

# SBA Programs

**June 26, 2012**  
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# U.S. Small Business Administration

- Financial Assistance
- Business Counseling and Training
- Disaster Recovery
- Government Contracting
- <http://www.sba.gov/> (national)
- <http://www.sba.gov/mn> (local)

# Financial Assistance - Types of Loans

- 7a “flagship program”
  - Contract Loans
  - Export Assistance Loans
  - SBA Express
- Micro Loans
- 504
- \$712 M SBA supported lending in Minnesota for FY 11

# Surety Guarantee Program

- SBA guarantees bid, performance and payment bonds
  - Contracts under \$2M
  - Guaranteed amount: 70% - 90%
- Contractor works with Surety
- Surety works with SBA
- [www.sba.gov/osg](http://www.sba.gov/osg)

# Business Counseling and Training

- SCORE Association - Counselors to America's Small Business
- Small Business Development Centers
  - SBA partners with State and University resources
  - Free counseling from professional consultants
- Women's Business Centers
- Online Training
  - Native American Small Business Primer: Strategies for Success

# Disaster Recovery Loans

- Home and Personal Property loans
- Business Physical Disaster Loans
- Economic Injury Disaster Loans
- Military Reservists Economic Injury Loans

# Government Contracting

- SBA negotiates goals with Federal agencies
  - 23% Small Business
  - 5% Small Disadvantaged Business
    - 8(a) Business Development
  - 5% Women Owned Small Business
  - 3% HUBZone Small Business
  - 3% Service Disabled Small Business
- Subcontracting Plans

## 8(a) Business Development Eligibility Criteria - Must Meet All Three

- Social Disadvantage
  - Designated Groups
  - Non-Designated Groups
- Economic Disadvantage
- Potential for Success
  - Two years in business
  - Possible waiver



## Benefits of 8(a) BD Program

- Training and Counseling
- 8(a) Contract Support
  - Sole Source
  - Competitive
- Mentor Protégé Program

# HUBZone Program

- Place based program.
- Designed to increase investment and employment in distressed areas.
- Three types of Historically Underutilized Business Zones or HUBZones
  - Rural counties
  - Urban areas – Census tracts
  - Exterior boundaries of an Indian reservation.
- To find out if a location qualifies, type in address at: [www.sba.gov/hubzone](http://www.sba.gov/hubzone).

# HUBZone Program Eligibility

- Must meet all four requirements
  - Principal Office must be in HUBZone
  - 35% of employees must reside in HUBZone
  - Must be small
  - Business must be 51% owned by U.S. Citizens
- Prospective businesses apply for certification on line.
- [www.sba.gov/hubzone](http://www.sba.gov/hubzone).

# Indian Incentive Program

- Department of Defense contracts only
- Prime contractors that hire Native subcontractors can be reimbursed 5% of the subcontract amount.
- Appropriated amount fall short of claims-backlog

# Questions?

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