



# SBA RESOURCES

WI Tribal Transportation Conference  
Green Bay

November 2015

# SBA WI DO Resource Guide



-Broken out into three primary sections:

- Counseling
- Capital
- Contracting

-National overview with WI specific info

-Other content

-Updated annually

-Available:

- Online at [www.sba.gov/wi](http://www.sba.gov/wi)
- Hard copy



# Contracting

## What are the Government-wide Small Business Contracting Goals and Achievement?

Category	Goal	2012	2013	2014
Small Business	23%	22.25%	23.39%	24.99%
SDB (8(a))	5%	8%	8.61%	9.46%
HUBzone	3%	2.01%	1.76%	1.82%
Women	5%	4%	4.32%	4.68%
SD Vets	3%	3.03%	3.38%	3.68%



# ***Contracting***

**Government-wide Small Business Contracting  
Goals are a floor—not a ceiling!**

**In 2014:**

**\$91.6 Billion to Small Business**

**\$3.6+ in Wisconsin**

**DoD Largest Purchasing Entity**



## *Contracting Programs*

- Federal:
  - 8(a) Business Development
  - HUBZone
  - WOSB/EDWOSB
  - SDVOSB
  - HUD Section 3
- State
- Municipality
- Others



## ***Contracting Resources***

- SBA HUBZone Help Desk and the WI DO
- HUD
- DoD
- Forestry Dept
- City and County Contracting Offices/Reps
- Wisconsin Procurement Institute
  - SAM
  - Certifications
  - RFQ's/Bids/Proposals
  - MORE!!



# *Mentor Protégé*

Formal relationship between larger firm and protégé firm to leverage federal contracting opportunities. Began in the 8 (a) program; recently expanded.

Benefits:

- **Technical and management assistance for protégé**
- **Prime contracting**--Mentors can enter into joint-venture arrangements with protégés to compete for government contracts.
- **Financial assistance-equity or loans**--Mentors can own equity interest up to 40% in protégé
- **Qualification for other SBA programs**--A protégé can obtain other forms of SBA assistance as the result of its good standing in the Mentor-Protégé program.



# *Surety Bonds*

## *Three Types*

- ❑ ***Bid Bond:*** Guarantees that the bidder on a contract will enter into the contract and furnish the required payment and performance bonds if awarded the contract.
- ❑ ***Payment Bond:*** Guarantees that suppliers and subcontractors will be paid for work performed under the contract.
- ❑ ***Performance Bond:*** Guarantees that the contractor will perform the contract in accordance with its terms and conditions.\*  
(\*The term Final Bond means Payment Bond, Performance Bond or both Payment and Performance Bond.)

SEE SBA W I DO RESOURCE GUIDE FOR LIST OF AGENTS





## *Surety Bonds Changes*

- ❑ Surety Bonds raised from \$2 million to \$6.5 million
- ❑ For Federal Contracts with the contracting office stating a need the limit is raised to \$10 million.
- ❑ **NEW in 2014:** Expedited processing for bonds \$250,000 and less



# *Training*

Over 100 free online courses at SBA.gov

- Business planning
- Finance
- Marketing
- **Government contracting-14 courses with multiple sessions**

Free webinars and call in sessions

Entrepreneurial education classes (targeted audiences)

- V-Wise (women veterans)
- Boots to Business: Reboot—includes all veterans; locations TBD for 2016
- Emerging Leaders (Urban CEOs)-in progress now



# ***SUPPLEMENTAL***

# ***INFORMATION***



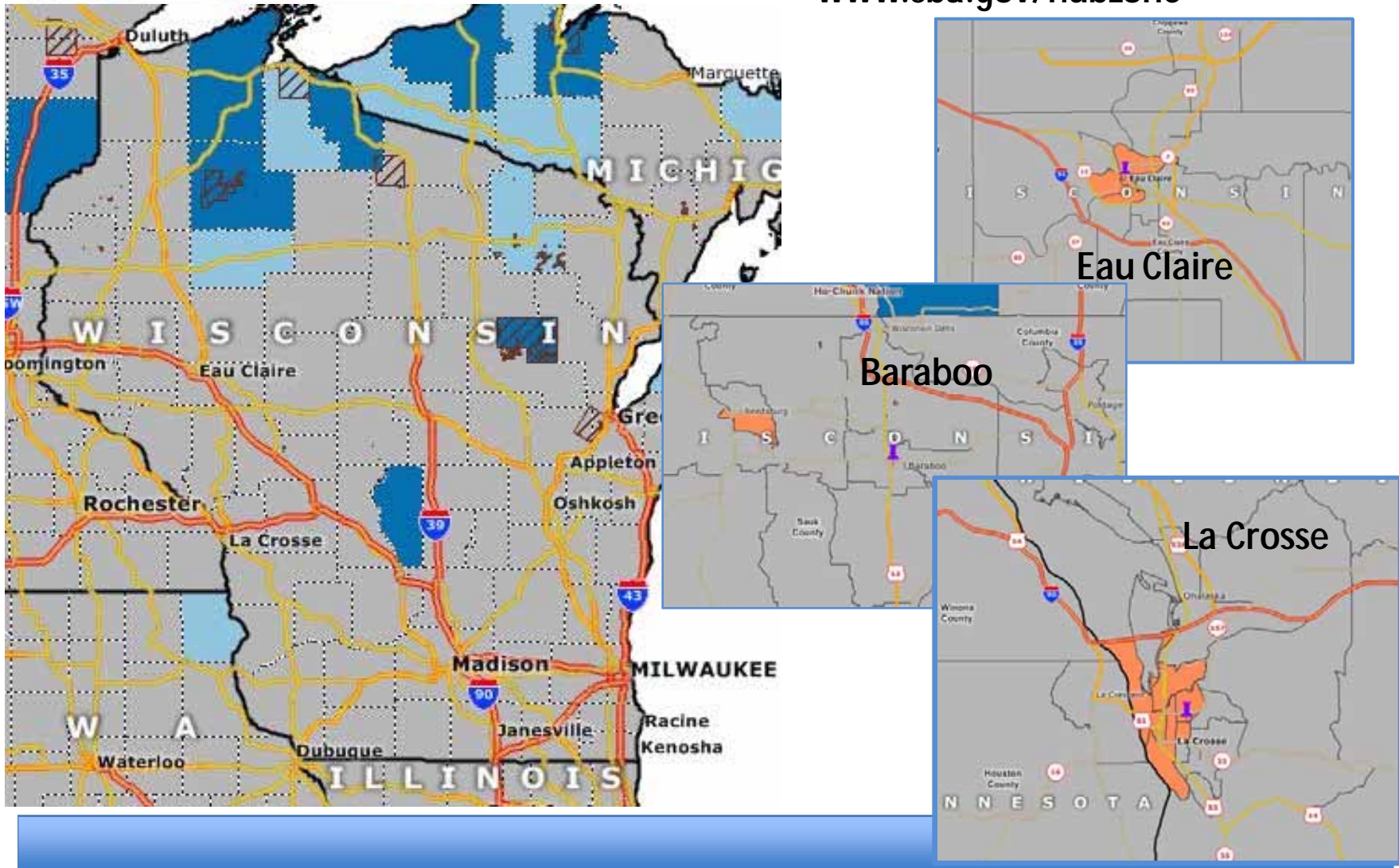
# ***HUBzone Program- Eligibility***

- Meet small business size standards
- Owned/controlled by:
  - 51% U.S. citizens
  - CDC
  - Agricultural cooperative
  - Indian tribe
- Principal office in a HUBzone
- 35% of employees living in a HUBzone



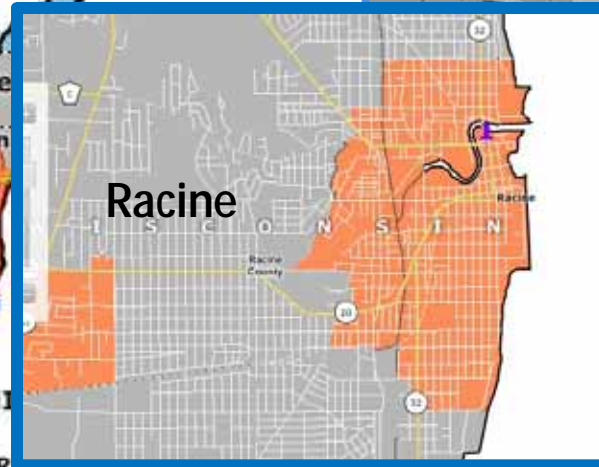
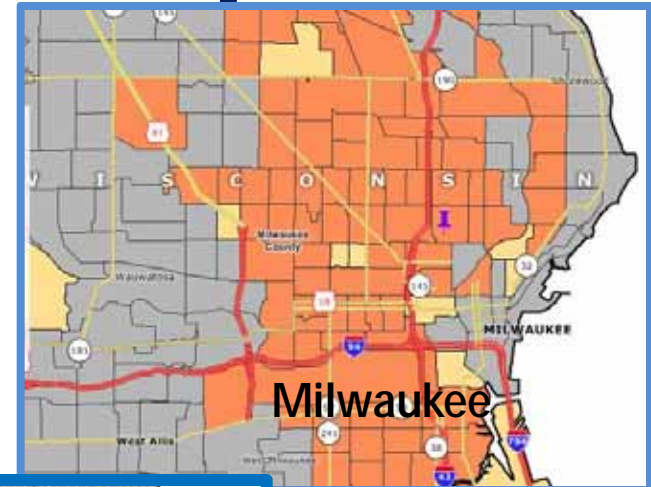
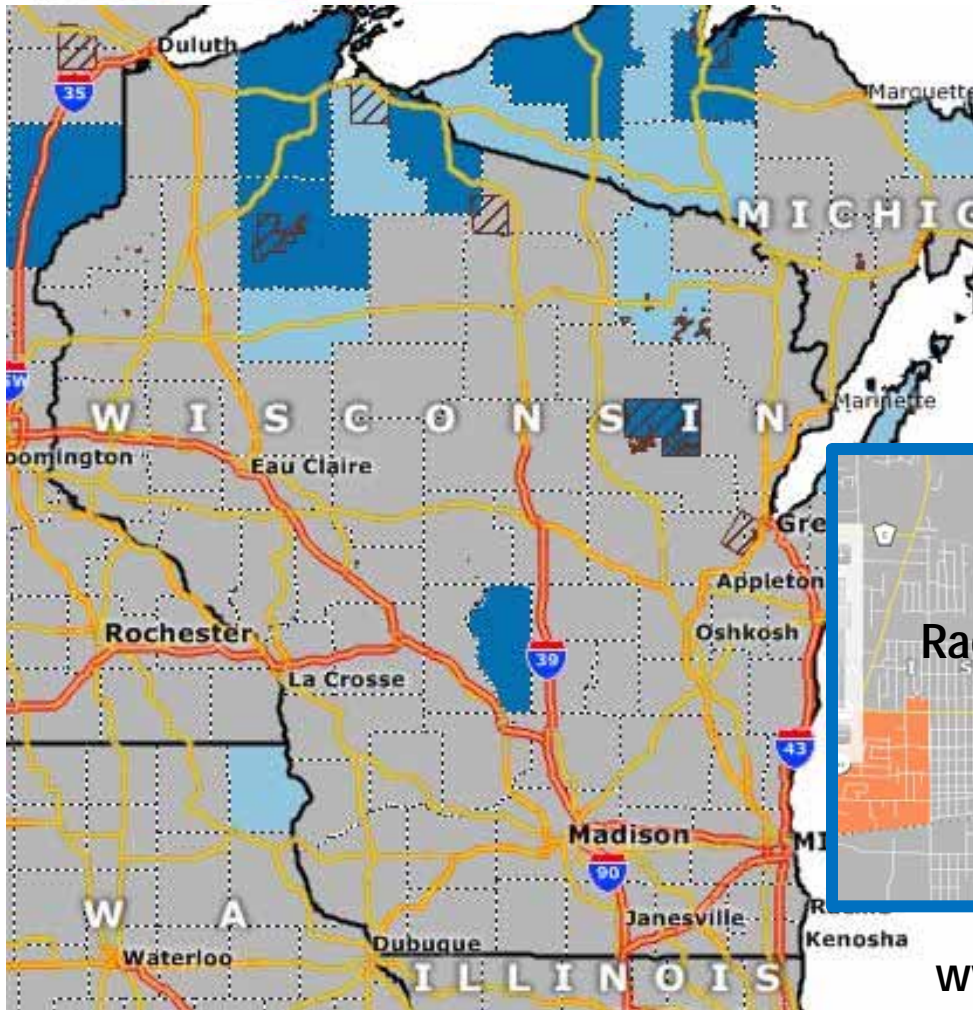
# HUBzone Maps

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





# HUBzone Maps



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



## ***WOSB Program-eligibility***

- At least 51% directly owned by women who are U.S. citizens
- No limits on ownership
- Women manage day to day operations

### **EDWOSB-above plus:**

- Personal net worth less than \$750,000
- AGI \$350,000 or less
- Market value of assets less than \$6 million



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## ***WOSB Program-certification***

- Self certification-by WOSB or EDWOSB
- Registration in SAM required
- Contracting officer may request documentation
- Docs maintained in program repository

### **Third party can certify:**

- Federal or state agency or SBA approved 3<sup>rd</sup> party
- 8 (a) certification may be eligible





# ***SDVOB Eligibility***

- Business owned by a Service-Disabled Veteran (SDV)
  - **51% direct and unconditional ownership** by one or more SDVs
- Control of the business
  - **Long-term decisions, daily business operations, management** controlled by SDV(s)
  - **Ultimate control of the business entity** (partnership, LLC, corporation) by SDV(s)
- SDV must have:
  - **Management experience** to run the concern
  - **Ultimate managerial, supervisory control** of technical experts, license holders
- SDV need NOT have technical expertise or license



# *Counseling*

- Extensive network of resource partners  
Counseling services & classes free or low cost
- More than 19,000 served in Wisconsin in 2014
  - SCORE with locations throughout WI
  - SBDC's (12 with locations at UW extensions)
  - Women's Business Centers with various locations
- To locate offices near you: [www.sba.gov](http://www.sba.gov) and click on "get local assistance"



## *Capital*

- Some of the Various SBA Programs Available:
  - 7a
  - Express
  - Export
  - Seasonal CAPLines
  - Contract CAPLines
  - 504
  - Microloan



## *Capital Resources*

- Banks and Credit Unions dealing with SBA Prgms
- Community Advantage Lenders
- Certified Development Centers
- Microloan Intermediaries



## ***7(a) Loan Program***

SBA's primary business loan program



- Broad eligibility requirements
- Wide range of financing needs
- Increase in the maximum 7(a) loan amount to \$5MM, guaranty amount to \$3.75MM.
- Maximum guaranty 85% up to \$150k
- Maximum guaranty 75% over \$150k



U.S. Small Business Administration

## *Express Loans*

- 50% Guarantee
- Up to \$350,000
- Includes Lines of Credit
- Lender makes credit decision
- **Up-front fees waived for vets**



# *Wisconsin Offices*

## **MILWAUKEE**

310 W. Wisconsin Avenue, Suite 400  
Milwaukee, WI 53203  
Phone: 414-297-3941  
Email: [wisconsin@sba.gov](mailto:wisconsin@sba.gov)

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