



U.S. Small Business
Administration



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How SBA Programs and Resources Can Help You Start or Grow Your Business

1.5.2023

**The SBA works to ignite change and spark action
so small businesses can confidently**



START • GROW • EXPAND • RECOVER

SBA National Website

www.sba.gov

Your Local SBA District Office Can Help

Contact Us

SBA Lower Rio Grande
Valley District Office
2422 E. Tyler Ave., Suite E
Harlingen, Texas 78550
Office (956) 427-8533

District Website:

<https://www.sba.gov/offices/district/tx/harlingen?123>

Follow us on Twitter:



Work With Us

Angela R. Burton
District Director
(956) 625 -2076
angela.burton@sba.gov

Thomas Hasenauer
Deputy District Director
(956) 427- 8621
thomas.hasenauer@sba.gov

Your Local SBA District Office Can Help

Contact Us

SBA Corpus Christi Branch
Corpus Christi, TX
(361) 879-0017

Virtual Office

District Website:

<https://www.sba.gov/offices/district/tx/harlingen?123>

Follow us on Twitter:

 @SBA_LRGV

Work With Us

Monica Stuber
Branch Manager
(361) 360-0319
monica.stuber@sba.gov

Elizabeth Soliz
Economic Development Specialist
(361) 878-5583
elizabeth.soliz@sba.gov

The SBA Can Help you Start, Grow, Expand, and Recover Your Small Business

- SBA Funding Options
- SBA Resource Partner Network
- Federal Government Contracting Opportunities
- SBA Disaster Assistance
- Take Your Business Global - International Trade or Exporting

www.sba.gov

Increasing Your Confidence & Business Smarts

START • GROW • EXPAND • RECOVER

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

SCORE Corpus Christi
corpuschristi@scorevolunteer.org

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

Which Resource Partners are Right for You?

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

- **Free business advising** to get started or grow
 - **No or Low-cost training** on crucial topics
-



Small Business Development Centers

Del Mar College SBDC
3209 S. Staples
Suite 146
Corpus Christi, TX 78411
(361) 698-1021

www.delmar.edu/sbdc

www.americassbdc.org/

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**
-



Veteran's Business Outreach Centers

UTRGV VBOC

1407 E. Freddie Gonzalez Dr.

Edinburg, TX 78542

(956) 665-8931

www.utrgv.edu/vboc/

SBA Resource Partners & Organizations to Help Small Businesses

University of Texas Rio Grande Valley Small Business Development Center (SBDC)

Request an advisor: <https://bit.ly/3buGrCd>
Call 956-665-7535
Email: sbdc@utrgv.edu
<https://www.utrgv.edu/sbdc/>

Del Mar College Small Business Development Center (SBDC)

Call 361-698-1021
Online Counseling
<https://delmar.edu/sbdc/advising.html>

SCORE

<https://www.score.org/find-mentor>
SCORE Corpus Christi
Corpus Christi, TX
corpuschristi@scorevolunteer.org
<https://corpuschristi.score.org/>

University Texas Rio Grande Valley (UTRGV) Veterans Business Outreach Center (VBOC)

UTRGV VBOC
1407 E. Freddie Gonzalez Dr.
Edinburg, TX 78542
(956) 665-8931
www.utrgv.edu/vboc/

US Small Business Administration Lower Rio Grande Valley District Office

956-427-8533
361-879-0017
www.sba.gov/tx/harlingen
To get local assistance –
www.sba.gov/local-assistance

Del Mar College Procurement Technical Assistance Center (PTAC) *funded by the*

Defense Logistics Agency (DLA)
3209 S. Staples
Suite 146
Corpus Christi, TX 78411
361-698-1021
www.delmar.edu/ptac

Build Capacity as Your Business Develops

GROW • EXPAND

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)

All Small Mentor Protégé Program

Gain valuable business development insight from mentors who are experience government contractors. Mentors can help you:



- **Strategize** contracting & partnership opportunities
- **Navigate** the bidding and acquisition process
- **Manage** contracts by securing the appropriate business and financial systems, resources, and financial assistance

Who Can Help?

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

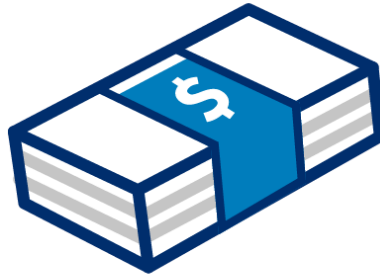
- **Determine if your business is ready** for federal contracting
- **Help you register in the proper places** to get involved in the government marketplace
- **See if you're eligible** for certifications
- Association of PTACs - <https://www.aptac-us.org/>



Procurement Technical Assistance Centers

Del Mar College PTAC
3209 S. Staples
Suite 146
Corpus Christi, TX 78411
(361) 698-1021
www.delmar.edu/ptac

Need Access to Capital? The SBA Can Help



Need Funding for Your Business? The SBA Can Help.

- 1.** SBA-backed Loans
- 2.** Private Investors
- 3.** R&D Awarded Funds
- 4.** Surety Bonds



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



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

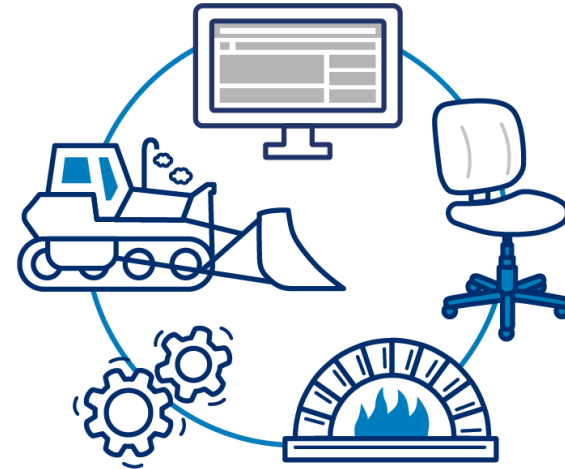
- Competitive terms
- Lower down payments
- Flexible overhead requirements
- Counseling and education



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

Increase Your Chances of Securing a Loan

Lenders want to know they're making a smart choice by giving you a loan. Your local SBA Resource Partners can help you develop your:



- **Business plan**
- **Expense sheets**
- **Financial statements**
- **Financial projections**

Lender Match

1.

**Describe
Your Needs**



2.

**Interested Lenders
Reply Within 2 Days**



3.

**Talk to
Lenders**



4.

**Apply for a
Loan**

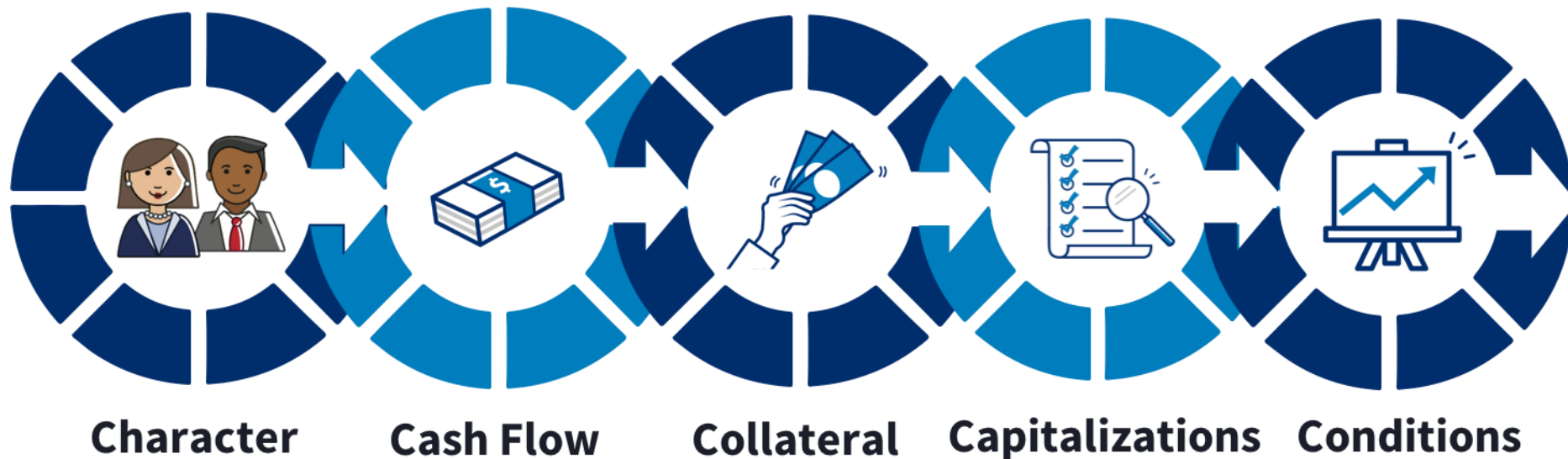


Find an SBA-approved lender that's right for you by visiting

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

Determine Your Creditworthiness

Your local SBA District Office or SBA Resource Partners can work with you to determine your creditworthiness using the **5 Cs Model**:



2. Need Funding from Private Investors?



Secure capital from investors partnered with the SBA through **Small Business Investment Companies (SBICs)**.



Grow Your Operations with SBICs

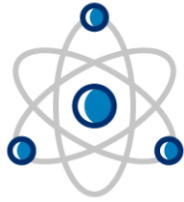


If you have strong financial performance and promising prospects, you can work with SBICs to grow and expand through:

- **Connections & expertise** in your industry
- **Business investment** through debt, equity, or a combination of both

Learn more and find an SBIC using our online directory at
[SBA.gov/funding-programs/investment-capital](https://www.sba.gov/funding-programs/investment-capital)

3. Need Funding for Research & Development?



Open the door to early stage capital through **Small Business Innovation Research (SBIR)** and **Small Business Technology Transfer (STTR)**.



Fund Innovations with the SBIR-STTR Program

If you are a technology-focused small business looking to fund research and development or prototyping operations, you may qualify for **federal grants** from 11 federal agencies participating in the SBIR-STTR program.

Key areas for funding include:

- Artificial intelligence
- Nanomaterials
- Clean energy
- Water filtration
- Education technology
- Wearable technology



Learn more and determine if SBIR-STTR is right for you at

SBIR.gov

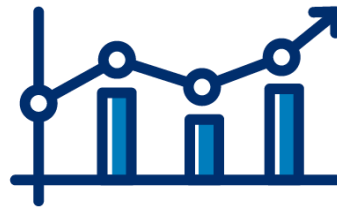
4. Need to be Bonded to Bid on a Contract?



The **SBA Surety Bond Program** guarantees surety bonds from select providers so more small businesses can qualify for and win work.



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

Office of International Trade,
1919 Smith Street
Suite 10087,
Houston, TX 77002
(202) 412-4657
aallal@sba.gov

Triumph Over Adversity

RECOVER

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

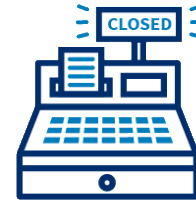
Each year, the SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters. Loans may cover:



**Real
Estate**



**Personal
Property**



**Economic
Injury**



**Machinery &
Equipment**



Inventory



**Active Duty
Military**



U.S. Small Business
Administration

Thank you!

Q&A

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U.S. Small Business Administration
(361) 878-5583

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How are we doing?

Please take a minute to let us know

www.sba.gov/feedback

