



U.S. Small Business
Administration



Three C's of SBA

Counseling, Credit, and Contracting

Today's Speakers

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Brian.quijada@sba.gov

What is SBA?



sba.gov/nsbw

DEADLINE to submit nominations:
December 7, 2023 - 1:00 PM Local Time

[Sba.gov/nsbw](https://sba.gov/nsbw)

Federal Agency created in 1953 to promote small business in our domestic economy.

Mission Statement

Aid, counsel, assist, and protect, insofar as is possible, the interests of small business concerns.

Counseling Services

Resource Partner Network

The SBA Resource Partner Network

Access the right tools at the right time—wherever you are.



Approved and funded by the SBA



1,400+ partner offices nationwide



Find local resource partners near you at [SBA.gov/local-assistance](https://www.sba.gov/local-assistance)



Which Resource Partners are Right for You?



Which Resource Partners are Right for You?

If you are an aspiring entrepreneur or small business owner looking for:

- **Mentorship and advice** from volunteer real-world business executives—in-person or virtually
 - **Free online workshops** and webinars
-



SCORE Business Mentors

<https://www.score.org/>

SCORE Contact

SCORE Greater Phoenix

(928) 421-3778

<https://www.score.org/greaterphoenix>

SCORE Northern Arizona

(928) 778-7438

<https://www.score.org/northernarizona>

SCORE Southern Arizona

(520) 302-5569

<https://www.score.org/southernarizona>

Which Resource Partners are Right for You?

If you're an aspiring entrepreneur or small business owner looking for:

- **Free business consulting** to get started or grow
 - **Low-cost training** on crucial topics
-

SBDC has 25 locations in Arizona. Please visit www.azsbdc.net/ to find your nearest location.



**Small Business
Development
Centers**

www.azsbdc.net

Which Resource Partners are Right for You?

If you are an aspiring or current woman small business owner looking for:

- **Comprehensive training and counseling** on a variety of topics in several languages
 - **Business advice** to level the playing field against unique challenges or obstacles
-



Women's Business Centers

www.awbc.org/

Women's Business Center Contact

Préstamos Women's Business Center

1008 E. Buckeye Road, #215

Phoenix, AZ 85034

602-767-1581

<https://phoenixwbc.org/>

Women's Business Center of Southern Arizona

525 N Bonita Ave

Tucson Arizona 85745-3057

520-884-7810

<https://www.wbcofsouthernarizona.com/>

Which Resource Partners are Right for You?

If you are a veteran of the US military or a military spouse in need of:

- **Counseling or transition assistance**
 - **Training and advice** to start or grow your business, or purchase a new business
 - **Resource referrals**
-

U.S. SMALL BUSINESS ADMINISTRATION



VETERANS BUSINESS OUTREACH CENTERS

Veteran's Business Outreach Centers

Arizona VBOC

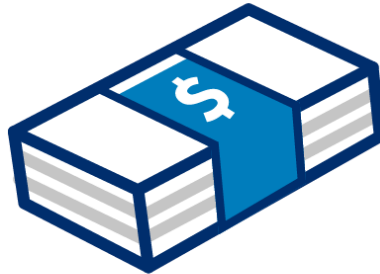
4520 N. Central Ave.

Phoenix, AZ 85012

480-322-4634

www.arizonavboc.org

Need Access to Capital? The SBA Can Help



Need a Business Loan to Start, Grow, or Expand?



The SBA works with approved lenders to offer **microloans** and **SBA-backed loans** with:

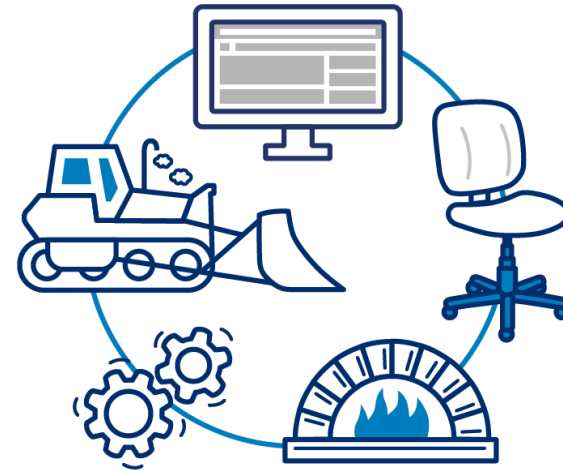
- Competitive terms
- Lower down payments
- Flexible overhead requirements
- Counseling and education



How Can an SBA-backed Loan Help You?



- Launch, grow, or repair a start-up
- Start or purchase a small business
- Access revolving credit or working capital for day-to-day expenses



- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service

Borrowing Money

What you should know up front...

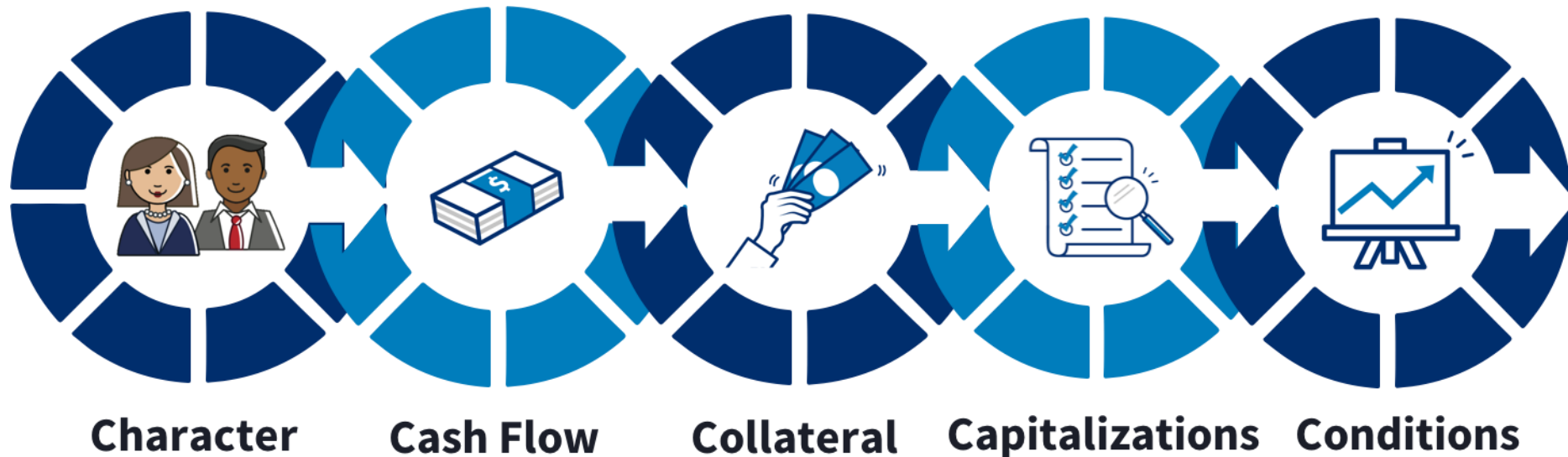
- There is no such thing as 100% SBA start up financing
- There are no SBA grants to help you start a for-profit small business
- Your credit history is very important
- A lender will likely require a personal guaranty from you and your spouse – they may even require a secured personal guaranty

Determine Your Creditworthiness

Lender will apply credit factors to determine if you can repay a loan

Very important that you know what they are and how they are measured

SBA Resource Partners can work with you to determine your creditworthiness using the **5 Cs Model**:



Five C's of Credit

- **Character:**
 - Allows the lender to assess the borrower's **willingness** to honor obligations.
 - Experience in your industry and ability to operate your small business.
- **Capacity:**
 - Reflects the borrower's **ability** to repay its obligations.
 - Think of an experience in financing the purchase of a home or vehicle.
- **Capital:**
 - The sufficient funds required by the business to operate efficiently, generate cash flows and effectively compete in its business environment.
- **Collateral:**
 - Lenders use traditional business assets and personal guarantees to protect their loans against potential loss. It is common for the lender to place a blanket lien on existing and future assets.
 - All collateral will be appraised for liquidation value and you must maintain insurance to protect the collateral.
 - Examples include: Residential or commercial property; furniture, fixtures, and equipment; inventory and accounts receivable.
- **Conditions:**
 - How the business will use loan proceeds.
 - Consider the economic, environmental and industrial conditions that may influence the business's financial performance.

Tips from a Banker

- Be prepared
- Know exactly how much you need and what it is for
- Know your options
- Prepare a good loan proposal or business plan – this is critical.
- Proofread what you prepare
- Learn from your mistakes

Lender Match

1.

**Describe
Your Needs**



2.

**Interested Lenders
Reply Within 2 Days**



3.

**Talk to
Lenders**



4.

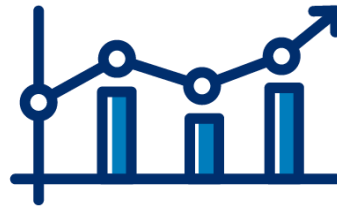
**Apply for a
Loan**



Find an SBA-approved lender that's right for you by visiting

[SBA.gov/lendermatch](https://www.sba.gov/lendermatch)

Reimagine Your Potential as You Branch Out



Interested in International Trade or Exporting?



Nearly 96 percent of consumers live outside the U.S.



Two-thirds of the world's purchasing power is in foreign countries



Evaluate your readiness & learn more by visiting [SBA.gov/exporting](https://www.sba.gov/exporting)



The SBA Can Help You Go Global

1



Get Counseling & Training

- U.S. Export Assistance Centers (USEACs)
- Small Business Development Centers (SBDCs)

2



Find Buyers Internationally

- State Trade Expansion Program (STEP)

3



Get Export Funding

- Export Express Loans
- Export Working Capital Loans
- International Trade Loans

Who Can Help?

If you are looking to go global with international trade, tap a USEAC to:

- **Explore** the process of exporting
 - **Get help** with export financing and transactions
-

US Export Assistance Centers

Martin Selander
Trade Specialist for Arizona
562-754-7940
martin.selander@sba.gov

Disaster Assistance

Disasters Happen. Prepare Your Business.



An estimated 25% of businesses don't reopen after a major disaster.*



Businesses can protect themselves with an up-to-date plan of action.



Prepare your business & learn more by visiting [SBA.gov/prepare](https://www.sba.gov/prepare)



*According to the Institute for Business and Home Safety (IBHS).

SBA Disaster Assistance Loans

Each year, the SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters. Loans may cover:



**Real
Estate**



**Personal
Property**



**Economic
Injury**



**Machinery &
Equipment**



Inventory



**Active Duty
Military**

Contracting

Are You Ready to Consider Federal Contracting?



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



Evaluate your readiness & learn more by visiting [SBA.gov/contracting](https://www.sba.gov/contracting)



The SBA Can Help You Evaluate Your Readiness

Federal contracting can represent a very profitable market for your business—but it can also be extremely complex to get started and thrive. The SBA can help you determine if your business is ready for federal contracting by assessing your:



- **Marketability**
- **Structure and experience**
- **Systems and capacity**
- **Ability to find contracts**

Qualify for Federal Contracts with Certifications



The SBA works with federal agencies to award at least 23% of all prime government contracting dollars each year to small businesses that are certified with the **SBA's contracting programs**. Programs include:

8(a) Business Development Program

Historically Underutilized Business Zones (HUBZone) Program

Women-Owned Small Business (WOSB) Program

Service-Disabled Veteran-Owned Program

Learn more and determine your eligibility at
[certify.SBA.gov](https://certify.sba.gov)

Who Can Help?



If you are looking to expand with government contracting, PTACs can help:

- **Determine if your business is ready** for federal contracting
- **Help you register in the proper places** to get involved in the government marketplace
- **See if you're eligible** for certifications

Procurement Technical Assistance Centers

Arizona APEX Accelerator
Glendale Community College
6000 W. Olive Ave.
Glendale, AZ 85302
623-845-4700
www.azptac.com

Questions




Contact Us

Arizona District Office

602-745-7200

www.sba.gov/az

 @sba_arizona

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