midwest. The Böhme chain has been featured in Inc., the Wall Street Journal, Forbes, and Cosmopolitan. In 2018, the Salt Lake Tribune named Böhme as one of the top places to work. Because we have been so successful, we've been able to give back to our communities through a cause that we really care about—shelters for battered women. Böhme is a confident woman-owned business that has succeeded in hiring and advancing other women.



COURTESY OF BÖHME

**“  
Because of the SBA guarantee, we  
were able to qualify for an amount  
that we needed to continue our  
business expansion.”**

**Fernanda and Vivien Böhme**  
Founders/ Co-Owners, Böhme



# We're Builders at Heart

Building a successful business is no easy feat. You're responsible for managing financing, cashflow, hiring, payroll, taxes—all of which are areas that are challenging enough on their own before you take into account the efforts required to find and retain profitable customers.

Whether your business is creating products or offering services, you'll need to build your brand and find a way to reach your most valuable customers and prospects.

Like you, we're builders at heart. At Facebook, we've built a company that connects billions of people around the world. Our teams are constantly iterating, solving problems and working together to empower people to build community and connect to one another in meaningful ways.

We've also built powerful tools that help millions of small businesses to expand their reach, find new customers, and subsequently drive transactions and build lasting relationships with them.

For example, Lloyd Taco, a food truck and restaurant company based in Buffalo, New York, built their business from scratch using a Facebook Business Page (and Page tools) as their go-to platform for engaging with the community. The actions they took on their page included announcing the truck's whereabouts, managing promotions and communicating directly with customers. As of mid-2018, the company reported:

- 37% of new customers learned about Lloyd Taco from Facebook
- 42,000 people reached per week, on average
- 15 hours saved per week by prescheduling Facebook post publishing

While it's easier than ever before to make your small business brand big by leveraging mobile technology and social media, we know it can be daunting for entrepreneurs and owners who are not experienced digital marketers.

That is why we created Facebook Blueprint—a global education program that offers free, self-paced courses (online and video). It will help you master the tools and create effective marketing on Facebook and Instagram. From Creating a Facebook Business Page to Audience Targeting to Campaign Measurement, there's a course for everyone whether you're a beginner or advanced.



# 3 Tips for Building Your Brand Online



You're building a business, which means you're also building your brand. These days, the first place people look when learning more about a business is online, and having a Facebook Business Page gives you a chance to make important information about your business easily accessible.

Here are 3 tips to set up your Facebook Business Page (and to make the most of Page tools) so you can be on your way to reaching your business goals.

**1 Create a place for people to “meet your business” online**  
You can create your Facebook Business Page in minutes. It's simple, free, and looks great on both desktop and mobile. Be sure to select the Page template and action buttons (e.g. Shop Now, Send a Message, Write a Recommendation) that make the most sense for your business.

**2 Build an active and engaged audience for your business**  
Grow your audience by inviting people who may be interested in what you have to offer to like your Business Page. Your audience will likely consist of a wide variety of people — friends or family who are fans of your product/content, potential customers, current customers and former customers. Posting on your Business Page is a great way to let your customers and fans know what your business is up to. Keep customers interested and engaged with product or service updates, special promotions, event notifications and more.

**3 Manage many aspects of your business from your Page**  
In addition to posting, there are many more ways for you to use your Page to manage your business:

- **Encourage customers to take specific actions** - Drive more transactions with Page features tailored for your business type. For example, you can schedule appointments or take reservations, drive people to your website's shop or donate page, or provide a link for your app or game to encourage people to download.
- **Offer great customer service** - People can communicate with your business through Messenger—it's a familiar and convenient way to answer questions or help out a customer. You can even create and save responses to common inquiries to cut down on response time.
- **Post an open job** - Reach qualified job candidates where they're already spending their time—on Facebook. You can post job opportunities on your Business Page for free.
- **Share on offer** - Create coupons and discounts right from your Page to let people know about specials and deals—it can help you re-engage existing customers and attract new ones.
- **Promote an event** - If you're hosting an event for your business, you can use Facebook Events to spread the word. Share key details (time, location, etc.), increase attendance and sell tickets.
- **Sell things on Marketplace** - Connect your products and services to your local community by listing things to Facebook Marketplace. You can target buyers on the go with mobile-friendly listings.

## Want to grow your business but don't know where to start?

Download and print your free 'Grow Your Business' digital infographic which provides a list of recommended online courses for 6 marketing challenges commonly faced by businesses.

<https://fb.me/start-your-learning-here>



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# FUNDING PROGRAMS

Financing Your Small Business



## A Deal is Inked

An SBA loan helps these entrepreneurs succeed in the challenging printing market.

WRITTEN BY Pam Kasey

**W**hen Mark Morales's employer, the owner of Printing Palace in Santa Monica, California, told him in 2014 he'd found a buyer for the business, Morales reacted with shock. "Why?" his boss asked. "Do you want to buy it instead?"

The idea surprised Morales, but it was appealing. He'd been in the industry for more than 20 years and at Printing Palace for a decade. As general manager, he managed nine employees and took care of the business as if it were his own; many customers assumed he was the owner. He and his husband, John Briggs, discussed a possible purchase over lunch. "It wasn't something I was looking to do, I was just trying to take control of my own destiny," Morales says. He was scared, but the couple decided to take the leap.

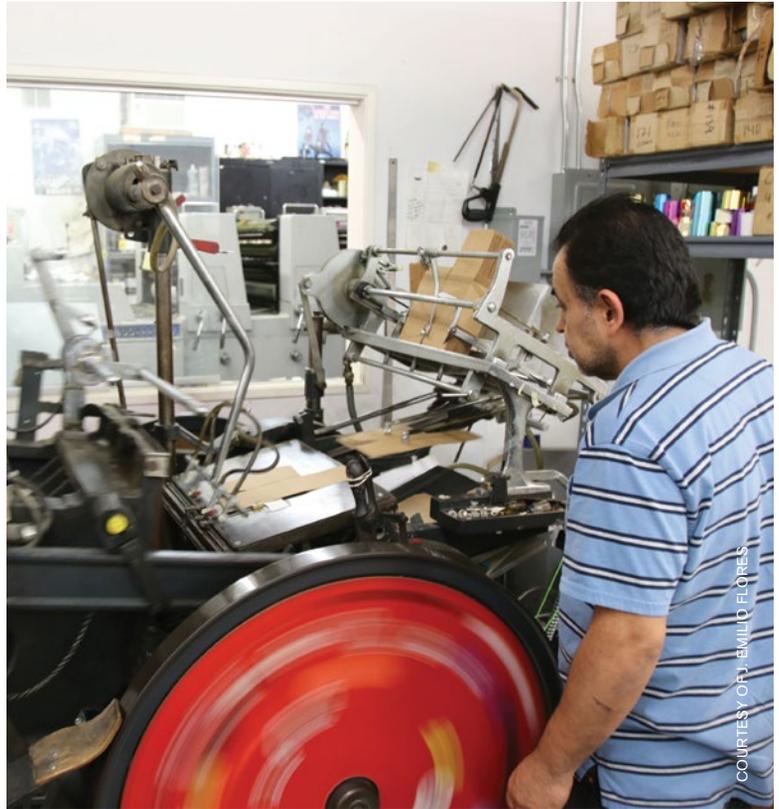
Morales and Briggs visited their credit union and were quickly disappointed. The loan officer wouldn't take the risk. "He decided that printing was a dying industry and there was no way he was going to fund us," Morales said.

In frustration, Morales posted about the setback on Facebook. His social network came to his aid; the post got him the attention of an SBA Lender—as high up as the bank's vice president, Mark Morales. This SBA Lender decided the couple deserved the chance, and Morales and Briggs soon qualified for SBA funding. They received a 7(a) loan of \$1.1 million toward the \$1.4 million purchase, enabling Morales and Briggs to buy Printing Palace in 2015.

It was a challenging time to invest in printing. "There were probably 20 printers in our area 10 years ago, and there are probably four now," Morales says. "The industry has changed a lot, even in the past three years. What used to be 20 to 30 percent of our business is now 50 to 60 percent, and that's on-demand, digital, quick, turned around in a day." The couple has met the challenge, giving up equipment they owned for five new digital printers they lease. They also added an architectural plan printer in response to frequent customer requests. "It's not a huge moneymaker, but it meets demand and it's a profitable unit," Morales says.

What sets Printing Palace apart in a changing industry is the shop's commitment to customer service. "Everybody wants to do online printing," he says. "What keeps us going, and we're doing well, is that we cater to people who are frustrated with that—or who just want to come in and feel things and talk to somebody who's knowledgeable about the product." Printing Palace's website touts its print-industry veterans who take pride in delivering jobs on time. Morales and Briggs have earned high reviews online.

Morales sought certification early on as an LGBT-owned business. He serves as president of his local chapter of the Los Angeles Gay & Lesbian



COURTESY OF J. EMILIO FLORES



COURTESY OF J. EMILIO FLORES

Mark Morales believes that what sets Printing Palace apart in a changing industry is his talented work force and their customer service.

“  
If it’s  
something  
you want to  
do and you  
have the skill  
to do it, you  
just have to  
jump in with  
both feet.”

**Mark Moralez**  
Owner  
Printing Palace

Chamber of Commerce, giving Printing Palace prominence in a loyal market. “We’ve also done some charity work for Human Rights Campaign and Equality California, we’ve donated money and free printing. Those causes are near and dear to our hearts.”

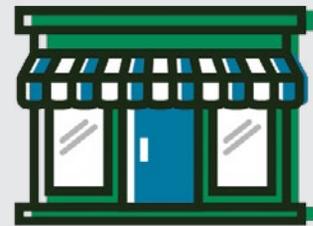
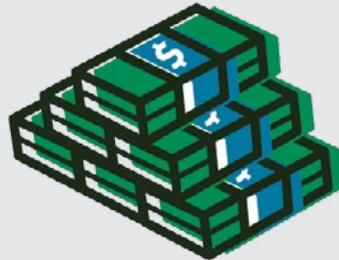
At a time when print shops routinely struggle and fail, Printing Palace has secured its place. “Revenues have stayed steady,” Moralez says. “But we’ve streamlined everything, so we’re a lot more efficient and profitable than we were. In an industry that peaked 10 years ago and has slowly been in decline, the fact that we can stay where we are and make it profitable is a strong indication of how well we’re doing.”

The pressure is real. “Now everybody is relying on us, and the weight falls on my shoulders,” Moralez says. “It’s more work than I’ve ever done in my life, but it’s been a good thing. I’m glad we did it.”

For those seeking business financing, Moralez has this advice: do your research and find an SBA Lender who wants to work with you. “Then, go for it,” he says. “If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

# SBA-backed Loans

For small business owners and entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. If you are eligible and cannot obtain conventional financing with reasonable rates and terms, the SBA guarantee reduces a lender’s risk of loss in the event of a default on the loan. 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 SBA Lender in accordance with your terms.



## Lender Match

Visit your local SBA office for a lender referral, or use Lender Match, [sba.gov/lendermatch](https://sba.gov/lendermatch). The SBA’s online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.

# 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're unable to get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

**MAX LOAN AMOUNT:** \$5 million

**INTEREST RATE:** generally prime + a reasonable rate capped at 2.75 percent

**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

**GUARANTEE:** 50 to 90 percent

## CAPLines

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 percent; for loans of \$50,000 and greater, prime + 4.75 percent

**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital.

**GUARANTEE:** 50 percent

## Community Advantage Program

Financing 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 percent

**TERMS:** up to 25 years for real estate, 10 years for equipment and working capital

**GUARANTEE:** 75 to 90 percent

## Microloan Program

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 percent; loans \$10,000 and greater, lender cost + 7.75 percent

**TERMS:** lender negotiated, no early payoff penalty

## 504 Certified Development Company Loan Program

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

**MAX LOAN AMOUNT** (up to 40 percent of the total project): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

**INTEREST RATE:** below market fixed rates for 10, 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 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

**SPECIAL CONDITION:** a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10 percent

# SBA Lenders

Our participating SBA Lenders serve all Utah unless otherwise noted. Lenders are listed with SBA specialist.

## BRIGHAM CITY

### Bank of Utah

Norm Fukui  
80 E. 800 South  
(435) 723-9313  
nfukui@bankofutah.com

## CEDAR CITY

### State Bank of Southern Utah

Eric Sawyer  
377 N. Main St.  
(435) 865-2300  
esawyer@sbsu.com

## CLEARFIELD

### First National Bank of Layton

Jordan Harrison  
690 S. State St.  
(801) 813-1688  
jordanh@fnbutah.com

## FARMINGTON

### Horizon Utah Federal Credit Union

Page Bennett  
225 S. Second West  
(801) 451-8685  
page@myhorizoncu.com

## HEBER CITY

### Heber Valley National Bank, a division of Grand Valley Bank

Kevin E. Stocking  
2 S. Main  
(435) 654-7400 x4904  
kevin@grandvalleybank.com

## LOGAN

### Cache Valley Bank

Ted Erekson  
101 N. Main  
(435) 753-3020 x4159  
tede@cachevalleybank.com

### Lewiston State Bank, a division of People's Intermountain Bank

Brian Webster  
2190 N. Main  
(435) 774-1828  
bwebsterl@ls-bank.com

## MURRAY

### Finwise Bank

Tim Brosnan  
756 E. Winchester St., suite 100  
(646) 768-7450  
tbrosnan@finwisebank.com

## OGDEN

### Goldenwest Credit Union

David Beckett  
5025 S. Adams Ave.  
(801) 337-8342

### Wasatch Peaks Credit Union

Greg Washburn  
4723 Harrison Blvd.  
(801) 627-8720  
gwashburn@wasatchpeaks.com  
t@gwcu.org

## PRICE

### Eastern Utah Community FCU

Ken Bishoff  
675 E. 100 North  
(435) 636-1726  
kbishoff@euccu.com

## PROVO

### Central Bank

Deborah Lamb  
75 N. University Ave.  
(801) 655-2152  
dlamb@cbutah.com

### Rock Canyon Bank

Dan Bennett  
226 W. 2230 North  
(801) 426-0179  
dan@rockcanyonbank.com

### Utah Community Federal CU

Brian Luke  
188 W. River Park Drive  
(801) 223-7628  
brianl@uccu.com

## SALT LAKE CITY

### America First Credit Union

Dave Doria  
455 E. 500 South  
(801) 879-2853  
ddoria@americafirst.com

### Bank of the West

Mark Haslam  
142 E. 200 South  
(801) 537-6361  
mark.haslam@bankofthewest.com

### Brighton Bank

Brett Jensen  
93 W. 3300 South  
(801) 467-5411  
bjensen@brightonbank.com

### Celtic Bank

Brad Bybee  
268 S. State St., suite 300  
(801) 363-6500  
bbybee@celticbanking.com

### Continental Bank

Adam Johnston  
15 W. South Temple #300  
(801) 931-5252  
ajohnston@cbankus.com

### First Utah Bank

Kent Dehart  
3826 S. 2300 East  
(801) 478-2303  
kdehart@firstutahbank.com

### Granite Federal Credit Union

Brian Frandsen  
3675 S. 900 East  
(801) 288-3034  
brianf@granite.org

### JPMorgan Chase

Keler Soffee  
201 S. Main, suite 300  
(801) 715-7400  
keler.soffe@chase.com

### Key Bank of Utah

Jeremy Bills  
36 S. State, suite 2500  
(801) 297-5731  
jeremy\_j\_bills@keybank.com

### Liberty Bank

Kendall Phillips  
326 S. 500 East  
(801) 355-7411  
kendall@libertybankofutah.com

**Meadows Bank**

Scott Snow  
4001 S. 700 East, suite 500  
(801) 890-3016  
ssnow@meadowsbank.com

**T Bank**

Eric Wadley  
7069 S. Highland Drive, suite 100  
(801) 856-2302  
ewadley@tbank.com

**U.S. Bank**

Kevin Corless  
448 E. 6400 South, suite 150  
(801) 284-5911  
kevin.corless@usbank.com

**University First Federal Credit Union**

Steven Mathews  
490 E. 500 South, suite 200  
(801) 463-3599  
smathews@ucreditu.com

**Utah First Federal Credit Union**

Jeff Stringham  
200 E. South Temple  
(385) 465-3200  
jstringham@utahfirst.com

**Zions First National Bank**

Ryan Shaw  
310 S. Main, suite 101  
(801) 844-7909  
ryan.shaw@zionsbank.com

**SANDY****Capital Community Bank**

Steve Carlston  
9080 S. Village Shop Drive  
(801) 705-4365  
steve@ccbantutah.com

**Jordan Credit Union**

Heather Johnson  
9260 S. 300 East  
(801) 567-3353  
heather@jordan-cu.org

**Mountain America Federal Credit Union**

Dave Christiansen  
9800 S. Monroe St.  
(801) 803-2841  
dchristiansen@macu.com

**Wells Fargo Bank**

Jeff Cromar  
10010 S. State St. #200  
(801) 246-8831  
jeff.cromar@wellsfargo.com

**SOUTH JORDAN****Bank of American Fork, a division of People's Intermountain Bank**

Aga Merx  
10757 S. River Front Parkway, suite 150  
(801) 838-9879  
aga.merx@bankaf.com

**Town & Country Bank, a division of People's Intermountain Bank**

Aga Merx  
10757 S. River Front Parkway, suite 150  
(801) 838-9879  
aga.merx@bankaf.com

**VERNAL****Grand Valley National Bank**

Jim Linschoten  
121 W. Main St.  
(435) 781-1001  
jlinschoten@grandvalleybank.com

**WEST JORDAN****American United Family of Credit Unions**

David Frank  
2687 W. 7800 South  
(801) 838-8820  
davef@amucu.org

**Cyprus Credit Union**

Paul Turner  
3876 W. Center View Way  
(801) 260-7600 x5271  
pturner@cypruscu.com

**WEST VALLEY****Desert First Federal Credit Union**

Brady Smith  
3999 W. Parkway Blvd.  
(801) 456-7063  
brady.smith@dfcu.com

**WOODS CROSS****Prime Alliance Bank**

Rob Leonard  
1868 S. 500 West  
(801) 296-2200  
rleonard@primealliancebank.com

**NATIONAL/REGIONAL LENDERS****Live Oak Banking Co.**

Ryan Furstenau  
(801) 949-3595  
ryan.furstenau@liveoakbank.com

**Pacific Premier Bank**

Diane Heyden  
(949) 864-8516  
dheyden@ppbi.com

**Seacoast Commerce Bank**

Jason Hutspiller  
(801) 592-1800  
jhutspiller@sccombank.com

**Security Service FCU**

Yvonne Fernandez  
(210) 476-4449  
yfernandez@ssfscu.org

**Spirit of Texas Bank**

Tim Duffy  
(281) 252-8842  
tduffy@spiritoftexasbank.com

**ReadyCap Lending**

Dan Bywater  
(801) 477-7798  
dan.bywater@rclending.com

## Participating Certified Development Companies

**Mountain West Small Business Finance**

2595 E. 3300 South  
Salt Lake City  
(801) 474-3232  
**mwsbf.com**

**Utah Certified Development Co.**

5333 S. Adams Ave., suite B  
Ogden  
(801) 627-1333  
info@utahcdc.com  
**utahcdc.com**

## Participating Microlender

**Utah Microloan Fund**

154 E. Ford Ave., suite A  
Salt Lake City  
(801) 746-1180  
**utahmicroloanfund.org**

## Community Advantage Lender

**Mountain West Small Business Finance**

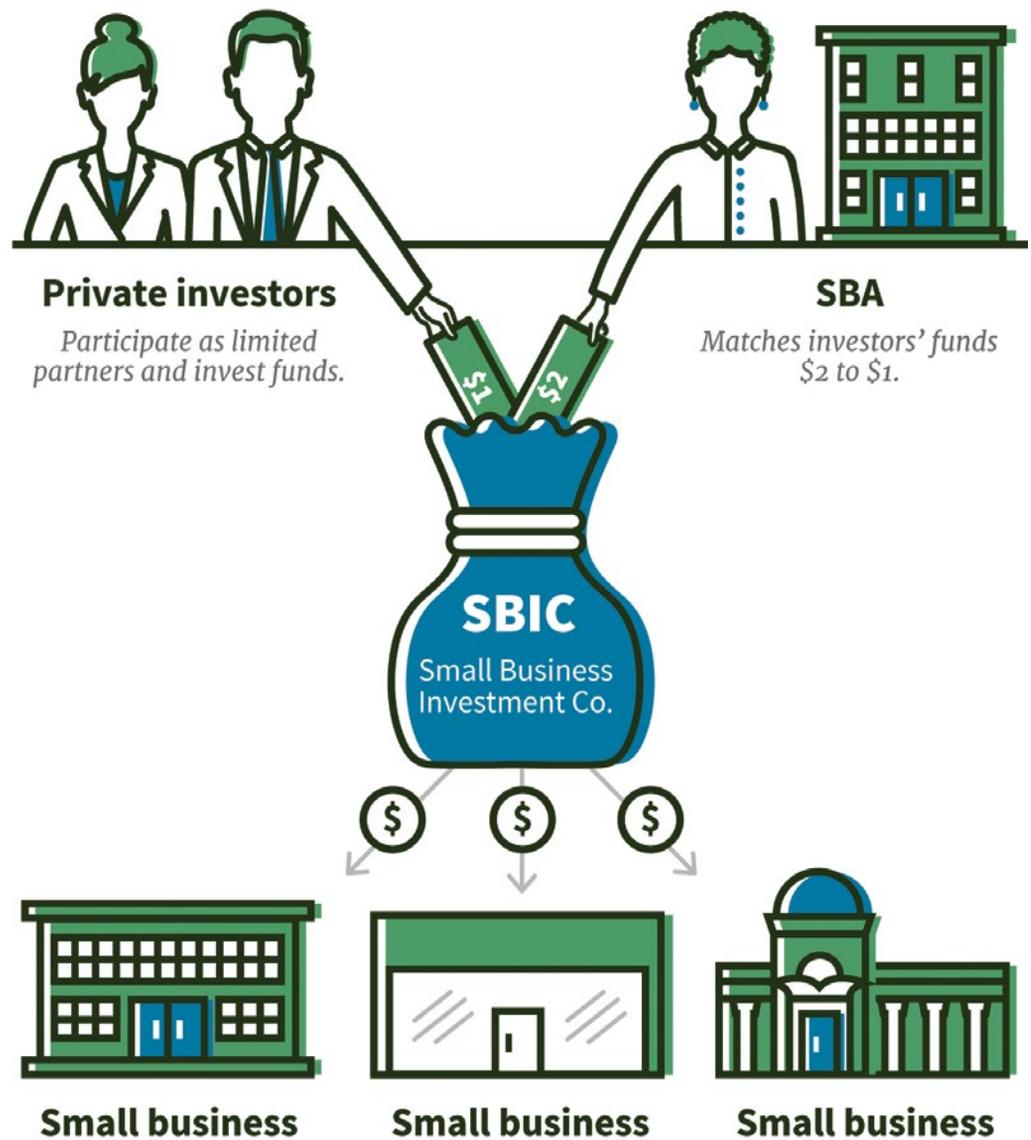
2595 E. 3300 South  
Salt Lake City  
(801) 412-3784  
lchavez@mwsbf.com

# Investment Capital

Looking for investors? You might find leads in our Small Business Investment Company online directory.

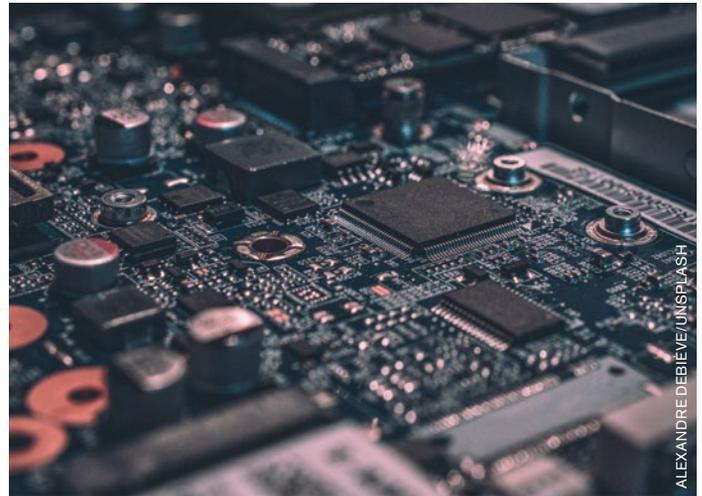
If you own a U.S. small business, you could receive capital from a Small Business Investment Company that is regulated by the SBA. Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Small businesses then receive a loan, equity (a share of ownership an investment company gets in a business), or a combination of both.

Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive an investment from an SBIC. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. Search the SBIC directory by visiting [sba.gov](http://sba.gov) and clicking on **Funding Program** and then **Investment Capital**.



# R&D Opportunities for Next Gen Entrepreneurs

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



## Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » biomedical
- » cybersecurity
- » energy
- » first response
- » national security
- » space exploration

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

## How it works

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

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

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

Visit [sbir.gov](https://www.sbir.gov) to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

## Participating agencies:

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



COURTESY OF FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER

# After the Flood

A South Carolina fabric business rebounds bigger and better with the help of an SBA disaster loan.

WRITTEN BY CARLEE LAMMERS

**A**fter floodwaters devastated his family business, Michael Marsha visited the SBA and received something not many others could give him: security. Marsha is the owner and president of Forest Lake Drapery and Upholstery Fabric Center Inc. in Columbia, South Carolina. The fabric store started in 1964 as an offshoot of L.A. Marsha Textile Co., a closeout fabric store owned by his father and grandfather. Marsha took over the family business in 1990 and worked to grow it into something bigger. "I grew it slow," he

says. "I didn't borrow money. I just took the cashflow over the years and grew it into a big, big company. I didn't really have a banker at all. I didn't really need one."

When catastrophic flooding hit South Carolina in October 2015, water destroyed Marsha's entire fabric inventory and nearly destroyed the lower level of his store, wrecking structural havoc, tearing out sheetrock and destroying the carpeting. The damages came to about \$1.4 million. Crews spent hours cleaning after the floods receded. All that was left of Marsha's business was a shell.

He had to act fast. Marsha bought a space two doors down from his store. Marsha kept his inventory in the upper level of his original store and cut the fabric in his new space. Lenders made offers to help him rebuild, but Marsha wanted better terms. He was speaking to state officials about the flood when he met some SBA disaster assistance specialists.

Marsha recalled how he felt at the time: "I couldn't crawl back into business, I needed to sprint back into business."

He received a low-interest, fixed-rate SBA

“  
The SBA bent  
over backward  
to help me get  
back in business.  
I couldn’t have  
asked for a  
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I really  
couldn’t.”

**Michael Marsha**  
Owner/President  
Forest Lake Drapery and Upholstery  
Fabric Center

disaster loan for \$735,000, which Marsha used to rebuild the property, replace inventory, and install storm shields to protect the property from future floods.

Forest Lake Fabrics reopened a year later and saw back-to-back months of record sales. He rebuilt even stronger and was excelling. SBA assistance didn’t stop with construction. Marsha still regularly consults with his local SBA district office staff for help with online marketing. “Not only does SBA disaster assistance lend you money, but local staff help me find out ways to make money to make sure I’m in a profitable situation to pay them back,” he says. “It’s security.”

Now, three years after the flood, Marsha is doing so well, the SBA recently presented him with the Phoenix Award for Outstanding Small Business in Disaster Recovery. “The SBA bent over backward to help me get back in business,” Marsha says. “I couldn’t have asked for a better situation. I really couldn’t.”



## Working Together

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

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



COURTESY OF KATRINA KIDDER

# “We Would Have Been Out of Business Twice”

SBA disaster assistance helps a Houston bakery recover after disaster.

WRITTEN BY CARLEE LAMMERS

**T**hree Brothers Bakery is no stranger to difficult times. The business got its start in Chrzanow, Poland in the early 1800s as Morris Jucker’s Bakery. Jucker’s twin boys, Sigmund and Sol, started out in the business in 1932 when a baker’s strike meant only family members could work the ovens—this started a lifetime of camaraderie and partnership between the brothers. They worked together through the outbreak of World War II and the invasion of Poland, enduring internment in a Nazi concentration camp when they were

19. After their liberation, Sigmund and Sol Jucker joined their younger brother, Max, and immigrated to America. Living in Houston, Texas, the three brothers returned to their family roots and established their bakery in 1949, near one of the city’s bayous on Braeswood Boulevard. Today, the three locations of the kosher Eastern European bakery are owned by Sigmund’s son Bobby Jucker and his wife, Janice.

The family has continued to weather storms. Hurricane Ike in 2008 brought 12 inches of rain, destroying the bakery roof. Hurricane Harvey in 2017 poured four and a half feet of water



COURTESY OF THREE BROTHERS BAKERY



COURTESY OF THREE BROTHERS BAKERY

into the building. Photos of the bakery's submerged parking lot went viral on social media.

After each disaster, the family had some money for recovery, but not nearly enough. There was so much to purchase, so much to repair. Each time, Three Brothers turned to the U.S. Small Business Administration's disaster assistance program for help.

The SBA was a saving grace for the Juckers, providing money and resources they wouldn't otherwise have access to. "If it weren't for the SBA, we would've been out of business—twice," Janice Jucker says. "There was no way we would have had the cash to recover."

Houston is recovering, but there's still work to be done. "People are buying sofas and socks," Janice Juckers says, "But they are not yet buying as many cakes and other baked goods." She remains optimistic for a full recovery. The Juckers are also leading an effort to craft legislation that would encourage consumers to shop in areas affected by a disaster—to help rebuild broken economies.

With help from their local SBA district office, the bakery is rebranding, working on a new website, and investing in new marketing strategies. "Everything the SBA does—everything they do—is good," she says.

# Disaster Declarations

**Who to contact after a disaster is declared by the President**



Register with FEMA at

**disasterassistance.gov**, call **(800) 621-3362**,

TTY: **800-462-7585**, or visit a Disaster Recovery Center.

Locations can be found at **fema.gov/drc**.

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

## Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited bridge loan financing through an SBA Express lender. The bridge loan 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 7 years

**Guarantee:** 50 percent

## Who to contact after a disaster is declared by the SBA

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



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

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

Information needed to get started:

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

# How an SBA Disaster Loan Works

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

## Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster. A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

- Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.
- Rates are low, based on the type of loan and if you have credit available elsewhere.

## For Physical Damages

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

- A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.
- A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

## For Economic Injury

The SBA also offers economic injury disaster loans for up to \$2 million to help meet working capital needs caused by a disaster.

- Who are eligible: small businesses, small agricultural cooperatives, small aquaculture businesses, and most nonprofits.
- Economic injury assistance is available regardless of whether the business suffered any property damage.

## Closing & Funds Disbursement

Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

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

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

## Keep in mind

**An SBA disaster loan is a direct loan from the government.** Other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance. Be sure to check with other organizations to see how an SBA loan might affect your eligibility for their program.

**In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster loan.**

# How to Prepare Your Business for an Emergency

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

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

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

## Review your insurance coverage

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

## Establish a solid supply chain

If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Set yourself up to be able to get key supplies from companies outside your area, if possible.

- Create a contact list of important contractors and vendors you plan to use in an emergency.
- Make sure you know your suppliers' recovery plans.

## Plan for an alternative location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.

Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



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

# Surety Bonds

Surety bonds help small businesses win construction, supply, and service contracts.

Surety bonds help small businesses win construction, supply and service contracts by providing the customer with a guarantee the work will be completed. Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the **Surety Bond Guarantee Program**. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

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

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



## 1 Surety bonds are requested

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



## 2 Surety partners with business

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



## 3 The SBA guarantees

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



## 4 Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

**For Public and Private Prime Contracts and all Subcontracts**

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

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

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

80 percent for all other small businesses.

**For Federal Contracts**

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

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

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

80 percent for all other small businesses.

**SBA’s QuickApp Program**

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

The SBA partners with 35 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at [sba.gov/osg](http://sba.gov/osg).

**Questions?**

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

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

**Kevin Valdes**  
Seattle, WA (206) 553-7277

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

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# Assistance with Exporting

Businesses that export are less dependent on any one market. Exporting also broadens the market and stabilizes sales for those who make seasonal products.

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit [sba.gov/internationaltrade](https://www.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

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

**Max loan amount:** \$5 million

**Interest rate:** generally prime + a reasonable rate capped at 2.75 percent

**Terms:** up to 25 years for real estate, up to 10 years for equipment

**Guarantee:** up to 90 percent

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

**Max loan amount:** \$500,000

**Interest rate:** typically not to exceed prime + 6.5 percent

**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 percent

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

**Max loan amount:** \$5 million

**Interest rate:** negotiated between lender and business, fixed or variable rate

**Terms:** typically one year, cannot exceed three years

**Guarantee:** up to 90 percent

## Benefits of Exporting

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

### STEP 1 GET COUNSELING



### STEP 2 FIND BUYERS



### STEP 3 GET FUNDING



## Expert Advice on Exporting

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](mailto:international@sba.gov).

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, [sba.gov/tools/local-assistance/eac](https://www.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. Also, visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.

# CONTRACTING

Doing Business with the Government



COURTESY OF EVANS CAPACITOR CO.

# Staying Power

Evans Capacitor Co. of Rhode Island was chosen as the SBA's 2018 National Small Business Subcontractor of the Year for its customer care.

WRITTEN BY JESS WALKER

**P**owering some of America's greatest defense and aerospace technologies is a small product from a small business located in the smallest state. Evans Capacitor Co. of Rhode Island is a leading manufacturer of high energy density capacitors, battery-like components that can release stored electrical energy quickly—crucial in applications such as laser or radar systems.

“The best and most rewarding feeling is when we have visitors to our plant, be they customers, politicians, or even from the SBA, who look around and are truly astonished by what we do right here in East Providence,” says Charles Dewey, cofounder and CEO of Evans Capacitor. “They are always smiling and surprised when they see our great employees actually building these devices by hand.”

In 1996, Dewey and his cousin and cofounder Dave Evans spun Evans Capacitor out of an old family business. Dewey handled the business model and finances, and Evans spearheaded engineering and development. Evans's hybrid capacitor invention, which combined electrolytic with electrochemical technology, had come to him in a dream. He made that dream into a reality, but the market for it was not immediately robust. A licensing deal with medical device producer Wilson Greatbatch Technologies incorporated the invention into capacitors for implantable defibrillators, jump-starting the young company.

Evans Capacitor has been a subcontractor since its beginning, with most products sold commercially to defense contractors. Its client base now extends into commercial aviation and the oil and gas industry. “Dave Evans and I decided early on that we would work on what we knew,” says Dewey. “He invented a lot of stuff, but only some things were business-viable. We stuck to what worked and built a niche.”

Evans Capacitor prides itself on its responsiveness to customers. When a client once needed a smaller product, the company repackaged its round capacitor into a square, which provided more energy using the same footprint. Another client's comments about overheating resulted in a capacitor that reduced resistance by half, effectively doubling the power while decreasing the need for cooling. “Listening to our customers is critical so we know which direction to focus our efforts,” says Colin McClennan, vice president and general manager. It's a practice that pays off in relationships and recognition: Longtime customer Lockheed Martin



COURTESY OF EVANS CAPACITOR CO.



COURTESY OF EVANS CAPACITOR CO.

Evans Capacitor built its business by being a subcontractor that sells its products to defense contractors. The company is expanding into commercial aviation and the oil and gas industry.

nominated Evans Capacitor for the 2018 National Small Business Subcontractor of the Year, which the company went on to win.

The State Trade Expansion Program, administered by the SBA's Office of International Trade, has helped Evans Capacitor smooth the peaks and valleys of production through expansion of its customer base. A national export initiative, the STEP grant awards matching funds to states and territory governments to help small businesses enter and thrive in international markets.

For the past two years, Evans Capacitor has used Rhode Island STEP funding to send representatives to global exhibits, create trade show materials, and revamp its website for international audiences. The company has been represented as far away as India, Spain, and the United Kingdom. "We've done programs with [STEP assistance] we likely wouldn't have done otherwise," says McClennan. "I expect we'll continue using it."

Running a small business can be hard, but the close-knit environment makes it worthwhile. When McClennan joined the company in 2000, he thought he'd live in Rhode Island for a year or so before moving back to Ohio. Eighteen years later, he still finds every day at the 47-employee plant engaging and ever-changing. "You're able to have such an impact in a small business," he says, "as opposed to working in a large corporation where the impact of your efforts might be much more diluted."

Dewey is happy for other entrepreneurs to learn from Evans Capacitor's experience. "We hope the SBA uses us as a model, especially to other small businesses looking to get into subcontracting and defense work," he says. "It is a daunting undertaking for a commercial company, but it's been our lives since day one, so maybe we can help." For other small businesses, no matter the industry, Dewey recommends they hone in on their niches. "Don't stray, stay focused, and be the best you can be. As Dave says, 'You have to play the hand you're dealt.' But you can learn to play it well."

# How to do business with the government

- 1** Identify your product or service number at [naics.com](https://naics.com).
- 2** Search the FedBizOpps database ([fbo.gov](https://fbo.gov)) or [web.sba.gov/subnet](https://web.sba.gov/subnet) to see if any federal agencies are looking for your product or service.
- 3** Attend an SBA district office workshop on contracting. Visit [sba.gov/localassistance](https://sba.gov/localassistance) to find your local office.
- 4** Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at [aptac-us.org](https://aptac-us.org).
- 5** Obtain a free DUNS number at [fedgov.dnb.com/webform](https://fedgov.dnb.com/webform).
- 6** Register with the System for Award Management ([sam.gov](https://sam.gov)) to start doing business with the government.
- 7** See if you're eligible for a contracting program and start the certification process. All required documents must be uploaded to [certify.sba.gov](https://certify.sba.gov) before submitting an offer on a contract set aside for a specific program.



- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40 percent equity in the protege’s business.
- » An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

### 8(a) Business Development Program

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

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

- » qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character
- » be controlled by a U.S. citizen who lives in the United States
- » demonstrate a track record of work and that you have potential for continued success

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

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

# SBA Contracting Programs

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

The federal government sets aside contracts for small business, and these certification programs are designed to help you compete for and win federal contracts. Visit [sba.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government contracting programs is right for your business.

## All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort rewarded in the All Small Mentor-Protege Program, [sba.gov/allsmallmpp](https://www.sba.gov/allsmallmpp). At the same time

you’re gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business.

To qualify for this program:

- » Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.
- » You must be certified as a small business within your NAICS industry classification and have experience in that field.

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.



# By the Numbers

The U.S. government is the largest single purchaser of goods and services in the world. Every year it awards more than

**\$500 billion**

in contracts.

Of those prime contracts, the federal government must set aside 23 percent for small businesses.

This includes:

- 5 percent for small disadvantaged businesses
- 5 percent for women-owned small businesses
- 3 percent for HUBZone-certified small businesses
- 3 percent for service-disabled veteran-owned small businesses



and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, [maps.certify.sba.gov/hubzone/map](https://maps.certify.sba.gov/hubzone/map).

- » have at least 35 percent of your employees residing in a HUBZone



## 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 at [sba.gov/ovbd](https://sba.gov/ovbd). After you have set up to do business with the government in [sam.gov](https://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.

The benefits:

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

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

## HUBZones

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

- » be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe
- » be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment

# Procurement Technical Assistance Centers

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost.

## How can a procurement assistance center help you?

- » A center adviser can help you determine if your business is ready for government contracting.
- » An adviser can help you register in the System for Award Management ([sam.gov](http://sam.gov)).
- » Your adviser will help you see if you are eligible for any small business certifications and programs.

Federal contracting can be complex, but you don't have to do it alone. Visit [sba.gov/localassistance](http://sba.gov/localassistance) to find your local SBA office or an SBA Resource Partner near you (see page 8).

## Utah Governor's Office of Economic Development PTAC

60 E. South Temple  
Salt Lake City  
(801) 538-8680

[business.utah.gov/ptac](http://business.utah.gov/ptac)

## Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, [sba.gov/wosb](http://sba.gov/wosb).

Here's how to get certified:

### 1. Make sure you're eligible

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

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

### 2. Register

- Register with the System for Award Management ([sam.gov](http://sam.gov)) to start doing business with the government.

### 3. Certify

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

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

All required documents must be uploaded to [certify.sba.gov](http://certify.sba.gov) prior to submitting an offer on a contract set aside for the program.

### 4. Update your status

- Update your status as a woman-owned small business in [sam.gov](http://sam.gov).

### 5. Search the database

- Search the FedBizOpps database ([fbo.gov](http://fbo.gov)) for your new business opportunity.



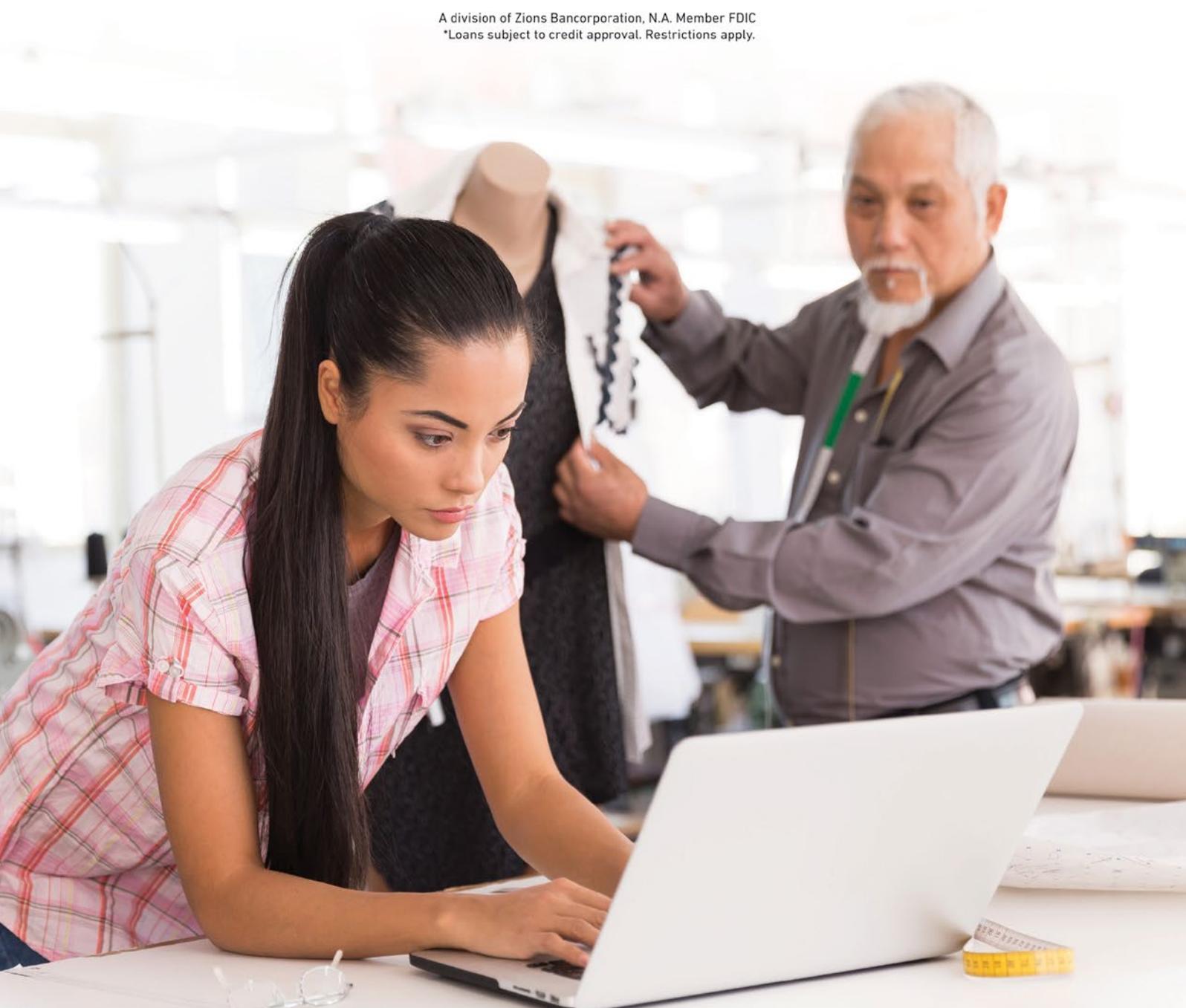
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