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U.S. Small Business Administration Programs & Services

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U.S. Small Business Administration Programs & Services



SBA.GOV
U.S. Small Business Administration



Programs & Resources

We are the U.S. Small Business Administration



SBA History:

- Part of the Federal Government.
- Created by Congress in 1953.

Our Mission:

Maintain and strengthen the U.S. economy by:

- ➊ counseling, assisting and protecting the interests of small businesses
- ➋ helping families and businesses recover from national disasters

What Does SBA DO?!

- Counseling through our Resource Partners
 - Small Business Development Center
 - SCORE
 - Women's Business Center
- Capital
 - Loan Guaranty Programs through traditional lenders & Small Business Lending Companies (SBLCs)
 - Alternative Loan Programs through Microlenders & Community Advantage Lenders
 - 504 Loan Programs
- Contracting
 - Selling to the US Government
- Disaster Assistance & Advocacy

How Can Resource Partners Help?

SCORE, Small Business Development Center, Women's Business Center business counselors can assist with:

- Business Concept
- Incorporation
- Business Plan
- Marketing and Sales Plan
- Web Presence
- Financial Plan / Accounting System setup
- Loan Application Prep.

SBA Loans?

- SBA's Only Direct Loan Program is Disaster Loans
- SBA Guaranteed Loans
 - 7a Loan Guaranty – Express, Export Express, International Trade, etc.
 - 504 Loans
- SBA Microloans & Community Advantage Loans

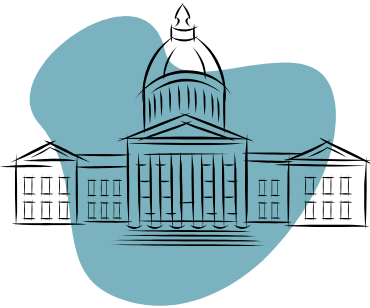
Government Contracting

FACT: The U.S. Government is one of the largest buyers of goods and services in the world.



The Goal → 23% of U.S. Government \$\$ to small businesses!

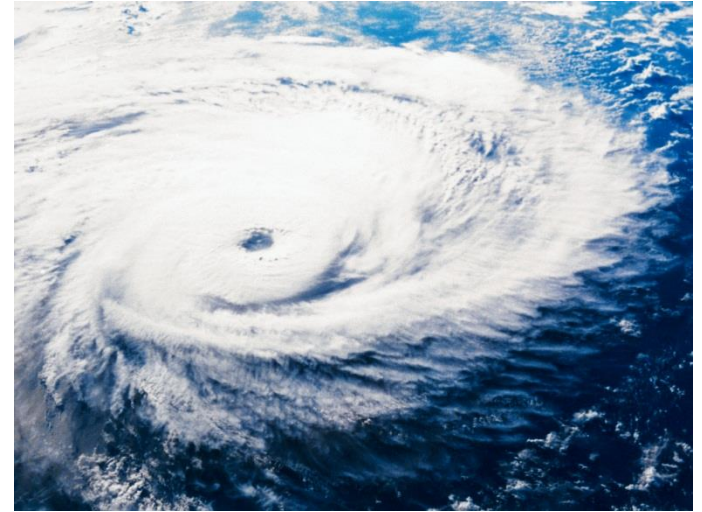
AND



- 5% to Women-Owned Businesses
- 5% to Small Disadvantaged Businesses
- 3% to HUBZone Businesses
- 3% to Service Disabled Veteran-Owned Businesses

Disaster Loan Programs

- **Homes & Personal Property**
- **Businesses: Physical & Pre-disaster Mitigation**
- **Economic Injury**
- **Military Reservist Economic Injury**



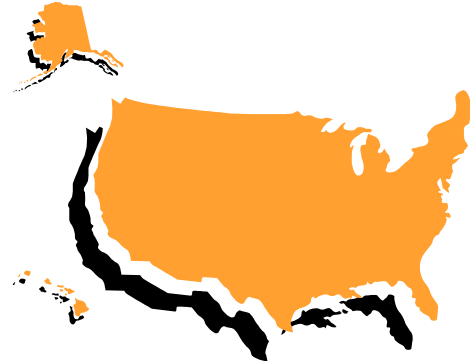
www.sba.gov/disaster



FY 2016 SBA Approvals

USA – 69,967 Loans = \$28.3 billion

- ❖ 64,074 (7a) = \$23.9 billion
- ❖ 5,893 (504s) = \$4.4 billion



Maine - 443 Total Loans

- ❖ 321 (7a) = \$66.4 million
In participation with 45 lenders
- ❖ 59 (504s) = \$26.9 million
In participation with 3 CDCs & 17 lenders
- ❖ 63 micro loans = \$1.8 million
In participation with 5 microlenders

For More Information

- Resource Guide for Small Business
 - Available online at www.sba.gov/me
 - For a hard copy call contact our office:

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