

Cape Cod Small Business Series



U.S. Small Business
Administration



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



START • GROW • EXPAND • RECOVER

Our Mission: Supporting small businesses for 68 years



Plan
your business



Launch
your business



Manage
your business



Grow
your business

The **U.S. Small Business Administration** makes the American dream of business ownership a reality.

We **empower entrepreneurs** and small business owners with the **resources and support** they need to **start and grow** their businesses and **help with recovery** nationwide after a disaster.

Created in 1953, the SBA is the **only go-to resource and voice** for small businesses backed by the strength of the **federal government**.

How We Help: **Four areas supporting success**

The SBA is the **go-to resource** for access to capital, valuable resources, business know-how, and the right expertise for **every stage** of your business lifecycle.



Free business counseling



SBA guaranteed business loans



Home & business disaster loans



Federal government contracting

The SBA Resource Partner Network

Access the right tools at the right time—wherever you are.



Boston SCORE

www.boston.score.org



Massachusetts Small Business Development Center

www.msbdc.org/rfc



Center for Women & Enterprise

www.cweonline.org



Veterans Business Outreach Center

www.cweonline.org/vboc



Mass Export Center

www.msbdc.org/export



Mass Procurement Technical Assistance Center

www.msbdc.org/ptac



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



The SBA Massachusetts District Office works with **177** approved lenders to offer **SBA-backed loans** and **microloans** 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

7(a)

SBA provides a guarantee of select small business loans made by lender participants



- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service

504

Supports job creation and economic development through guaranteed debentures

Micro-loans

Smaller-size loans of up to \$50,000 provided through SBA funding intermediaries

Lender Match

1.

**Describe
Your Needs**



2.

**Interested Lenders
Reply Within 2 Days**



3.

**Talk to
Lenders**



4.

**Apply for a
Loan**



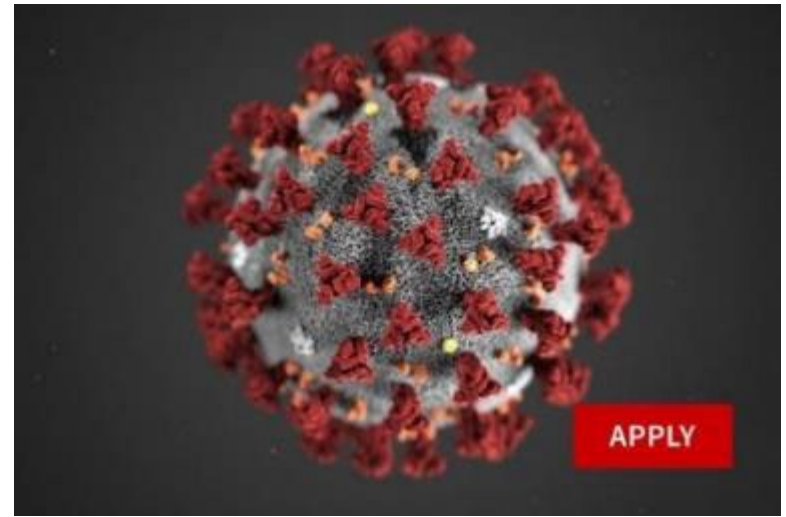
Find an SBA-approved lender that's right for you by visiting
[SBA.gov/lendermatch](https://www.sba.gov/lendermatch)

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.

COVID EIDL is no longer accepting new applications but will continue to accept requests for increases, reconsideration, and appeals.

Assistance with COVID EIDL:
disastercustomerservice@sba.gov
800-659-2955
833-853-5638



For more information, see [Disaster assistance \(sba.gov\)](https://www.sba.gov/disaster-assistance).

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)



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

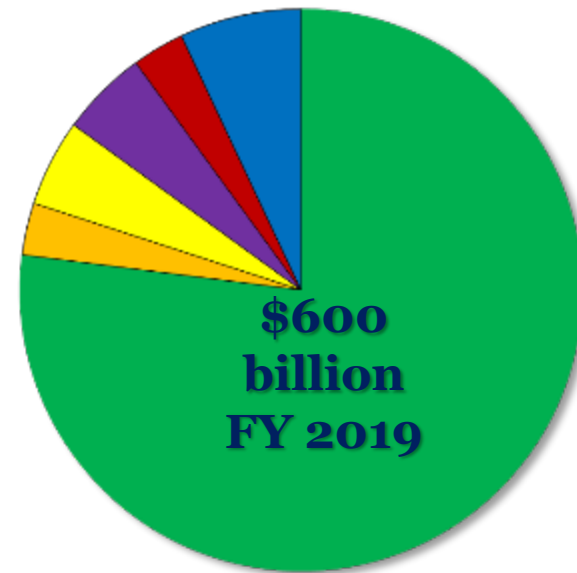
Learn more and determine your eligibility at www.certify.SBA.gov

SBA Contracting Set-Asides

Procurement Targets

Small Businesses: 23%

- Small disadvantaged businesses (including 8a): 5%
- Historically under-utilized business zones: 3%
- Women-owned: 5%
- Service-disabled veteran-owned: 3%





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Contact Us

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MassachusettsDO@sba.gov

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