



U.S. Small Business
Administration

What is the SBA All About?

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Today's Objectives

- Provide SBA overview
- How we help small businesses
 - SBA-guaranteed business loans
 - Free business counseling
 - Federal government contracting

Who is SBA?

- **Mission:** The U.S. Small Business Administration (SBA) helps Americans start, build, and grow businesses. SBA was **created in 1953 (Eisenhower Administration) as an independent agency of the federal government** to aid, counsel, assist and protect the interests of small business concerns; preserve free competitive enterprise; and maintain and strengthen the overall economy of our nation
- **Network of 68 district offices (DO) across the country**
 - **San Francisco District Office (SFDO) serves 14 counties:** Alameda, Contra Costa, Del Norte, Humboldt, Lake, Marin, Mendocino, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, and Sonoma. **There are 6 state of CA DO:** Fresno, Los Angeles, Orange County/Inland Empire, Sacramento, San Diego and San Francisco

SBA Business Loan Programs At-A-Glance

	Microloans	Community Advantage	7(a)	504
Maximum Loan Amount	\$50,000	\$350,000	\$5,000,000	\$5,000,000
FY22 average loan amount (SFDO)	\$24,695	\$185,806	\$748,057	\$1,242,939
Interest Rate	Fixed. 8-13%	Max rate is WSJ Prime + 4.5-6.5% depending on loan amount	Max rate is WSJ Prime + 3%-6.5% depending on loan amount	Fixed. 6.3-6.7%
Maximum Loan Term	6 years	25 years	25 years	25 years
Collateral	Microlender's policy	Business assets	Business assets	Property being acquired
Use of Proceeds	Working capital, inventory, supplies, and equipment	Working capital, inventory, supplies, raw materials, equipment, commercial real estate, refinance certain outstanding business debts, business acquisition	Working capital, inventory, supplies, raw materials, equipment, commercial real estate, refinance certain outstanding business debts, business acquisition	Acquisition or construction of commercial real estate or heavy equipment
Lenders	Non-profit microlenders	Mission-oriented lenders, primarily nonprofit financial intermediaries focused on economic development	Banks/credit unions/nonprofits	Certified Development Companies (CDC) + Bank (40-50-10% split)
Guarantee	N/A	Varies 75-85%	Varies 50-90%	40% of total project costs

SBA Resource Partner Network

Free business counseling



Approved and
funded by SBA



- 34 offices in Northern CA
- 300+ advisors
- Free business advising



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



SBA Resource Partners

SCORE

- <https://www.score.org/find-mentor>



Small Business Development Centers

- <https://americassbdc.org/find-your-sbdc/>



Veterans Business Outreach Centers

- <https://www.norcalvboc.org/>



Women's Business Centers

- <https://californiawbc.org/location-finder/>



Federal government contracting

WORLD'S
LARGEST
BUYER



- \$500,000 billion/year
- 23% federal contract dollars are for small businesses

01

**Full and Open
Competition**

02

**Small
Business**

03

Sole Source

Set-Aside for Certification Programs and Socio-Economic Categories

Targeted set-asides and acquisition goals:

**Women-Owned Small Businesses
(5%)**

**Small Disadvantaged Businesses
(including 8(a) certified) (5%)**

HUBZone Businesses (3%)

**Service-Disabled Veteran-Owned
Small Businesses (3%)**



Set-asides are reserved for small businesses between \$10,000 (Micro-purchase Threshold) to \$250,000 (Simplified Acquisition Threshold)

Federal Government Contracting



Procurement Technical Assistance Center (PTAC)

Government contract assistance. Free one-on-one counselling and contracting workshops/webinars. Information and resources.

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

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San Francisco District Office Contracting subject matter experts,
email us at: SFEmail@sba.gov and put “*Contracting*” on email subject line.



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Questions?

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For more information about SBA programs and services visit:

U.S. Small Business Administration (www.sba.gov)

San Francisco District Office website

www.sba.gov/district/san-francisco