Small Business
RESOURCE GUIDE

How to Grow Your BUSINESS in Virginia
Only Hiscox sees your business is as unique as a barcode.

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

Get a quote and buy online at Hiscox.com or call 877-854-2990.

HISCOX
business insurance experts
Local Business Assistance

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

11 Local SBA Resource Partners

13 Your Advocates

14 How to Start a Business

20 Entrepreneurial Opportunities

21 Opportunities for Veterans

22 Write Your Business Plan

24 Local Success Story
When AVMAC, which manages aviation and maritime logistics, wanted to expand into the government sector, Bert Ortiz turned to the SBA.

Funding Programs

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

29 SBA Lenders

34 Go Global with International Trade

36 R&D Opportunities for High Growth Startups

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

42 Surety Bonds

44 Need Financing?

Contracting

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

48 SBA Certification Programs

49 Woman-Owned Small Business Certification

ON THE COVER: Jared Brady, Marine Air Group 26/29 site lead, AVMAC President/CEO Bert Ortiz, and Derek Carpenter, VMMT-204 maintenance controller in front of a V-22 Osprey Tilt Rotor Aircraft, courtesy of AVMAC Inc.
Let us help give voice to your story.

We have all heard the phrase “content is king.” Creating rich, engaging, and inspiring content differentiates your brand in the marketplace. But who has time to focus on anything other than running their business? Narrative works with you to develop the tools to tell your story across all media platforms. Powerful and authentic storytelling helps you stand out. It inspires action. It creates an emotional impact and forges enduring relationships. It separates you from the competition.

To schedule a meeting or to learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call 304.615.9884.
Small business is no small task.
So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.
Local Agent | ProgressiveCommercial.com
The U.S. Small Business Administration’s Office of Marketing & Customer Service directs
the publication of the Small Business Resource Guide under SBA Contract #SBAHQ-
17-C-0018. SBA publication summer 2019 national edition #mcs-0089.

WRITER/EDITOR
Becky Bosshart
(202) 205-6677
rebecca.bosshart@sba.gov

DIRECTOR OF MARKETING
Paula Panissidi Tavares
paula.tavares@sba.gov

The SBA’s participation in this publication is not an endorsement of the views,
opinions, products or services of the contractor or any advertiser or other participant
appearing here. All SBA programs and services are extended to the public on a nondis-
criminatory basis.

Directory listings do not constitute or imply an endorsement by the SBA of any
opinions, products, or services of any private individual or entity.

Printed in the United States of America.

While every reasonable effort has been made to ensure that the information con-
tained here is accurate as of the date of publication, the information is subject to
change without notice. The contractor that publishes this guide, the federal govern-
ment, or agents thereof shall not be held liable for any damages arising from the use
of or reliance on the information contained in this publication.
District Director Letter

Business owners and entrepreneurs looking for new opportunities or weathering challenges can get guidance from the U.S. Small Business Administration Virginia District Office. Virginia’s economy is strong, and we excel in many sectors, including academia/research, agriculture, tourism, defense, and informational technology. No matter your business sector or level of experience, the SBA Virginia District Office is here for you.

In this guide you can find the local contacts for our free or low-cost business advisers and mentors at Small Business Development Centers, Women’s Business Centers, SCORE, and our Veteran Business Outreach Center. Looking for business financing? SBA Lenders, certified development companies, and community-based lenders work with the SBA to provide business loan guarantees for those who qualify for assistance. In the last year, about 750 Virginia small business owners and entrepreneurs qualified for SBA-backed financing. If you are interested in government contracting, Virginia is one of largest markets for federal contracts and research awards. Over $58 billion in federal contracts was awarded to Virginia small businesses in the last year. This guide also lists Procurement Technical Assistance Centers, which assist with government contracting.

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

Sincerely,
Carl Knoblock
District Director

Business Opportunity Specialists/8(a) program
Monet Chapman
(804) 253-9086
monet.chapman@sba.gov
Ryan Herriges Jr.
(804) 253-8135
ryan.herriges@sba.gov
Kenia Montañó
(804) 253-9087
kenia.montano@sba.gov
Igor Soares
(804) 253-8134
igor.soares@sba.gov

Lender Relations Specialist
Ford Scott
(804) 253-8027
ford.scott@sba.gov

District Counsel
Dawn DiBenedetto
(804) 253-8902
dawn.dibenedetto@sba.gov

SBA Richmond District Office
Federal Building, suite 1150
400 N. Eighth St.
Richmond, VA 23219
(804) 771-2400
Fax (804) 771-2764
richmond.va@sba.gov
Send 8(a) program questions to rdofferletters@sba.gov
sba.gov/va
@SBA_Virginia

District Director
Carl Knoblock
(804) 986-8901
carl.b.knoblock@sba.gov

Deputy District Director
Shirelle Taliaferro
(804) 253-8903
shirelle.taliaferro@sba.gov

Economic Development Specialists
Kiana Hamilton
(804) 253-8907
kiana.hamilton@sba.gov
William Pocan
(804) 767-0235
william.pocan@sba.gov
Marci Posey
(804) 253-8906
marci.posey@sba.gov

Lead Economic Development Specialist
Martin Short
804-253-8270
martin.short@sba.gov
How We Did It

Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

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

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

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

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

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

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

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

5 Tips for Success

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

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

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

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

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

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

SMALL BUSINESS DEVELOPMENT CENTERS

950+
Small Business Development Centers

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

SCORE

300+
SCORE chapters

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

WOMEN’S BUSINESS CENTERS

100+
Women’s Business Centers

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

VETERANS BUSINESS OUTREACH CENTERS

20+
Veterans Business Outreach Centers

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

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

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

**Central Virginia**
Chamber of Commerce Center
209 Fifth St. NE, second floor
Charlottesville
(434) 295-6712
scorecounselingvirginia@gmail.com
centralvirginia.score.org

**Hampton Roads**
259 Granby St.
Norfolk
(757) 384-0838
admin@scorehr.org
hamptonroads.score.org

**Martinsville**
Chamber of Commerce Building
115 Broad St.
(276) 632-6401
wmccain@embarqmail.com
martinsville.score.org

**Richmond**
Federal Building
400 N. Eighth St., suite 1130
(804) 350-3569
admin.0012@scorevolunteer.org
richmond.score.org

**Roanoke**
105 Franklin Road SW, suite 150
(540) 857-2834
roanoke@scorevolunteer.org
roanoke.score.org

**Roanoke-Lynchburg**
147 Mill Ridge Road, suite 122
Lynchburg
(434) 582-4560
lynchburg@scorevolunteer.org

**Shenandoah**
301 W. Main St.
Waynesboro
(540) 949-4423
score427@ci.waynesboro.va.us
shenandoahvl.score.org

**Shenandoah-Front Royal**
524 N. Royal Ave.
Front Royal
(540) 949-4423

**Williamsburg**
Greater Williamsburg Chamber of Commerce
421 N. Boundary St.
(757) 229-6511
info.williamsburg@scorevolunteer.org
williamsburg.score.org

**Small Business Development Centers**

**Virginia State Office**
Director Jody Keenan
4031 University Drive, suite 100
Fairfax
(703) 277-7703
jkeenan@gmu.edu
virginiasbdc.org

**University of Mary Washington**
Director Susan Ball
1125 Jefferson Davis Highway, suite 400
Fredericksburg
(540) 654-1383
sball2@umw.edu
sbdc-umw.com

**University of Mary Washington-Warsaw SBDC**
Director Joy Corprew
453 Main St., suite 479
(804) 333-0286
jcorprew@umw.edu

**Shenandoah Valley SBDC**
Director Joyce Krech
127 W. Bruce St.
Harrisonburg
(540) 568-3227
sbdc@jmu.edu

**Central Virginia SBDC**
Director Betty Hoge
1001 Research Park Blvd. #301
Charlottesville
(434) 295-8198
bhoge@cvsbdc.org
cvsbdc.org

**Lord Fairfax SBDC**
Director Christine Kriz
173 Skirmisher Lane
(540) 868-7093
ckriz@lfsbdc.org
lfsbdc.org

**Fauquier**
Dale Maza
70 Main St.
Warrenton
(540) 216-7100
dmaza@lfsbdc.org

**Culpeper**
David Reardon
803 S. Main St.
(540) 727-0638
dreardon@lfsbdc.org
Veterans Business Outreach Center
Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

Old Dominion University VBOC
Director Cherylynn Sagester
112 Bank St.
Norfolk
(757) 683-5505
vboc@odu.edu
odu.edu/iie/vboc

Community Business Partnership VBOC
Director Charles McCaffrey
7564 Loisdale Court, suite 600
Springfield
(703) 768-1440
charles@cbponline.org
cbponline.org

Women’s Business Centers
Old Dominion University WBC
Director Erika Small-Sisco
112 Bank St.
Norfolk
(757) 683-5505
wbcinfo@odu.edu
odu.edu/iie/wbc

WBC of Northern Virginia
6564 Loisdale Court, suite 600
Springfield
(703) 768-1440
info@cbponline.org
cbponline.org

Hampton Roads SBDC
Director Jim Carroll
Hampton Roads Chamber of Commerce
500 Main St., suite 700
Norfolk
(757) 664-2592
jcarroll@hrchamber.com
hrsbdc.org

Thomas Nelson Community College SBDC
Associate Executive Director Debra Hamilton Farley
600 Butler Farm Road, room A1105
Hampton
(757) 865-3128
farleyd@tncc.edu

Eastern Shore SBDC
Director George Bryan
10956 Parkway
Melfa
(757) 789-3418
gbryan7600@gmail.com

Suffolk SBDC
Adviser Jack Leach
(757) 651-9555
jleach5@verizon.net

Williamsburg SBDC
Director Jim Carroll
4345 New Town Ave., suite 200
(757) 565-4373
jcarroll@hrchamber.com

Longwood University SBDC
Executive Director Sheri McGuire
315 W. Third St.
Farmville
(434) 395-2085
mcguiresr@longwood.edu
sbdc-longwood.com

Longwood University SBDC
Director Ellen Templeton
1964 Wakefield St.
Petersburg
(804) 518-2003
templetonme@longwood.edu

Longwood University SBDC
Director Linwood Hite
820 Bruce St.
South Boston
(434) 572-5444
hitelc@longwood.edu

Longwood University SBDC
PHCC Thomas P. Dalton IDEA Center
Director Lin Hite
26 Fayette St.
Martinsville
(276) 656-5475
hitelc@longwood.edu

Lynchburg Region SBDC
Director Stephanie Keener
300 Lucado Place
(434) 845-5966 x30
sbdclynchburgregion.org

Roanoke SBDC
210 S. Jefferson St.
(540) 983-0717
roanokesmallbusiness.org

Radford University SBDC
Cheryl Keen Tucker
Davis College of Business and Economics
701 Tyler Ave., room 255
Radford
(540) 983-0717
roanokesmallbusiness.org

Mountain Empire SBDC
Director Tim Blankenbecler
3441 Mountain Empire Road
Big Stone Gap
(276) 523-6529
tblankenbecler@mecc.edu
mecc.edu/sbdc

Southwest Virginia SBDC
Director Margie Douglass
Richlands
(276) 964-7345
margie.douglass@sw.edu
sw.edu/small-business-development-center

Virginia Highlands SBDC
Director Cindy Fields
Virginia Highlands Community College
100 VHCC Drive
Abingdon
(276) 739-2474
cfields2@vhcc.edu
vhcc.edu/sbdc

Blue Ridge Crossroads SBDC
Director Mandy Archer
1117 E. Stuart Drive
Galax
(276) 601-7727
sbdcdirector@brceda.org
brceda.org
**Advocacy**
When you need a voice within the federal government for your interests as a small business owner, the SBA’s regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

**Your advocate helps with these small business issues:**
- if your business could be negatively affected by regulations proposed by the government
- if you have contracting issues with a federal agency
- when you need economic and small business statistics
- seek remedies when rules are inconsistently applied
- recover payment for services done by government contractors

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

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

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

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

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

The SBA’s offices of advocacy and ombudsman are independent voices for small business within the federal government.
How to Start a Business in Virginia

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

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

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

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

Name Registration
Register your business name with the county clerk where your business is located. If you’re a corporation, also register with the state. Corporations, limited liability companies, limited partnerships and limited liability partnerships must certify with the State Corporation Commission. It also issues certificates of authority to foreign corporations, LLCs, LPs, and LLPs. The forms and fees for establishing these business entities can be found at scc.virginia.gov. Although the SCC is not involved with sole proprietorships, a business may be required to obtain a local business license from its local Commissioner of Revenue. Depending on the type of business, there may be a professional licensing requirement with another state agency. To obtain a Virginia Business Registration Guide, visit scc.virginia.gov/clk/begin.aspx.
» **State Corporation Commission**  
Clerk’s Office  
1300 E. Main St., first floor, Richmond  
(804) 371-9967 or toll free (866) 722-2551  
sccinfo@scc.virginia.gov  

» **Virginia Department of Occupational & Professional Regulation**  
9960 Mayland Drive, suite 400  
Richmond  
(804) 367-8500  
dpor.virginia.gov  

### Taxes

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

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

» **State Taxes**  
Virginia Unemployment Tax  
Virginia Employment Commission  
703 E. Main St., Richmond  
(866) 832-2363  
vec.virginia.gov  
A seller is subject to a sales tax imposed on gross receipts derived from retail sales or leases of taxable tangible personal property, unless the retail sales or leases are specifically exempt by law. The combined rate is 5.3%.

» **Virginia Tax Office of Customer Services**  
1957 Westmoreland St., Richmond  
(804) 367-8037

### Social Security

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

### Employment Eligibility Verification

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

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

### Health & Safety

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

» **Virginia Workers’ Compensation Commission**  
333 E. Franklin St., Richmond  
(877) 664-2566  
questions@workcomp.virginia.org  
vwc.state.va.us  

### Employee Insurance

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

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

### Environmental Regulations

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

### Accessibility and ADA Compliance

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

» **Virginia Board for People with Disabilities**  
Washington Building  
1000 Bank St., seventh floor, Richmond  
(804) 786-7335  
info@vbpd.virginia.gov  
vaboard.org

### Child Support

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

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

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

There are three types of patents:

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

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

Chambers of Commerce

Alleghany Highlands
(540) 962-2178
ahchamber.com

Altavista area
(434) 369-6665
altavistachamber.com

Amherst County
(434) 946-0990
amherstvachamber.com

Appomattox County
(434) 352-2621
appomattoxchamber.org

Bath County
(540) 839-5409
bathcountychamber.wildapricot.org

Bedford area
(540) 586-9401
bedfordareachamber.com

Blackstone
(434) 292-1677
blackstoneva.com

Botetourt County
(540) 473-8280
botetourchamber.com

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

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

Export Assistance

Mid-Atlantic Regional
Manager Bill Houck
1501 Wilson Blvd., suite 1225, Arlington
(202) 557-4063
william.houck@sba.gov

» State Trademark
Virginia’s Division of Securities and Retail Franchising
1300 E. Main St., Richmond
(804) 371-9051

Bristol
(423) 989-4850
bristolchamber.org

Brunswick
(434) 848-3154
brunswickchamber.com

Buchanan County
(276) 935-4147

Caroline County
(804) 448-5264
carolinecountychamber.com

Charlotte County
(434) 568-0174
charlottecountyva.com

Charlottesville region
(434) 295-3141
cville.chambermaster.com

Chase City
(434) 372-0379
chasecitychamberofcomm.com

Chesterfield County
(804) 748-6364
chesterfieldchamber.com

Chincoteague
(757) 336-6161
chincoteaguechamber.com

Clarksville Lake County
(434) 374-2436
clarksvilleva.com

Colonial Beach
(804) 224-8145
colonialbeach.org

Colonial Heights
(804) 526-5872
colonialheightschamber.com

Crewe-Burkeville
(434) 645-7711
creweburkevillechamber.com

Culpeper County
(540) 825-8628
culpeperchamber.com

Danville Pittsylvania County
(434) 836-6990
dpchamber.org

Dickenson County
(276) 926-6074
dickensonchamber.net
Greater Williamsburg
(757) 229-6511
williamsburgcc.com

Hampton Roads
(757) 622-2312
hamptonroads.chamber.com

Hampton Roads LGBT chamberhrbor.org

Hispanic Chamber of Coastal Virginia
(757) 828-7337
hccova.org

Hanover
(804) 442-2093
hanoverchamberva.com

Harrisonburg-Rockingham
(540) 434-3862
hrchamber.org

Highland County
(540) 468-2550
highlandcounty.org

Hopewell-Prince George
(804) 541-2461
hpchamber.org

Isle of Wight-Smithfield-Windsor
(757) 357-3502
theisle.biz

King George County
(540) 358-1542
kinggeorgechamber.com

Lancaster by the Bay
(804) 435-6092
lancasterva.com

Lexington-Rockbridge County
(540) 463-5375
business.lexrockchamber.com

Louisa County
(540) 967-0944
louisachamber.org

Lunenburg County
(434) 696-3626

Luray-Page County
(540) 743-3915
visitluraypage.com/chamber

Lynchburg region
(434) 845-5966
lynchburgregion.org

Madison
(540) 948-4455
madisonva.com

Martinsville-Henry County
(276) 632-6401
martinsville.com

Montgomery County
(540) 382-3020
montgomerycc.org

Nelson County
(434) 263-5971
nelsonchamber.org

New Kent
(804) 966-8581
newkentchamber.org

New Market area
(540) 740-3212
newmarketcocio.net

Northampton County
(757) 678-0010
northamptoncountychamber.com

Northumberland County
(804) 529-5031
northumberrandcoc.org

Orange County
(540) 672-5216
orangevachamber.com

Patrick County
(276) 694-6012
patrickchamber.com

Petersburg
(804) 773-8131
petersburgchamber.com

Powhatan
(804) 598-2636
powhatanchamber.org

Prince William
(703) 368-6600
pwchamber.org

Radford
(540) 639-2202
radfordchamber.com

Richlands area
(276) 963-3385

Richmond LGBTQ Chamber
(804) 464-8826
richmondbusiness.alliance.com

Roanoke region
(540) 983-0700
roanokechamber.com

Russell County
(540) 889-8041
russellcountyva.org

Salem-Roanoke County
(540) 387-0267
s-rcchamber.org

Scott County
(276) 385-6665
scottcountyva.org/chamber.html

Greater Scottsville
visitroanokechamber.org

Smith Mountain Lake
(540) 721-1203
visitsmthmountainlake.com

Smyth County
(540) 783-3161
smythchamber.org

South Hill
(434) 447-4547
southhillchamber.com

Strasburg
(540) 335-6263
strasburgvachamber.com

Surry County
surrychamber.org

Tappahannock-Exs
(804) 443-5241
tecoc.com

Tazewell area
(276) 988-5091
tazewellchamber.org

Top of Virginia region
(540) 662-4118
regionalchamber.biz

Twin County region
(276) 236-2184	
tincoc.com

Richmond Chamber
(804) 644-1607
richmondchamber.com

Virginia Hispanic Chamber
(804) 378-4099
vaahc.com

Virginia peninsula
(757) 322-2000
virginiapeninsula.chamber.com

Warsaw-Richmond County
(804) 313-2252
wrccoc.com

Washington County
(276) 628-8141
washgtonchamber.org

West Point/Tri-Rivers
(804) 843-4620
westpointvachamber.com

Wise County
(276) 679-0961
wisechamber.com

Wytheville-Wythe-Bland
(276) 223-3365
wwbchamber.com
<table>
<thead>
<tr>
<th>County</th>
<th>Telephone</th>
<th>Website or Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prince Edward County</td>
<td>(434) 392-3231</td>
<td>co.prince-edward.va.us/econdev.shtml</td>
</tr>
<tr>
<td>Prince Edward County</td>
<td>(804) 722-8612</td>
<td>princegeorgeva.org</td>
</tr>
<tr>
<td>Prince William County</td>
<td>(703) 792-5500</td>
<td>pwcecondev.org</td>
</tr>
<tr>
<td>Pulaski County</td>
<td>(540) 980-7737</td>
<td>pulaskicounty.org</td>
</tr>
<tr>
<td>Rappahannock County</td>
<td>(540) 829-7450</td>
<td>rrregion.org/comcomeon.html</td>
</tr>
<tr>
<td>Richmond County</td>
<td>(804) 333-3415</td>
<td>co.richmond.va.us</td>
</tr>
<tr>
<td>Roanoke County</td>
<td>(540) 772-2069</td>
<td>yesroanoke.com</td>
</tr>
<tr>
<td>Rockbridge County</td>
<td>(540) 464-9662</td>
<td><a href="http://www.co.rockbridge.va.us">www.co.rockbridge.va.us</a></td>
</tr>
<tr>
<td>Russell County</td>
<td>(804) 333-3415</td>
<td>co.richmond.va.us</td>
</tr>
<tr>
<td>Scott County</td>
<td>(276) 971-0690</td>
<td>rscountyida.org</td>
</tr>
<tr>
<td>Shenandoah County</td>
<td>(540) 459-6227</td>
<td>shenandoah countyva.us</td>
</tr>
<tr>
<td>Smyth County</td>
<td>(276) 783-3298</td>
<td>sych.jpg</td>
</tr>
<tr>
<td>Southampton County</td>
<td>(757) 562-1958</td>
<td>franklinsouthamptonva.com</td>
</tr>
<tr>
<td>Spotsylvania County</td>
<td>(540) 507-7210</td>
<td>spotsylvania.va.us</td>
</tr>
<tr>
<td>Stafford County</td>
<td>(540) 658-8681</td>
<td>gostaffordva.com</td>
</tr>
<tr>
<td>Surry County</td>
<td>(757) 294-5271</td>
<td>econdev.surrycountyva.gov</td>
</tr>
<tr>
<td>Sussex County</td>
<td>(434) 246-1000</td>
<td>sussexcountyva.gov</td>
</tr>
<tr>
<td>Tazewell County</td>
<td>(276) 385-1271</td>
<td>rscountyida.org</td>
</tr>
<tr>
<td>USDA Rural Development</td>
<td>1606 Santa Rosa Road #238</td>
<td>rd.usda.gov/va</td>
</tr>
<tr>
<td>Virginia Main Street Program</td>
<td>(804) 371-7000</td>
<td>virginiamainstreet.com/yeszatell benchmark.com</td>
</tr>
<tr>
<td>Washington County</td>
<td>(276) 525-1300</td>
<td>washcova.com</td>
</tr>
<tr>
<td>Westmoreland County</td>
<td>(804) 493-0130</td>
<td>westmorelandcounty.org</td>
</tr>
<tr>
<td>Wise County</td>
<td>(276) 328-2321</td>
<td>wisecounty.org</td>
</tr>
<tr>
<td>Wythe County</td>
<td>(276) 223-3370</td>
<td>wytheida.org</td>
</tr>
<tr>
<td>York County</td>
<td>(757) 890-3317</td>
<td>yesyorkcounty.com</td>
</tr>
<tr>
<td>Independent Cities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bedford</td>
<td>(540) 587-5670</td>
<td>bedfordeconomicdevelopment.com</td>
</tr>
<tr>
<td>Bristol</td>
<td>(276) 645-7470</td>
<td>bristolva.org</td>
</tr>
<tr>
<td>Buena Vista</td>
<td>(540) 261-8600</td>
<td>bvcity.org</td>
</tr>
<tr>
<td>Charlottesville</td>
<td>(434) 970-3110</td>
<td>charlottesville.org</td>
</tr>
<tr>
<td>Chesapeake</td>
<td>(757) 382-8040</td>
<td>chesapeakeva.biz</td>
</tr>
<tr>
<td>Clifton Forge</td>
<td>(540) 863-2500</td>
<td>cliftonforgeva.gov</td>
</tr>
<tr>
<td>Colonial Heights</td>
<td>(804) 898-3002</td>
<td>colonialheights.va.gov</td>
</tr>
<tr>
<td>Covington City/Alleghany Highlands</td>
<td>(540) 862-0936</td>
<td>ahedc.com</td>
</tr>
<tr>
<td>Danville/Pittsylvania</td>
<td>(434) 793-1753</td>
<td>discoverdanville.com</td>
</tr>
<tr>
<td>Emporia</td>
<td>(434) 634-5056</td>
<td>ci.emporia.va.us</td>
</tr>
<tr>
<td>Franklin</td>
<td>(757) 562-8508</td>
<td>franklinva.com</td>
</tr>
<tr>
<td>Fredericksburg</td>
<td>(540) 372-1216</td>
<td>fredericksburgva.gov</td>
</tr>
<tr>
<td>Galax/Blue Ridge Crossroads</td>
<td>(276) 236-7727</td>
<td>brceda.org</td>
</tr>
<tr>
<td>Hampton</td>
<td>(800) 555-3930</td>
<td>hampton.gov/241/economic-development</td>
</tr>
<tr>
<td>Harrisonburg</td>
<td>(540) 432-7701</td>
<td>harrisonburgdevelopment.com</td>
</tr>
<tr>
<td>Hopewell</td>
<td>(804) 541-2271</td>
<td>hopewellva.gov</td>
</tr>
<tr>
<td>City of Lexington</td>
<td>(540) 462-3700</td>
<td>lexingtonva.gov</td>
</tr>
<tr>
<td>Industrial Development Authority</td>
<td>(540) 853-2715</td>
<td>bizroanoke.com</td>
</tr>
<tr>
<td>Lynchburg</td>
<td>(434) 455-4490</td>
<td>opportunity lynchburg.com</td>
</tr>
<tr>
<td>Manassas</td>
<td>(703) 257-8305</td>
<td>choosemanassas.org</td>
</tr>
<tr>
<td>Manassas Park</td>
<td>(703) 335-8800</td>
<td>cityofmanassaspark.us</td>
</tr>
<tr>
<td>Newport News</td>
<td>(800) 274-8348</td>
<td>newportnewsva.com</td>
</tr>
<tr>
<td>Norfolk</td>
<td>(757) 664-4338</td>
<td>norfolkdevelopment.com</td>
</tr>
<tr>
<td>Franklin</td>
<td>(757) 562-8508</td>
<td>franklinva.com</td>
</tr>
<tr>
<td>Fredericksburg</td>
<td>(540) 372-1216</td>
<td>fredericksburgva.gov</td>
</tr>
<tr>
<td>Galax/Blue Ridge Crossroads</td>
<td>(276) 236-7727</td>
<td>brceda.org</td>
</tr>
<tr>
<td>Hampton</td>
<td>(800) 555-3930</td>
<td>hampton.gov/241/economic-development</td>
</tr>
<tr>
<td>Norton Industrial</td>
<td>(276) 679-1160</td>
<td>nortonva.org</td>
</tr>
<tr>
<td>Development Authority</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Petersburg</td>
<td>(804) 733-2352</td>
<td>peterburg-va.org/126/economic-development</td>
</tr>
<tr>
<td>Poquoson</td>
<td>(757) 868-3000</td>
<td>ci.poquoson.va.us/economic-development</td>
</tr>
<tr>
<td>Portsmouth</td>
<td>(757) 393-8804</td>
<td>accessportsmouthva.com</td>
</tr>
<tr>
<td>Radford</td>
<td>(540) 731-3603</td>
<td>radfordva.gov</td>
</tr>
<tr>
<td>Richmond</td>
<td>(804) 646-5633</td>
<td>yesrichmondva.com</td>
</tr>
<tr>
<td>Roanoke</td>
<td>(540) 853-2715</td>
<td>bizroanoke.com</td>
</tr>
<tr>
<td>Salem</td>
<td>(540) 375-3007</td>
<td>salemvva.gov</td>
</tr>
<tr>
<td>Staunton</td>
<td>(540) 332-3869</td>
<td>stauntonbusiness.com</td>
</tr>
<tr>
<td>Suffolk</td>
<td>(757) 514-4040</td>
<td>yessuffolk.com</td>
</tr>
<tr>
<td>Virginia Beach</td>
<td>(757) 385-6464</td>
<td>vbgov.com</td>
</tr>
<tr>
<td>Waynesboro</td>
<td>(540) 942-6779</td>
<td>waynesborobusiness.com</td>
</tr>
<tr>
<td>Williamsburg</td>
<td>(757) 220-6104</td>
<td>yeswilliamsburg.com</td>
</tr>
<tr>
<td>Winchester</td>
<td>(540) 722-7577</td>
<td>develop winchesterva.com</td>
</tr>
</tbody>
</table>
Entreprenurial Opportunities

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

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

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

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

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

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

Courses include:
• writing your business plan
• buying a business
• financing options
• digital and traditional marketing to win customers
• disaster recovery
• understanding your customer

Native American Workshops
Tribal enterprises and business organizations can receive training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic bookkeeping. Request a workshop in your area by visiting nativesmallbusiness.org.
members of the military community can start and grow their small businesses with the help of SBA programs.

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

**Who’s eligible?**
Service members transitioning out of active duty and military spouses.

Are you a veteran or member of the National Guard or Reserve or a military spouse? Boots to Business: Reboot teaches this entrepreneurship curriculum off base and in local communities. Register for either B2B program at [https://sbavets.force.com](https://sbavets.force.com).

**For women veterans**
Receive entrepreneurial training geared toward women veterans, service members, and spouses of service members through these SBA-funded programs:
- Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
- LiftFund in San Antonio, Texas

**For service-disabled veterans**
Learn how to start and grow a small business using these SBA-funded programs:
- Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
- Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
- Veteran Entrepreneurship Jumpstart at St. Joseph’s University in Philadelphia, Pennsylvania
- Dog Tag Inc., affiliated with Georgetown University in Washington, DC

**Need financing?**

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

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

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

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

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

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

**Get certified**
Learn about the service-disabled veteran-owned small business certification program on page 65.

**For more assistance**
Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, [sba.gov/vboc](http://sba.gov/vboc). For veterans business information visit [sba.gov/veterans](http://sba.gov/veterans).
Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.

Business plans help you run your business.

A good business plan guides you through managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you’ll use to convince people that working with you—or investing in your company—is a smart investment. Brain storm with a business counselor (visit one of our SBA Resource Partners detailed on page 8) and write a traditional business plan, which uses a standard structure and detailed sections. Once you've got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don’t have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

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

Company Description
Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve.

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

Market Analysis
Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women’s Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

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

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

Want to see an example of a business plan?

View examples of business plans at sba.gov/business-guide/plan/write-your-business-plan-template
Use an organizational chart to show the hierarchy. Explain how each person’s experience will contribute to the success of your venture. Consider including CVs of key members.

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

**Marketing and Sales**
Your marketing strategy should evolve and change to fit your needs in each context.
Describe how you’ll attract and retain customers. Show how a sale will actually happen. You’ll refer to this section later when you make financial projections, so be thorough.

**Funding Request**
If you’re asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you’d like. Your goal is to clearly explain how much funding you’ll need over the next five years and how the investment will be used.
Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you’ll pay off the debt.

**Financial Projections**
Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success.
If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.
Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections and match them to your funding requests.
Use visual organization tools—graphs and charts—to tell your business’s financial story.

**Appendix**
Here you’ll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

---

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

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

**Key Partnerships**
Note the other businesses you’ll work with—suppliers, manufacturers, subcontractors, and similar strategic partners.

**Key Activities**
List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

**Key Resources**
List resources you’ll leverage to create value for your customer. Your most important assets include staff, capital, or intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone–certified businesses.

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

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

**Customer Segments**
Name your target market. Your business won’t be for everybody; it’s important to have a clear sense of who you serve.

**Channels**
List the most important ways you’ll talk to your customers.

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

**Revenue Streams**
Explain how your company makes money: direct sales, memberships fees, selling advertising space? If your company has multiple revenue streams, list them all.

---

**LEAN STARTUP PLAN CHECKLIST**
- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams
Roberto Ortiz
FOUNDER/PRESIDENT/CEO, AVMAC
Chesapeake, VA

When AVMAC, which manages aviation and maritime logistics, wanted to expand into the government sector, Bert Ortiz turned to the SBA. With the help of the SBA 8(a) Business Development Program, Bert is learning to better compete in the public marketplace. Bert uses his 40 years of aviation management experience to best serve his defense and private sector clients.

Bert also wanted to handle his business’s growth with care, so he turned to the SBA to help finance his expansion. With the help of an SBA-backed line of credit and a loan, AVMAC secured contracts and expanded into its own office space in Chesapeake. Bert cofounded AVMAC with fellow Navy veteran Don Buzard in 2009. They were then complemented by CFO Ron Stebbins, all 30-year Navy veterans.

- **What challenge did you have?** One of our biggest obstacles was figuring out the government contracting process. Bidding on and winning government contracts is a daunting process. The jargon and legal language can be a major hurdle. Our business is run by Naval veterans, so I thought we’d be a great fit for the public sector.

  Access to capital has also been a challenge to growing the business. We had to establish strong financial backing to fund the start of contracts. Contract starts are a sensitive time for a small business. We have to satisfy all our obligations while also moving forward with costly services, all before the customer makes the first payment. When we were starting up, I also needed to have accounting, security compliance, and human resources systems in place. I wasn’t able to find traditional financing in order to make this all happen at the right time.

- **What was the SBA solution?** We received expert business counseling from our SBA Richmond District Office, our local Procurement Technical Assistance Center, and our SCORE Hampton Roads mentor. We also attended free or low-cost seminars and events presented by other SBA Resource Partners, like our local Small Business Development Center and Veterans Business Outreach Center. Thanks to all this guidance, we learned about the SBA 8(a) program. It provides free business development education to better compete in the public sector. I had the opportunity to meet with government contracting specialists so that I could understand what agencies are looking for and how to best bid for these contracts. We got invaluable training on how to develop business systems and proposals. I joined the 8(a) Mentor-Protege Program, which enabled me to compete for bigger government contracts with an experienced mentor business already adapted to these large-scale contracts.

  My small business qualified for an SBA-backed 7(a) line of credit of $500,000, which assisted us in contract financing. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. We also qualified for a 20-year SBA 504 Certified Development Company Loan to purchase our office space as we expanded operations. The 504 program allows those who are eligible to purchase or renovate real estate with a competitive fixed-rate mortgage.

- **What benefit did this have for you?** Since our start in 2009, our team has grown AVMAC into an international business with revenues exceeding $34 million in 2018. From our first contracted dollar in 2010, AVMAC has nearly doubled in revenue, with a staff of nearly 400.
We received expert business counseling from our SBA Richmond District Office, our local Procurement Technical Assistance Center, and our SCORE Hampton Roads mentor.”

Roberto Ortiz
Founder/President/CEO, AVMAC
FUNDING PROGRAMS
Financing Your Small Business

How We Did It
Crafting a Business
SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

WRITTEN BY BECKY BOSSHART
Jennifer and Jeff Herbert’s home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they’ve sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberts are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

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

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

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

5 Tips for Success
Get guidance.
Develop a working relationship with an SBA Resource Partner (see page 8) to help you find the funding that works best for you.

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

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

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

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

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

Lender Match

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

THE CHOICE SBA 504 LOAN PARTNER OF VIRGINIA FINANCIAL INSTITUTIONS FOR 35 YEARS

SBA 504 loans for owner-occupied commercial real estate
20 and 25 year fixed rates

2,300 + Loans Approved Totaling $1.3 Billion
Supported Projects with Costs Totaling $3.5 Billion
11,000 + Jobs Created and Retained in the Commonwealth!

Offices in Fairfax, Richmond and Norfolk
Also serving Maryland, West Virginia, and the District of Columbia

www.businessfinancegroup.org • 800-305-0504
Our participating SBA Lenders serve all of Virginia unless otherwise noted. To find more bank locations, visit the lender’s website.
<table>
<thead>
<tr>
<th>Location</th>
<th>Bank Name</th>
<th>Address</th>
<th>Phone Numbers and Contacts</th>
</tr>
</thead>
<tbody>
<tr>
<td>HAMPTON ROADS</td>
<td>Towne Bank</td>
<td>5716 High St. W</td>
<td>(757) 638-7500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>townebank.com</td>
<td></td>
</tr>
<tr>
<td>HARRISONBURG</td>
<td>Park View FCU</td>
<td>1675 Virginia Ave.</td>
<td>(540) 434-6444 or (540) 236-5763</td>
</tr>
<tr>
<td></td>
<td>Kevin Nafziger</td>
<td><a href="mailto:kevin.nafziger@pvfcu.org">kevin.nafziger@pvfcu.org</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pendleton Community Bank</td>
<td>41 Monte Vista Drive</td>
<td>(540) 434-4722</td>
</tr>
<tr>
<td></td>
<td>First Bank &amp; Trust Co.</td>
<td>John Rock &amp; Kate Belcher</td>
<td>(276) 644-9900</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:jrock@firstbank.com">jrock@firstbank.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:kbelcher@firstbank.com">kbelcher@firstbank.com</a></td>
<td></td>
</tr>
<tr>
<td>LEE COUNTY</td>
<td>First Bank &amp; Trust Co.</td>
<td>John Rock &amp; Kate Belcher</td>
<td>(276) 644-9900</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:jrock@firstbank.com">jrock@firstbank.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:kbelcher@firstbank.com">kbelcher@firstbank.com</a></td>
<td></td>
</tr>
<tr>
<td>LEXINGTON</td>
<td>Cornerstone Bank</td>
<td>54 S. Main St.</td>
<td>(540) 463-2222</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:hobbssb@csbva.com">hobbssb@csbva.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>cornerstonebankva.com</td>
<td></td>
</tr>
<tr>
<td>LOUISA</td>
<td>Virginia Community Bank</td>
<td>408 E. Main St.</td>
<td>(804) 897-3900 or (804) 419-1236</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:tkelley@villagebank.com">tkelley@villagebank.com</a></td>
<td></td>
</tr>
<tr>
<td>LYNCHBURG</td>
<td>Bank of the James</td>
<td>829 Main St.</td>
<td>(804) 939-6403</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:dyounce@chesbank.com">dyounce@chesbank.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Beacon CU Inc.</td>
<td>6302 Logans Lane</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>John Guode (800) 868-6655 x 202</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Central Virginia FCU</td>
<td>1638 Mt. Athos Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kevin Harvey (434) 528-9016 x 1074</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:kharvey@cvfcu.com">kharvey@cvfcu.com</a></td>
<td></td>
</tr>
<tr>
<td>MECHANICSVILLE</td>
<td>Sonabank</td>
<td>9495 Charter Gate Drive</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jonathan Shearin (804) 832-7716</td>
<td></td>
</tr>
<tr>
<td>MIDLOTHIAN</td>
<td>Village Bank</td>
<td>13319 Midlothian Turnpike</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tom Kelley (804) 897-3900 or (804) 419-1236</td>
<td></td>
</tr>
<tr>
<td>MONTROSS</td>
<td>Peoples Community Bank</td>
<td>15960 Kings Highway</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MORTON</td>
<td>BayPort CU</td>
<td>1 Bayport Way, suite 350</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jennifer C oyne (757) 873-4037 or (800) 928-8801</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:jcoyne@bayportcu.org">jcoyne@bayportcu.org</a></td>
<td></td>
</tr>
<tr>
<td>NEWPORT NEWS</td>
<td>Langley FCU</td>
<td>721 Lakefront Commons Suite 400</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Natasha Merz (757) 224-4779 or (757) 827-7200</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:nmerz@langleyfcu.org">nmerz@langleyfcu.org</a></td>
<td></td>
</tr>
<tr>
<td>PHENIX</td>
<td>Bank of Charlotte County</td>
<td>101 Berkeley St.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(434) 542-5111</td>
<td></td>
</tr>
<tr>
<td>PRINCE GEORGE</td>
<td>Touchstone Bank</td>
<td>4300 Crossings Blvd.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jim Sedlar (804) 324-7390</td>
<td></td>
</tr>
<tr>
<td>RICHMOND</td>
<td>Chesapeake Bank</td>
<td>5501 Patterson Ave.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>David Younce (804) 939-6403</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:dyounce@chesbank.com">dyounce@chesbank.com</a></td>
<td></td>
</tr>
<tr>
<td>Essex Bank</td>
<td>9954 Mayland Drive, suite 2100</td>
<td>(804) 419-4329</td>
<td></td>
</tr>
<tr>
<td>M&amp;T Bank</td>
<td>3951 Westerter Parkway</td>
<td>Suite 300</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chris Fuller (804) 754-4801 or (800) 724-6070</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:cfuller@mtb.com">cfuller@mtb.com</a></td>
<td></td>
</tr>
<tr>
<td>Premier Bank</td>
<td>320 N. First St.</td>
<td>Latanya Hicks (804) 771-5215 or (804) 771-5200</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:latanya.hicks@premierbankinc.com">latanya.hicks@premierbankinc.com</a></td>
<td></td>
</tr>
<tr>
<td>ROANOKE</td>
<td>American National Bank &amp; Trust Co.</td>
<td>3000 Ogden Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(540) 795-3900 or (800) 240-8190</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(804) 711-5215 or (804) 711-5200</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:latanya.hicks@premierbankinc.com">latanya.hicks@premierbankinc.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Carter Bank &amp; Trust</td>
<td>30 Franklin Road, suite 400</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dawn DeHart (276) 632-8000 x 2035</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:dawn.dehart@carterbankandtrust.com">dawn.dehart@carterbankandtrust.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>First Bank &amp; Trust Co.</td>
<td>John Rock &amp; Kate Belcher</td>
<td>(276) 644-9900</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:jrock@firstbank.com">jrock@firstbank.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:kbelcher@firstbank.com">kbelcher@firstbank.com</a></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Freedom First Federal Credit Union</td>
<td>. 102 Campbell Ave. SW</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>William Dixon (540) 904-4206 or (866) 389-0244</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="mailto:wdimon@freedomfirst.com">wdimon@freedomfirst.com</a></td>
<td></td>
</tr>
</tbody>
</table>
ROCKY MOUNT, RUSSELL COUNTY, SCOTT COUNTY, AND SMYTH COUNTY

First Bank & Trust Co.
John Rock & Kate Belcher
(276) 644-9900
jrock@firstbank.com
kbelcher@firstbank.com

STANLEY

Pioneer Bank
252 E. Main St.
Reid Young
(434) 973-1754 or (540) 778-2294
ryoung@pioneerbks.com

STAUNTON

First Bank & Trust Co.
John Rock & Kate Belcher
(276) 644-9900
jrock@firstbank.com
kbelcher@firstbank.com

STRASBURG

First Bank
112 W. King St.
(540) 465-9121

TIMBERVILLE

Farmers & Merchants Bank
165 New Market Road
Donna Brown
(540) 896-1716 or (540) 713-2568
dbrown@fmbankva.com

VERONA

First Bank & Trust Co.
John Rock & Kate Belcher
(276) 644-9900
jrock@firstbank.com
kbelcher@firstbank.com

WARRENTON

Fauquier Bank
10 Courthouse Square
Wendy Emery
(540) 349-0233
wendy.emery@tfb.bank

Oak View National Bank
128 Broadview Ave
Sam Parker
(540)359-7100
sparker@oakviewbank.com

Sonabank
11 A Main St.
Michelle Douglas
(800) 901-8022
mdouglas@sonabank.com

WASHINGTON COUNTY

First Bank & Trust Co.
John Rock & Kate Belcher
(276) 644-9900
jrock@firstbank.com
kbelcher@firstbank.com

WAYNESBORO

First Bank & Trust Co.
John Rock & Kate Belcher
(276) 644-9900
jrock@firstbank.com
kbelcher@firstbank.com

Frontier Community Bank
400 Lew Dewitt Blvd
(540) 932-9100

WEST POINT

Citizens & Farmers Bank
802 Main St.
(804) 955-4700 or (800) 296-6246

WINCHESTER

Bank of Clarke County
202 N. Loudoun St.
Joe Zmitrovich
(540) 664-4942 or
(800) 650-8723
jzmitrovich@bankofclarke.com

First Bank & Trust Co.
John Rock & Kate Belcher
(276) 644-9900
jrock@firstbank.com
kbelcher@firstbank.com

WISE COUNTY, WOODSTOCK, AND WYTHEVILLE

First Bank & Trust Co.
John Rock & Kate Belcher
(276) 644-9900
jrock@firstbank.com
kbelcher@firstbank.com

YORKTOWN

1st Advantage FCU
110 Cybernetics Way
Paul Szabo
(757) 886-3300 or (757) 877-2444
pszabo@1stadvantage.org

STATEWIDE LENDERS

Atlantic Union Bank
(703) 871-1055 x2927 or
(703)477-5181
kwame.asiedu@
atlanticunionbank.com
atlanticunionbank.com

Bank of America
(888) 600-4000
bankofamerica.com/
smallbusiness

BB&T
(888) 562-6228
bbt.com

Capital One
(800) 867-0904
capitalone.com

First-Citizens Bank &
Trust Co.
(866) 322-4249
firstcitizens.com

PNC Bank
(540) 899-3301 or
(855) 762-2365
pnc.com

SunTrust Bank
(877) 370-5108
suntrust.com

VCC Bank
(804) 939-6172 or 6171
(540) 260-3507
zpetry@vccva.org
mho@vccva.org
csnyder@vccva.org

Wells Fargo Bank
Steve Schwarz
(804) 697-6821

OUT OF STATE LENDERS

Bancorp Bank
(302) 385-5000
smallbizlending@
thebancorp.com
thebancorp.com

Bank of George
(702) 851-4200
bankofgeorge.com

Bank of Hope
(877) 627-2722
bankofhope.com

Bank Rhode Island
(401) 456-5152
bankri.com

BankUnited
(877) 779-2265
bankunited.com

Berkshire Bank
(800) 773-5601
berkshirebank.com

Cadence Bank
(800) 636-7622
cadencebank.com

Capital Bank
(240) 283-0416
capitalbankmd.com

Carver State Bank
(912) 447-4200 or
(877) 489-2434

Celtic Bank
(877) 251-2873 or
(866) 644-0042
celticbank.com

Centric Bank
(717) 657-7727 or
(888) 274-2033
centricbank.com

Citizens Bank
(800) 862-6200
citizensbank.com
**EagleBank**  
(301) 986-1800  
eaglebankcorp.com

**Fidelity Bank**  
(404) 248-5466  
lionbank.com

**Fifth Third Bank**  
(877) 534-2264  
53.com

**Finwise Bank**  
(801) 545-6000  
finwisebank.com

**First Business Bank**  
(608) 238-8008  
firstbusiness.com

**First Chatham Bank**  
(912) 424-2557  
firstchatham.com

**First Federal Bank**  
(877) 499-0572  
ffbf.com

**First Financial Bank**  
(877) 322-9530  
bankatfirst.com

**First Home Bank**  
(727) 685-2083  
firsthomebank.com

**Firstrust Savings Bank**  
(800) 220-2265  
firstrust.com

**First Financial Bank**  
(877) 322-9530  
bankatfirst.com

**First Home Bank**  
(727) 685-2083  
firsthomebank.com

**Firsttrust Savings Bank**  
(800) 220-2265  
firsttrust.com

**First Savings Bank**  
(812) 283-0724  /fsbbank.net

**Five Star Bank**  
(916) 626-5000  
fivestarbank.com

**Fulton Bank**  
(410) 427-3566  
awilczynski@fultonbank.com

**Hanmi Bank**  
(213) 427-5722  
ahanmi.com

**Harvest Small Business Finance**  
(714) 742-8206  
inquiry@harvestsbf.com

---

**HomeTrust Bank**  
(828) 350-4144  
business.htb.com

**Independence Bank**  
(401) 886-4600  
workingcapitalloan.com

**Live Oak Banking Co.**  
(910) 790-5867  
liveoakbank.com

**Metro City Bank**  
(770) 455-4989  
metrocitybank.bank

**Mint National Bank**  
(281) 359-6468 option 1  
themint.bank

**MVB Bank**  
(844) 682-2265  
mvbbanking.com

**New Millennium Bank**  
(201) 585-6090  
nmbonline.com

**Newtek Small Business Finance**  
(855) 763-9835  
newtekone.com

**Northeast Bank**  
(800) 284-5989  
northeastbank.com

**North State Bank**  
(919) 855-9925  
northeastbank.com

**Optus Bank**  
(803) 733-8100  
optus.bank

**Pacific Premier Bank**  
(888) 388-5433  
ppbi.com

**Pinnacle Bank**  
(800) 262-7175  
pnfp.com

**Radius Bank**  
(800) 242-0272  
radiusbank.com

**ReadyCap Lending**  
readycapital.com

**Regions Bank**  
(800) 734-4667  
regions.com

**River Valley Bank**  
(847) 477-7546 or (805) 551-7184  
rivervalleybank.com

**Sandy Spring Bank**  
(866) 867-1570  
sandyspringbank.com

**Seacoast National Bank**  
(866) 710-5778 or (772) 221-2760  
seacoastbank.com

**Southern Bank & Trust Co.**  
(757) 446-6970  
southernbank.com

**Stearns Bank**  
(320) 258-4802 or 253-6607

**Stone Bank**  
(833) 253-2265  
stonebank.com

**Surrey Bank & Trust**  
(336) 783-3900  
surreybank@surreybank.com

**TD Bank**  
(855) 278-8988  
td.com

**United Community Bank**  
(912) 660-5670  
ucbi.com

**United Midwest Savings Bank**  
(844) 211-7897 for loans up to $150,000  
(844) 245-3033 for loans over $150,000

**West Town Bank & Trust**  
(708) 447-3330  
westtownbank.com

**World Trade Finance**  
(312) 443-8500  
jlukicheva@exworkscapital.com

---

**Participating Certified Development Companies**

**504 Capital Corp.**  
501 Independence Parkway, suite 330  
Chesapeake  
President Brent Swanson  
brent@504Capital.com  
(757) 623-2691  
Fax (757) 623-0660

**Business Finance Group**  
3930 Pender Drive, suite 300  
Fairfax  
CPA Jason Paisley  
(703) 352-0504  
Fax (703) 352-9100  
jpaisley@businessfinancegroup.org  
Senior Vice President & Loan Officer Curt V. Solomon  
(540) 846-7355  
csolomon@businessfinancegroup.org  
Hampton Roads  
Melissa Burroughs  
(757) 403-6270  
mburroughs@businessfinancegroup.org

**Chesapeake Business Finance Corp.**  
**Serving Fredericksburg, Manassas, and Manassas Park and the counties of Clarke, Fauquier, Prince William, Spotsylvania, Stafford, and Warren**  
John Sower  
(202) 625-4373  
Fax (202) 342-0389  
jsower@chesapeake504.com

**Rappahannock Economic Dev. Corp.**  
1125 Jefferson Davis Highway, suite 420  
Fredericksburg  
President Joe DiStefano  
jdistefano@redco504.org  
(540) 373-2897  
Fax (540) 526-9898
Community Advantage Lenders

Accion
Business Development
Sandra Bojorque
(646) 833-4506
sbojorque@accioneast.com
us.accion.org

Business Finance Group
3930 Pender Drive, suite 300
Fairfax
Amy Rowan
(703) 352-5049
arowan@businessfinancegroup.org
businessfinancegroup.org

ECDC Enterprise Development Group
Serving northern VA
901 S. Highland St.
Arlington
Managing Director
Fikru Abebe
fabebe@ecdcus.org
(703) 685-0510 x225
entdevgroup.org

Local Initiatives Support Corporation (LISC)
Serving Richmond & Petersburg
Schirra Hayes
(804) 505-4165 x2
wshayes@lisc.org
virginialisc.org

Natural Capital Investment Fund
President & CEO Marten R. Jenkins Jr.
(304) 876-2815
mjenkins@conservationfund.org

Participating Microlenders

Accion
Start-Up Business Loans only available to home-based or incubator-based businesses
Loan Consultant
Juan Castello
(646) 833-4555 or (866) 245-0783
jcastello@accioneast.com
us.accion.org

ECDC Enterprise Development Group
(formerly Ethiopian Community Development Council)
Serving the cities of Alexandria and Falls Church and the counties of Arlington, Fairfax, and Prince William
901 S. Highland St.
Arlington
Managing Director Fikru Abebe
fabebe@ecdcus.org
(703) 685-0510 x225
entdevgroup.org

Latinog Economic Development Corp.
Serving Prince William County
2300 Ninth St. S, suite 300 B
Arlington
(703) 527-3854
ledcmetro.org

Life Asset Inc.
Serving Prince William County
2448A 18th St. NW
Washington, DC
Executive Director
Markus Larsson
(202) 709-0652
contactus@lifeasset.org
lifeasset.org

People Incorporated Financial Services
1173 W. Main St.
Abingdon
(276) 623-9000
Shane Simmons
ssimmons@peopleinc.net
peopleinc.net

Staunton Creative Community Fund
Serving the counties of Augusta, Bath, Highland, Rockbridge, and Rockingham, and the cities of Buena Vista, Harrisonburg, Lexington, Staunton, and Waynesboro
32 N. Augusta St.
Staunton
(540) 213-0333
Executive Director Debbie Irwin
debbie@stauntonfund.org
stauntonfund.org

Export Assistance Lenders

Atlantic Union Bank
(703) 871-1055 x2927
kwame.asiedu@atlanticunionbank.com

First Bank & Trust Co.
(276) 889-4622
jrock@firstbank.com

Fulton Bank
(703) 788-1848
fmanno@fult.com

TD Bank
(717) 572-0011
steven.cunningham@td.com

Small Business Investment Company

Leeds Novamark Capital I
Plaza America Tower II
11710 Plaza America Drive, suite 160
Reston
Mark Raterman
(703) 651-2149
Go Global with International Trade

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

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

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

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

**Max loan amount:** $5 million
**Interest rate:** for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over $50,000 and maturity of seven years or more

**Terms:** For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment

**Guarantee:** up to 90%

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

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

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

**Terms:** up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit

**Guarantee:** up to 90%

**Approval time:** 36 hours or less

---

**Expert Advice on Exporting**
Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.
HOW THE SBA HELPED US SUCCEED
Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

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

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

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

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

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

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

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

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

Participating agencies:
» Department of Agriculture
» Department of Commerce

▲ HOW THE SBA HELPED US SUCCEED
Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research program. Dr. Mandë Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators’ needs. The business has raised more than $1.2 million to support a team of full-time employees. Killer Snails’s tabletop, digital, augmented and virtual reality games have won national and international awards.
Investment Capital

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

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

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

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

SBIR Road Tour
Visit sbirroadtour.com to learn about national events connecting entrepreneurs working on advanced tech to the country’s largest source of early stage funding. Each SBIR Road Tour stop introduces participating federal agency program managers, who oversee over 5,000 new awards annually.

When you need money for your business, talk to our business experts.

The Credit Union is helping thousands of local companies find greater success. We can help your business, too. Contact us today.

- Real Estate Loans
- Construction Loans
- SBA Loans
- Lines of Credit
- Credit Cards for Business
- Checking & Savings
- Merchant Services & More!

IT’S EASY TO JOIN AS A BUSINESS MEMBER.
VISIT WEBSITE FOR ALL BRANCH AND ATM LOCATIONS
UVACREDITUNION.ORG
434-964-2001 • 888-887-9136

2017 TOP SBA LENDER RICHMOND DISTRICT
Membership is open to businesses located in Charlottesville, Albemarle, Culpeper, Fauquier, Fluvanna, Greene, Louisa, Madison, Nelson, Orange, or Rappahannock.
If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as...
Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

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

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

What to do after a Disaster Declaration

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

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

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

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

Information you need to get started:
• address of damaged residence or business and contact information
• insurance information, including type of insurance, policy numbers, and amount received
• household and/or business income
• description of disaster-caused damage and losses
The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. For information visit sba.gov/disaster.

Benefit
For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she’d like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. “My whole life is this. I’ve always felt a love for business ownership,” Vitori says. “That drive keeps you going.”
Getting Back to Business: Six essential preparedness steps for creating a continuity plan

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.

Establish a communications plan
- Test your calling tree or communications list to reach employees to ensure they and their families are safe.

Protect your documents
- Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.

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

Establish a solid supply chain
- If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.

Plan for an alternative location
- Identify several places to relocate your operations in case you must close your primary location for an extended time.
- Consider creative options for available office space, including sharing space and resources with other businesses.
- Allow employees to telecommute until your location reopens.

Practice your plan with your staff
Based on your location, assess your risk for every type of emergency.
- Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.
Surety Bonds

SBA-backed surety bonds help small businesses succeed.

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

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

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

Is the program right for you?
Small businesses that often come to the SBA for surety bonds:
» startups and firms in business less than three years
» businesses with credit issues or internally prepared financial statements
» those who cannot secure bonding through regular commercial channels
» subcontractors with a desire to establish their own bonding as a prime contractor
» those wishing to increase their current bonding limits

► HOW THE SBA HELPED ME SUCCEED
With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about $30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.
For all contracts and subcontracts up to $6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to $10 million, the SBA makes a guarantee if it’s in the best interest of the government.

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

Need a surety bond guarantee fast?

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

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

Ready to start?

The SBA partners with 36 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg.

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

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

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

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

Visit your local SBA office or lender to learn about these funding options.

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

**MAX LOAN AMOUNT:** $5 million

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

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

**GUARANTEE:** 50 to 90%

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

**INTEREST RATE:** loans less than $10,000, lender cost + 8.5%; loans $10,000 and greater, lender cost + 7.75%

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

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

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

**MAX LOAN AMOUNT:** $350,000

**INTEREST RATE:** for loans less than $50,000, prime + 6.5%; for loans of $50,000 and greater, prime + 4.75%

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

**GUARANTEE:** 50%

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

**INTEREST RATE:** prime + 6%

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

**GUARANTEE:** 75 to 90%

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

**MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT):**
up to $5 million; $5.5 million for manufacturing or energy public policy projects

**INTEREST RATE:** below market fixed rates for 10, 20 or 25 year terms

**TERMS:** 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment

**GUARANTEE:** the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)

**SPECIAL CONDITION:** a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%
Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

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

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

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

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

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

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

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

---

5 Tips for Success:

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

Always move forward.
The SBA has educational resources to improve your business know-how. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

Compete smart.

Know your industry.
I see everything; I have my hands in everything. I don’t want to expand to where I can’t do that anymore.

Build a team.
Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.
How to do business with the government

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

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

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

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

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

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

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

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

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

8(a) Business Development Program

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

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

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

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

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

The benefits of the 8(a) program:

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

8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor–Protege Program

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

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

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

Here’s how to get certified:

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

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

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

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

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

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

5. **Search the database**
   - Search the FedBizOpps database (fbo.gov) for your new business opportunity.
Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don’t have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov), and see if you’re eligible for any small business certifications and/or programs. One-on-one counseling is free or low cost. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Virginia Procurement Technical Assistance Centers

Central Virginia PTAC
1125 Jefferson Davis Highway, suite 400
Fredericksburg
Tom Miglas
(434) 965-6754
tmiglas@gmu.edu

Hampton Roads PTAC
1100 Exploration Way, suite 302K
Cecilia Cotton
(757) 570-5052
ccotton3@gmu.edu

Hampton Roads PTAC at Old Dominion University
112 Bank St., Norfolk
Director Monique McWhite
(757) 683-5542
mmcwhite@odu.edu
odu.edu/iie/hrpac

Crater Procurement Assistance Center
1964 Wakefield St.
Petersburg
(804) 861-1667
info@craterptac.org
craterptac.org

Southwest VA Community College PTAC
724 Community College Road
Richlands
(276) 964-7334
pac.info@sw.edu
sw.edu/ptac

Regional/State Contracting Programs

Virginia Department of Small Business and Supplier Diversity & Virginia Department of Minority Business Enterprise
101 N. 14th St., 11th floor, Richmond
(804) 786-6585
sbsd.virginia.gov
CALL US 1.888.CERTIFIED

FIND OUT HOW AN NVBDC

CERTIFICATION CAN HELP YOUR SD/VOB BUSINESS SUCCEED WITH FEDERAL AGENCIES, STATE GOVERNMENTS AND AMERICA’S LEADING CORPORATIONS

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

FOR MORE INFO PLEASE VISIT NVBDC.ORG
More than 97% of Virginia’s businesses are small. We are your economic development agency, helping you grow and prosper through increased revenue and job creation.

What we offer ...

- Virginia Small Business Financing Authority providing access to capital;
- Business Development and Outreach providing education and outreach to assist small businesses with strategic growth and development;
- Certifications to enhance procurement opportunities for SWaM and DBE qualified businesses.

For further information about services offered, please visit us at www.sbsd.virginia.gov or call (804) 786-6585.