

# The ABCs of SBA



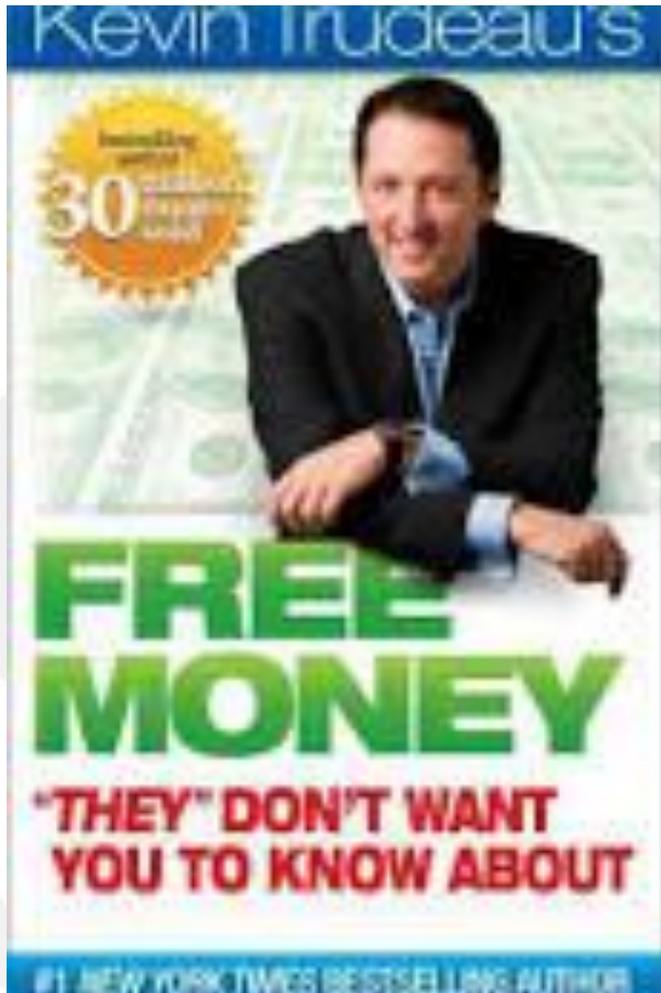
*U.S. Small Business Administration*

Guide to Grants Seminar

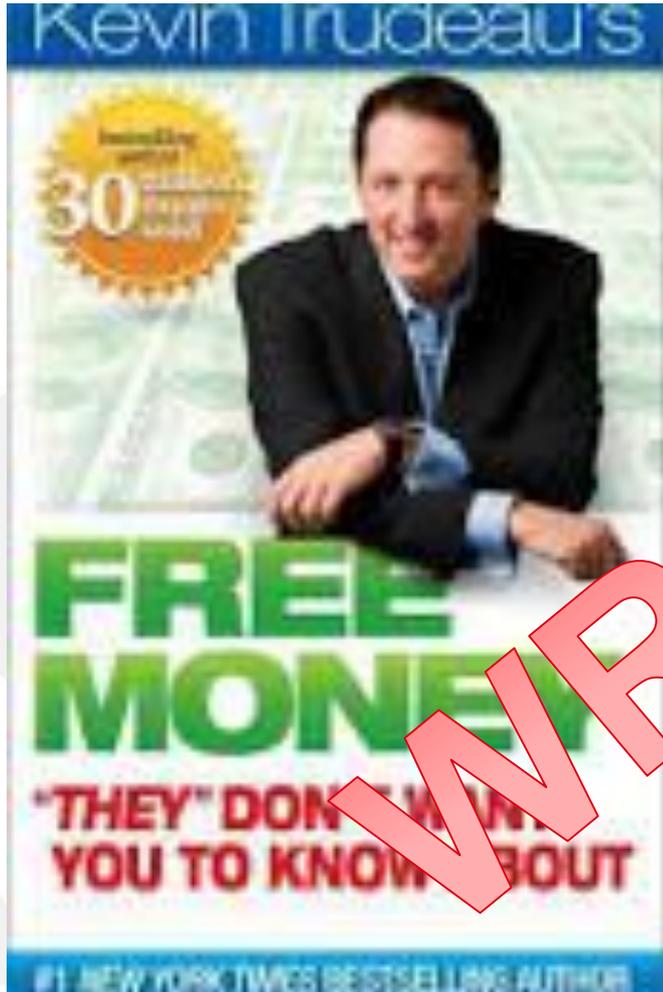
May 20, 2016

Tuscaloosa, AL

# “Free” Money?



# “Free” Money?



WRONG!!!



# The ABC's of SBA

- A few words about SBA grants to small business owners...

# A few words about SBA grants to small business

- **Nope**

- **NONE**

- Huh?

- **Zero**

- *Whaaaaat?*

- **Nada**

- **ZILCH**

- *Fegedaboudit!*

# www.sba.gov/loans-grants/see-what-sba-offers

The screenshot displays the SBA website's 'Loans & Grants' section. At the top, there is a navigation bar with links for TRANSLATE, LOGIN, REGISTER, CONTACT US, FOR LENDERS, NEWSROOM, and SBA EN ESPAÑOL. The main header features the SBA logo and a navigation menu with categories like Starting & Managing, Loans & Grants, Contracting, Learning Center, Local Assistance, and About SBA. A large banner image shows a woman in a green apron with the text 'Learn about SBA loan programs'. Below this is a 'Loans & Grants' section with three sub-links: 'Video: SBA Loans Explained', 'Connect with SBA Lenders', and 'Blogs on Financing'. The main content area is divided into three columns: 'Loans & Grants' with a list of links, 'See What SBA Offers' with sections for 'What SBA Offers to Help Small Businesses Grow', 'Surety Bonds', 'SBA Loan Programs', and 'What SBA Doesn't Offer', and 'SBIC Investments'. A blue arrow points to the 'What SBA Doesn't Offer' section. The footer contains a grid of links for Customer Service, About SBA.gov, SBA Information, SBA Performance, Advocacy & Oversight, and Tools and Features. The Windows taskbar at the bottom shows the Start button, several open browser windows, and the system tray with the time 5:30 PM.

# LINC-Leveraging Information and Networks to access Capital

The screenshot displays the SBA website's 'Loans & Grants' section. The main navigation bar includes links for 'Starting & Managing', 'Loans & Grants', 'Contracting', 'Learning Center', 'Local Assistance', and 'About SBA'. A large banner features a woman in a green apron with the text 'Learn about SBA loan programs'. Below this, a 'Loans & Grants' section offers links for 'Video: SBA Loans Explained', 'Connect with SBA Lenders', and 'Blogs on Financing'. The main content area is divided into three columns: 'Loans & Grants' with sub-links like 'See What SBA Offers' and 'Get Ready to Apply'; 'See What SBA Offers' with sections on 'What SBA Offers to Help Small Businesses Grow', 'SBA Loan Programs', 'SBIC Investments', 'Surety Bonds', and 'What SBA Doesn't Offer'; and a right sidebar with 'LINC' and 'Apply for a Disaster Loan' buttons. A blue arrow points from the main content area to the LINC sidebar.

TRANSLATE \* LOGIN \* REGISTER \* CONTACT US \* FOR LENDERS \* NEWSROOM \* SBA EN ESPAÑOL

**SBA**  
U.S. Small Business Administration

Starting & Managing | Loans & Grants | Contracting | Learning Center | Local Assistance | About SBA

## Learn about SBA loan programs ▶

### Loans & Grants

Video: SBA Loans Explained ▶ | Connect with SBA Lenders ▶ | Blogs on Financing ▶

SBA.gov > Loans & Grants > See What SBA Offers

#### Loans & Grants

- ▶ See What SBA Offers
- ▶ Get Ready to Apply
- ▶ Connect with SBA Lenders
- ▶ Find Other Sources for Financing

#### See What SBA Offers

**What SBA Offers to Help Small Businesses Grow**  
What does SBA offer to small business owners? The programs are varied and the qualifications for each are specific. Understanding how SBA works is the first step towards receiving assistance.

**SBA Loan Programs**  
SBA offers a variety of loan programs for very specific purposes. Take some time to study the programs described in this section, to see if you qualify to participate.

**SBIC Investments**  
In 1958, Congress created the Small Business Investment Company (SBIC) program to facilitate the flow of long-term capital to America's small businesses. SBA does not provide capital directly to...

**Surety Bonds**  
A surety bond is a document signed by the contractor and the surety company that assures the project owner the contract will be completed.

**What SBA Doesn't Offer**  
SBA does not provide grants for starting and expanding a business. Government grants are funded by tax dollars and require very stringent compliance and reporting measures.

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Customer Service	About SBA.gov	SBA Information	SBA Performance	Advocacy & Oversight	Tools and Features
About SBA Contact SBA SBA.gov	Site Map Privacy Policy Feedback	Freedom of Information Act No Fear Act Financing Policies	Strategic Planning Performance Budget & Finances	Inspector General Advocacy Hotlines and	Online Training Create a Business Plan

# When you click the LINC link...

SBA.gov • Tools • LINC

## Connecting Borrowers with SBA Approved Lenders

**StepONE**  
Answer a [few questions](#) about your business

**StepTWO**  
Hear from SBA Lenders within 2 business days

**StepTHREE**  
Receive information on free and low-cost training options

Login or Register to find a lender now

[Log In](#) [Register](#)

Affordable Rates & Terms	
Loan Amounts	Up to \$5 million
Maximum Rates*	4% - 10%
Term	Up to 25 Years
Uses	Starting a Business; Working Capital; Purchasing property; Equipment, Fixtures, Inventory, Lease-hold improvements; Refinancing debt

*\* Maximum rates as of May 2015, subject to change*

[→ LINC Borrower FAQ](#)

[→ LINC Lender FAQ](#)

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Start | Inbox - thomas.to... | See What SBA Off... | Grants Funding Se... | SBA LINC | The ... | Microsoft Lync | 5:33 PM

# The ABCs of SBA - Background

- **U.S. Small Business Administration**
  - Established in July 1953
  - Part of the Executive Branch of Government
  - Help Small Businesses Start, Grow & Succeed
  - Improve competitiveness of small businesses

# The ABCs of SBA

- 3 Cs
- 1 D
- and an E

# The ABCs of SBA - Counseling

- **3 Cs, 1D and an E**
  - *Free Counseling*
    - **SCORE Chapters**
    - **Small Business Development Centers (SBDC)**
    - **Procurement Technical Assistance Counselors (PTAC)**
    - **Veteran's Business Opportunity Centers (VBOC)**
    - **Women's Business Centers (WBC)**

# Resource Partners

The U.S. Small Business Administration

## ALABAMA SMALL BUSINESS RESOURCE PARTNERS

**William Cummins**  
Executive State Director of the Alabama SBDC Network

**Earl Heath**  
SCORE Director

**Erin Bloxham Curtis**  
Project Director of the Women's Business Center of North Alabama

**Lora Michael**  
Project Director of the Women's Business Center of Southern Alabama

**Susan Rhodes**  
Project Director of the Women's Business Center of Rural Alabama

○ SBDC  
△ WBC  
□ SCORE

# The ABCs of SBA - Capital

- **3 Cs, 1D and an E**
  - Access to *Capital*
    - **7(a) Loan Guarantees up to \$5 million**
    - **504 Loan Program**
    - **Microloans up to \$50,000**
    - **SBA Surety Bond Guarantee Program**

# The ABCs of SBA - Contracting

- **3 Cs, 1D and an E**

- Access to Government ***Contracting*** Opportunities  
(GC Seminar 1<sup>st</sup> Tuesday of each month from 1 – 3 pm)

- **8(a) Business Development Program**

- **Historically Underutilized Business Zone Program (HUBZone)**

- **Woman-Owned Small Business (WOSB)**

- **Service-Disabled Veteran-Owned Small Business (SDVOSB)**

# The ABCs of SBA – Disaster Assistance

- **3 Cs, 1D and an E**
  - *Disaster* Assistance (Direct Loans)
    - **Declared Disaster**
    - **Businesses**
    - **Homeowners**
    - **Renters**
    - **Non-Profit Entities**

# The ABCs of SBA – Export Assistance

- **3 Cs, 1D and an E**
  - *Export* Assistance
    - **Alabama International Trade Center (AITC)**
    - **US Export Assistance Center (USEAC)**
    - **SBA Export Working Capital Loans**

Please Remember this One Thing

[www.sba.gov/al](http://www.sba.gov/al)

# What's at www.sba.gov/al

TRANSLATE | LOGIN | REGISTER | CONTACT US | FOR LENDERS | NEWSROOM | SBA EN ESPAÑOL

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## ALABAMA DISTRICT OFFICE

SBA.gov » Local Assistance » District Office List » Alabama

**Birmingham District Office**  
801 Tom Martin Drive Suite #201  
Birmingham, AL  
Phone: 205-290-7101  
Fax: 205-290-7404

**Locations:**  
Birmingham | Mobile

**About Us**  
The Birmingham District Office serves all 67 counties located in Alabama.... [MORE >>](#)

**Hours of Operation:**  
Monday through Friday from 8:00 AM to 4:30 PM

**District Director:** Tom Todt  
Office Directory

**Resource Guide**  
[Alabama District Office Resource Guide](#)  
[National Resource Guide \(En Español\)](#)

**ABOUT THE ALABAMA DISTRICT OFFICE**

### Small Business Events

◀ May 2016 ▶

May	<b>SBA Small Business Lending Overview</b> Thursday, May 19, 2016 - 10:00am CDT SBA Sponsored IRS Building 801 Tom Martin Drive Birmingham, AL 35211
19	

Start | Inbox - thomas.to... | See What SBA Off... | Grants Funding Se... | Alabama District ... | Microsoft Lync ... | 5:21 PM

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# Alabama Resource Guide



# Thank You!

US Small Business Administration

Alabama District Office

801 Tom Martin Drive, Suite 201

Birmingham AL 35211



*U.S. Small Business Administration*