



U.S. Small Business
Administration

Increasing Your Confidence & Business Smarts

START • GROW • EXPAND • RECOVER

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/>

Enter zip code in “Find My Chapter” to access chapters in around the state of Minnesota.

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
-



Small Business Development Centers

Nine SBDC Regional Centers can be found at:

<https://mn.gov/deed/business/help/sbdc/>

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



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



**Women's
Business Alliance**

<https://www.entrepreneurfund.org/womens-business-alliance/>

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

Wisconsin Women's Business Initiative Corporation

2300 S Park St Suite 103

Madison, Wisconsin 53713

608.204.8909

<https://www.wwbic.com/veterans/>

Build Capacity as Your Business Develops

GROW • EXPAND

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

Minnesota PTAC

<https://mn.gov/admin/business/vendor-info/ptac/>

Work With Us

Shaun McClary
*Business Opportunity
Specialist*

612.370.2320

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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



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

SBA-Backed Loan Programs

- **7a Loan Program**

- Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, leasehold improvements; working capital; refinance debt for compelling reasons; for inventory or starting or purchasing a business, max \$5 million (commercial lenders)
- Community Advantage Loan Program, max \$250,000 (Mission-focused lenders)

- **504 Loan Program**

- Long-term, fixed-asset and real estate loans, max \$5-5.5 million (Certified Development Companies)

- **Microloan Program**

- Working capital, supplies, machinery & equipment, fixtures; etc. Intermediary may choose to refinance debt. Cannot be used for real estate, max \$50,000 (nonprofit lenders)

- **Export Loan Programs**

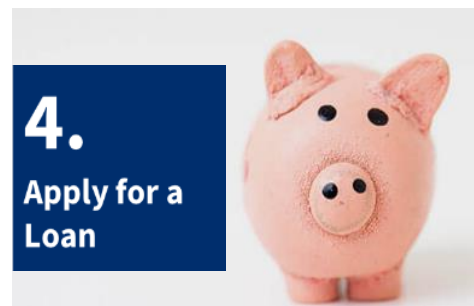
- International Trade loan up to \$5 mil, Export Working Capital Program up to \$5 mil, Export Express Up to \$500k (commercial lenders)

Find a Lender

[Minnesota Lenders List](#) | [The U.S. Small Business Administration](#) | [SBA.gov](#)

and/or

Lender Match:
[SBA.gov/lendermatch](#)



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)

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](https://www.sbir.gov)

[mntech - Minnesota Technology Association](https://www.mntech.org)
[Learn About America's Seed Fund » MNSBIR \(mntech.org\)](https://www.mntech.org)

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

<https://2016.export.gov/minnesota/>

Work With Us

Carlos Sosa

International Trade Manager

612.348.1642

Dan Schmit

District International Trade Officer

612.370.2314

Triumph Over Adversity

RECOVER

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**

Your Local SBA District Office Can Help

Contact Us

Minnesota District Office
330 2nd Ave S, #430
Minneapolis, MN 55401

Sign up for updates at
www.sba.gov/updates

Follow us on Twitter
[@sba_Minnesota](https://twitter.com/sba_Minnesota)

SBA Minnesota website:
www.sba.gov/mn

Work With Us

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