



*Accessing
Investment Capital
and Developing a
Business Plan for
Funding Success*

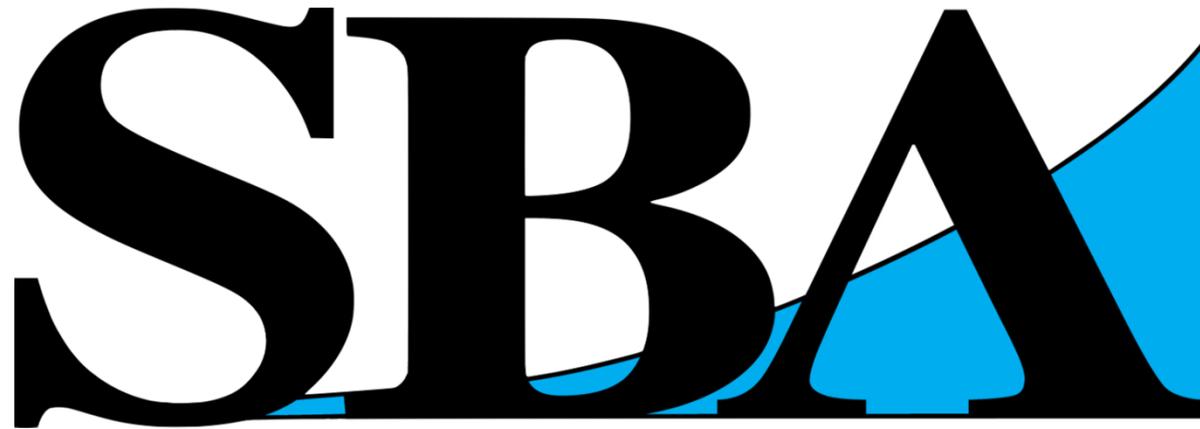
*Connecting Women to Power
Business Conference
Friday, June 28, 2013*

2013 Connecting Women to Power
Business Conference



Patrick Rodriguez

Public Information Officer
U.S. Small Business Administration



U.S. Small Business Administration

Patrick Rodriguez



Mission Statement

The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. We recognize that small business is critical to our economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace...The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States.



Mission statement

The SBA helps Americans start, build and grow businesses.





“It’s not so much a question of when the old economy is going to come back but when is the new economy going to begin.”

Robert Reich

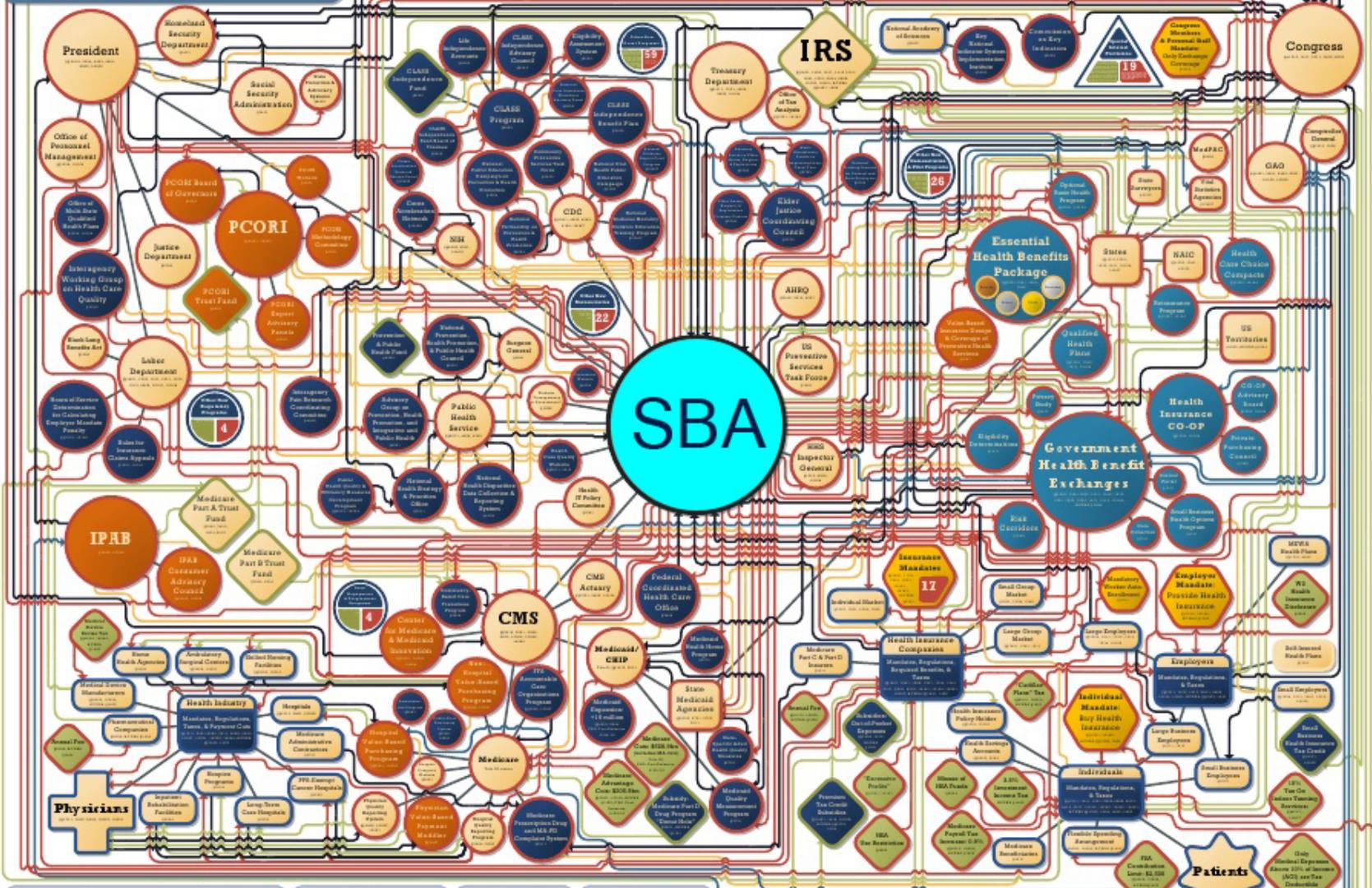


“Small businesses can equal big change.”

Ada Chan

Small Business Person of the Year for 2012

SBA Programs & Services



New Government	Expanded Government	Private	New Relationships
<ul style="list-style-type: none"> Rationalizing Potential Investment in Health Insurance Market Other Expansions Represents Bundles of Additional Entities 	<ul style="list-style-type: none"> Mandates Taxes & Monetary Fees/Penalties/Cuts Trust Fund (Rationalizing Potential) Other New Trust Funds/Monetary Benefits Government with Expanded Authority/Responsibility Government Financial Entry with New Inflows/Outflows State/Territory with Expanded Authority/Responsibility 	<ul style="list-style-type: none"> Private Entry with New Mandates/Regulations/Responsibilities Unpackaged Private Entry Special Interest Provisions 	<ul style="list-style-type: none"> Regulations/Requirements/Mandates Reporting Requirements Oversight Money Flows Consultation/Advisory/Info Sharing Structural Connections (Includes Existing)

AIC: Adjusted Care Service
 AHRQ: Agency for Healthcare Research and Quality
 CDC: Centers for Disease Control & Prevention
 CHIP: Children's Health Insurance Program
 CLMIS: Community Living Assistance Services & Supports
 CMS: Centers for Medicare & Medicaid Services
 CO-OP: Consumer Operated & Oriented Program
 FFS: Fee-For-Service
 FSA: Flexible Spending Arrangement
 GAO: Government Accountability Office
 HCERA: Health Care & Education Reconciliation Act
 IRS: Health & Human Services Department
 IRA: Health Savings Account
 JAC: Joint Advisory Payment Advisory Board
 JBS: Joint Business Service
 MA-PD: Medicare Advantage Prescription Drug
 MA-PC: Medicare Payment Advisory Commission
 MEDS: Medical Early Risk Detection
 EALONE: Executive Authority Limited Office Region of Systems
 MEWS: Multiple Employer Welfare Arrangement
 NAC: National Association of Insurance Commissioners
 NIE: National Institute of Health
 PCORI: Patient-Centered Outcomes Research Institute
 PPS: Prospective Payment System

Patient Protection & Affordable Care Act, P.L. 111-148;
 Health Care & Education Reconciliation Act, P.L. 111-152
 Prepared by: Joint Economic Committee, Republican Staff
 Congressman Kevin Brady, Senior House Republican
 Senator Sam Brownback, Ranking Member

**The SBA helps Americans
start, build and grow businesses.**

SBA's Three C's



Counseling



Contracting



Capital



Counseling

SBA Resource Partners

Free business counseling, advice and information on starting, improving or expanding your small business is available through SBA's Resource Partners.



Counseling

SBA Resource Partners

Free business counseling, advice and information on starting, improving or expanding your small business is available through SBA's Resource Partners.

Local Resource Partners provide thousands of hours of free one-on-one long-term advising for small business owners.

129 active SBA lending institutions in our service area.

Counseling



SBA RESOURCE PARTNERS

Women's Business Centers

SCORE Chapters

Small Business Development
Centers

Counseling



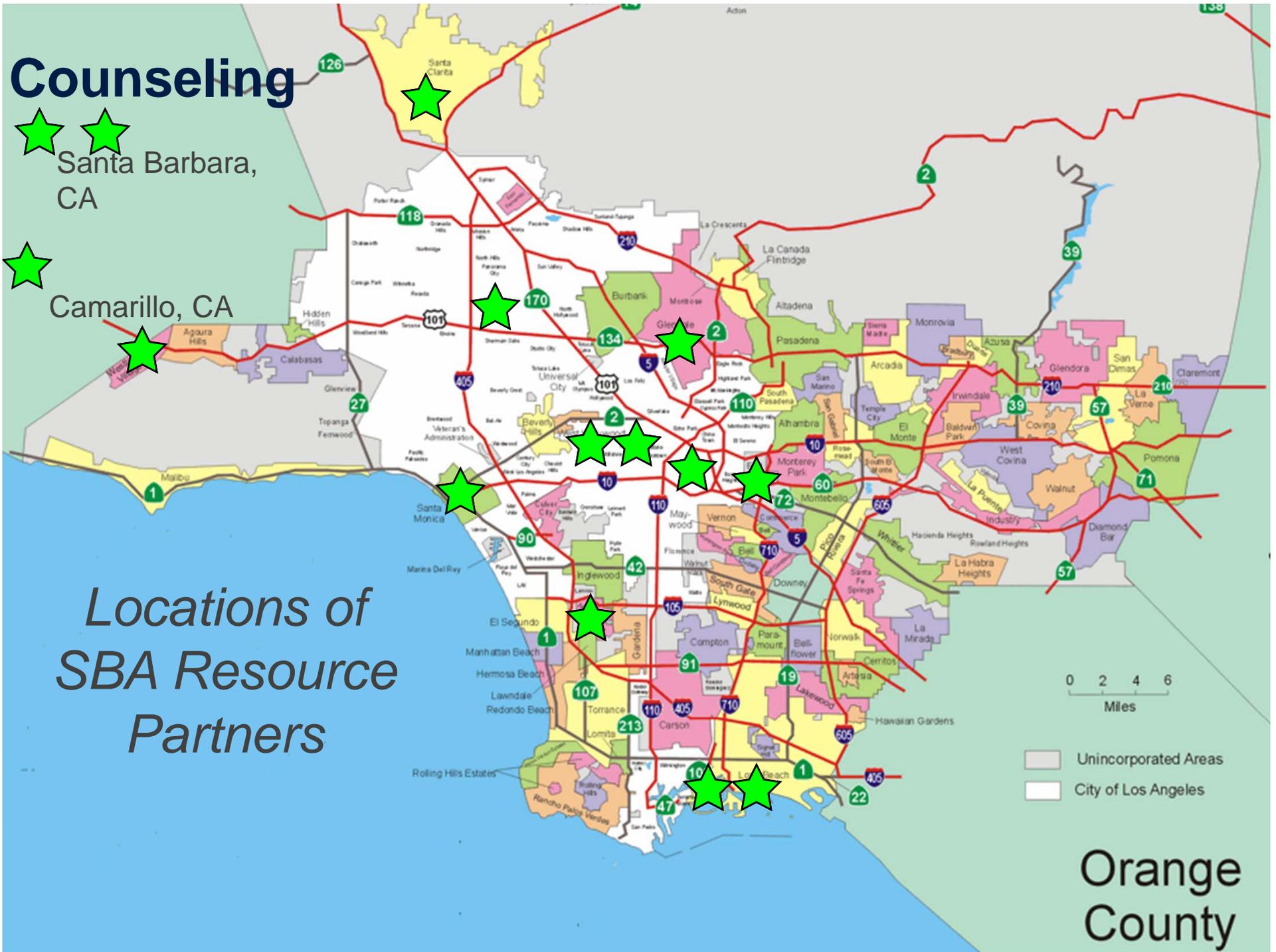
Santa Barbara, CA



Camarillo, CA



*Locations of
SBA Resource
Partners*



U.S. Small Business Administration



8 Small Business Development Centers (SBDCs)

4 Women's Business Centers (WBC)

3 SCORE Chapters

Counseling

Women's Business Center Workshops/Seminars

Access to Capital
Advanced Internet Marketing Skills
Business Insurance
Business Plan Development
Business Plan Essentials
Business Start-Ups
Creating A Successful Business Plan
E-Commerce
Federal Proposal Preparation
Federal/State Payroll Tax Seminar
Financial Management Essentials
Government Contracting 101
How to Grow Your Business in Difficult Times

How to Open a Restaurant
Importing & Exporting
Intro to Franchising
Marketing Essentials
Marketing to Public Agencies
Marketing Your Business Online
Maximizing & Creating Your Online
Presence
Protecting Your Intellectual Property
Quickbooks Training Series – Four
Parts
Small Business Tax Workshop
Taxes
Website Basic Series- Three Part
Website Building Workshop

Counseling

SCORE Chapters Workshops/Seminars

ABC' s of Financial Statements/Projections
Business Credit Workshop
Business Loans
Business Plan Workshop
Business Plans
Facebook and Constant Contact Bootcamp
Facebook for Beginners and the over "50" crowd
Financial Projections for Your Business Plan
Fundamentals of Small Business Exporting
How to Live and Build Your Business
How to Raise Your FICO Score 100 points in 45 days
How to Start, Create and Manage Your New Business
How to Succeed in Business
How to Understand, Manage and Increase Your FICO
Score

Interviewing, Hiring & Managing For Your
Business
Introduction to Quickbooks
Is Franchising Right for You?
LinkedIn & Facebook for Small Businesses
Market Research for Start-ups & Small
Businesses
Marketing Plan in Action
Marketing Your Business in the Digital Age
Promoting & Protecting Your Invention
Protecting You & Your Business from Liabilities
Sales 101
Search Engine Optimization
Social Entrepreneurship – Business for the
21st Century
Solidifying Your Goals & Objectives
Step Up to Sales Success One Step at a Time
Twitter & Constant Contact Bootcamp

Counseling

Access to Capital
Accounting & Quickbooks
Budgeting, Finance & Financial
Management
Business Loans
Business Plans
Business Start-ups & Development
Cashflow
Construction
Credit Repair
Customer Relations
Finance Analysis and Packaging
Assistance
Fitness, Health and Food Industry
Government Contracting & Procurement
Human Resources & General
Management
Importing & Exporting

SBA Workshops/Seminars

International Trade
Lease, Terms & Conditions
Legal Assistance
Legal Issues
Managing a Business and
Employees
Marketing & Sales
New Product Launches
Payroll & Tax Information
Permits & Licensing
Pre-Business Planning
Procurement/Purchasing
Regulatory Compliance
Social Media
Technology
Website Design & e-Commerce

**The SBA helps Americans
start, build and grow businesses.**

SBA's Three C's



Counseling



Contracting



Capital



Capital

SBA Loan Programs

Many entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

The Los Angeles District Office has 129 active SBA lending institutions in our service area.



Capital

SBA LOAN PROGRAMS

**Working Capital
Loans**

**Commercial Real Estate
Loans**

Microloans

Capital

SBA LOAN PROGRAMS

Working Capital Loans

A basic 7(a) Loan can be for as much as \$5 million.

Commercial Real Estate Loans

Microloans

Capital

SBA LOAN PROGRAMS

Working Capital
Loans

Commercial Real Estate
Loans

The 504 Loan limit is \$5 million as well.

Microloans

Capital

SBA LOAN PROGRAMS

**Working Capital
Loans**

**Commercial Real Estate
Loans**

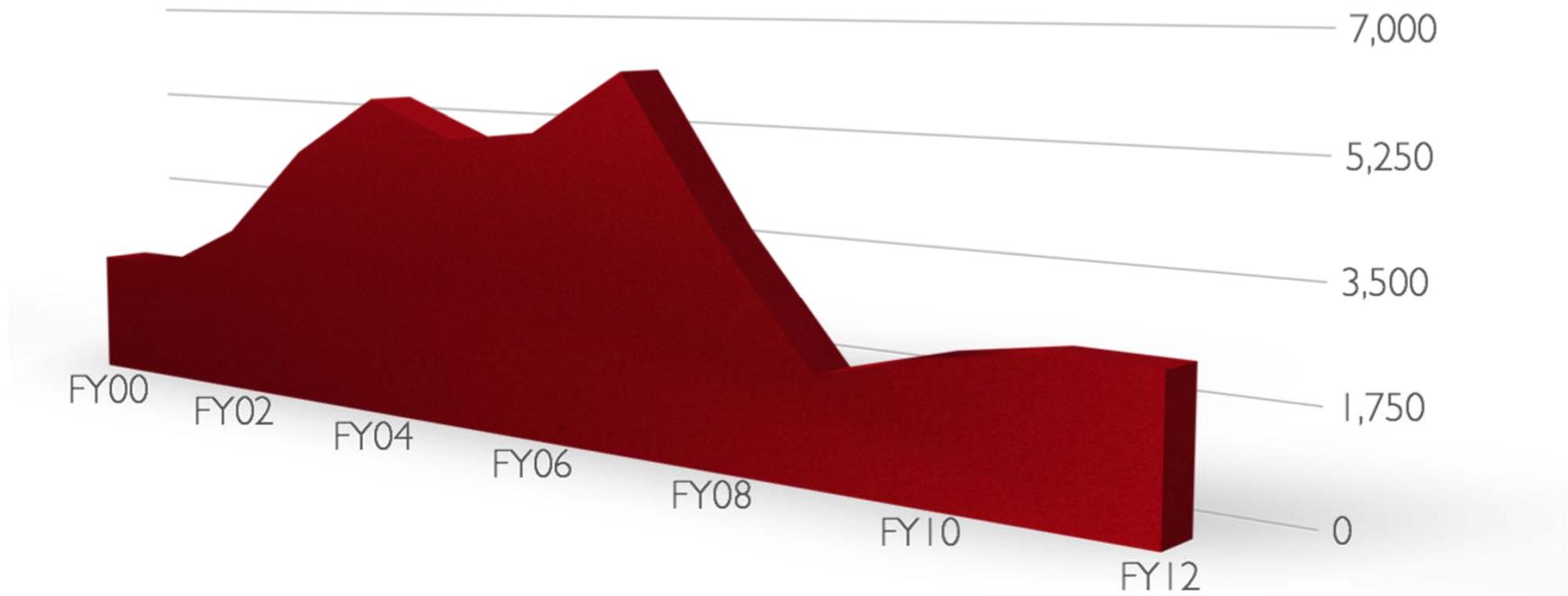
Microloans

A Microloan can go up to \$50,000

Capital

■ # of SBA Loans (via SBA Lenders)

7A & 504 LOANS

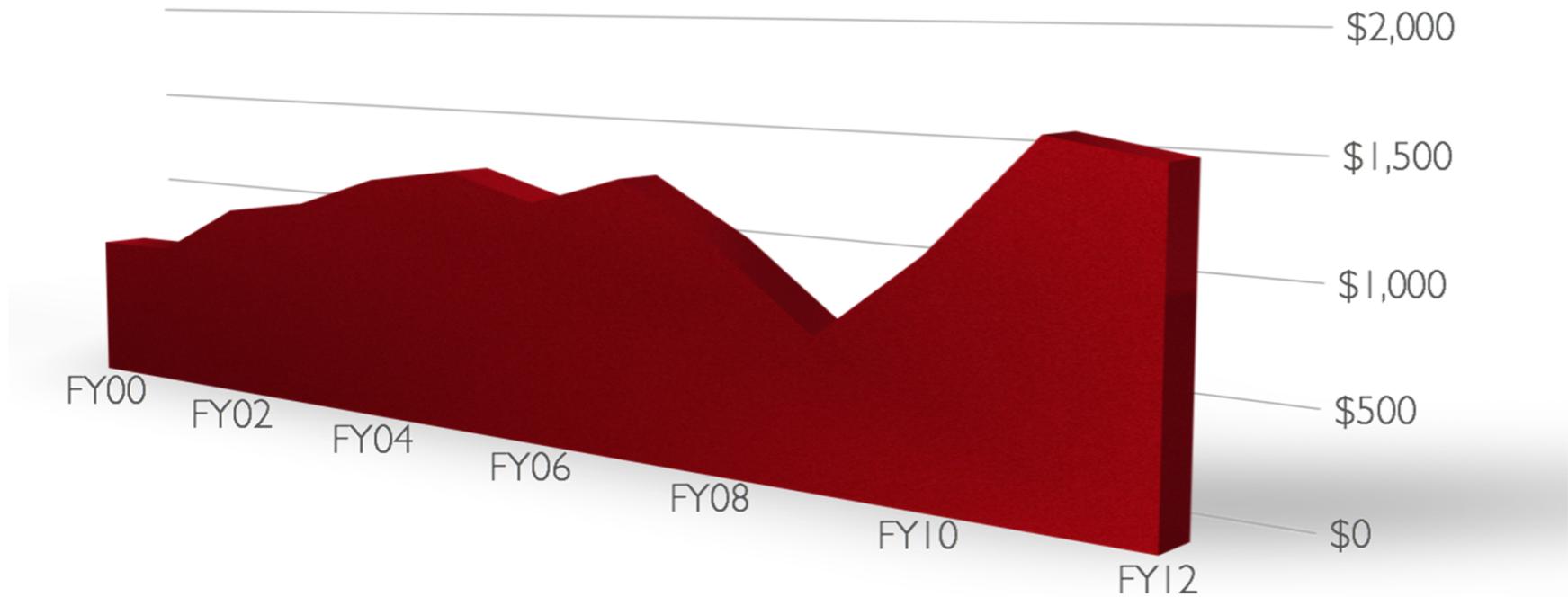


From FY2000 to FY2012, local SBA lenders provided 46,330 loans to start-up and existing small business owners.

Capital

■ Dollar Volume of SBA Loans (via SBA Lenders in millions)

7a & 504 LOANS



From FY2000 to FY2012, local SBA lenders provided \$14 billion to start-up and existing small business owners.

Capital

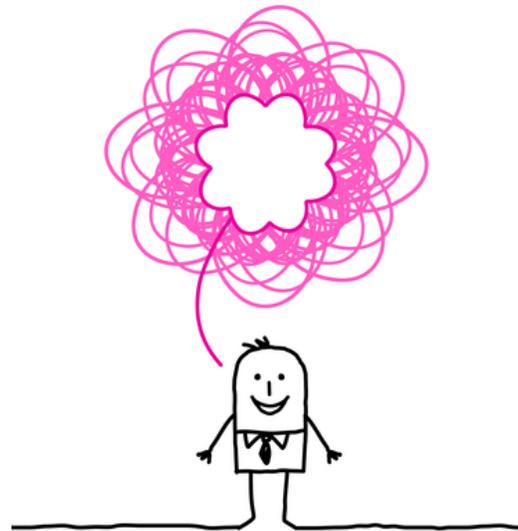
WORKING CAPITAL LOANS

The 7(a) Loan Program is the SBA's primary business loan program. It is the Agency's most frequently used financial assistance program for small businesses because of its flexibility in loan structure, variety of loan proceeds uses and availability.

SBA Loan Programs have broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

Capital

You Can Use a 7(a) Loan
in Almost Any Stage of Your Business



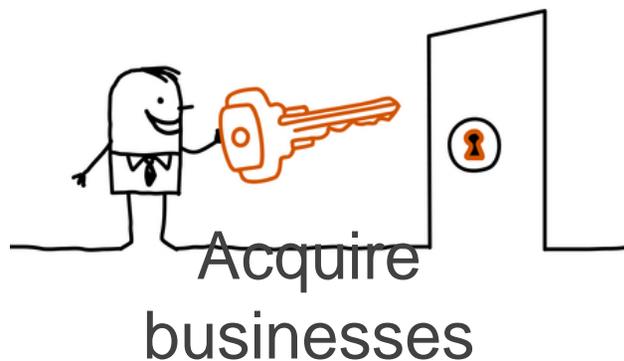
Stage 0

The Contemplative/Aspirational Stage

Capital

You Can Use a 7(a) Loan in Almost Any Stage of Your Business

Acquire machinery, equipment,
furniture, fixtures and leasehold
improvements



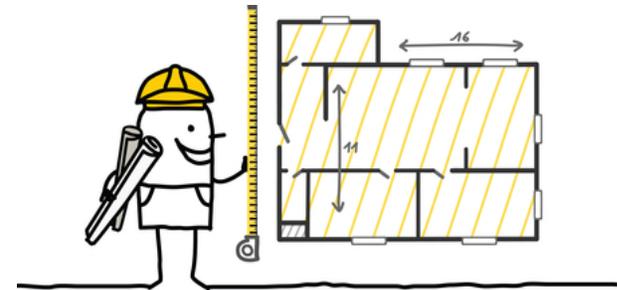
Stage 1
The Entry Stage

Capital

You Can Use a 7(a) Loan in Almost Any Stage of Your Business



Finance receivables
and augment working
capital



Expand or renovate
facilities

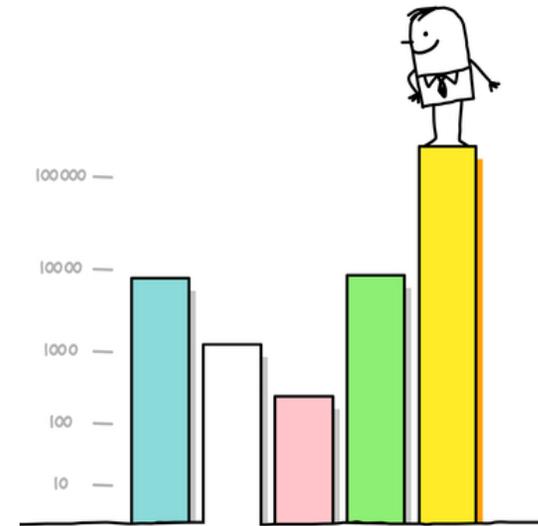
Stage 2
The Growth Stage

Capital

You Can Use a 7(a) Loan
in Almost Any Stage of Your Business



Finance seasonal
lines of credit



Stage 3
The Crucible Stage

Capital

You Can Use a 7(a) Loan in Almost Any Stage of Your Business



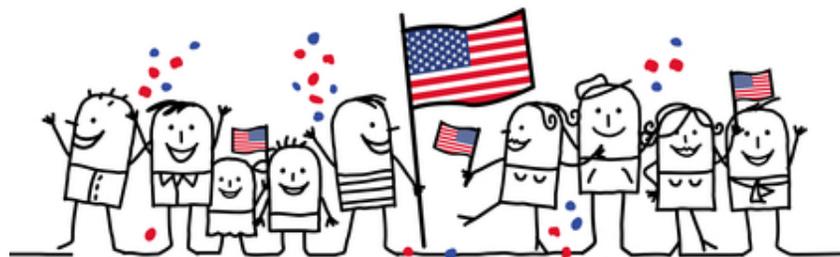
Construct
commercial
buildings



Refinance existing debt
under certain conditions

Stage 4
The Cruise Stage

Capital



Special Purpose 7(a) Loan Programs

SBAExpress

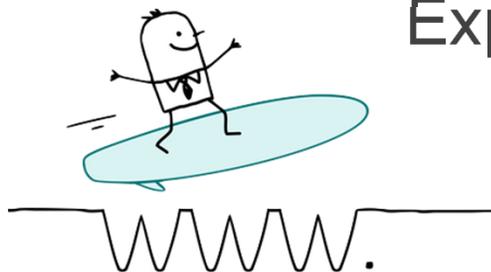
Advantage Loans

CAPLines

International Trade Loan Program

Export Express

Export Working Capital Program



Capital



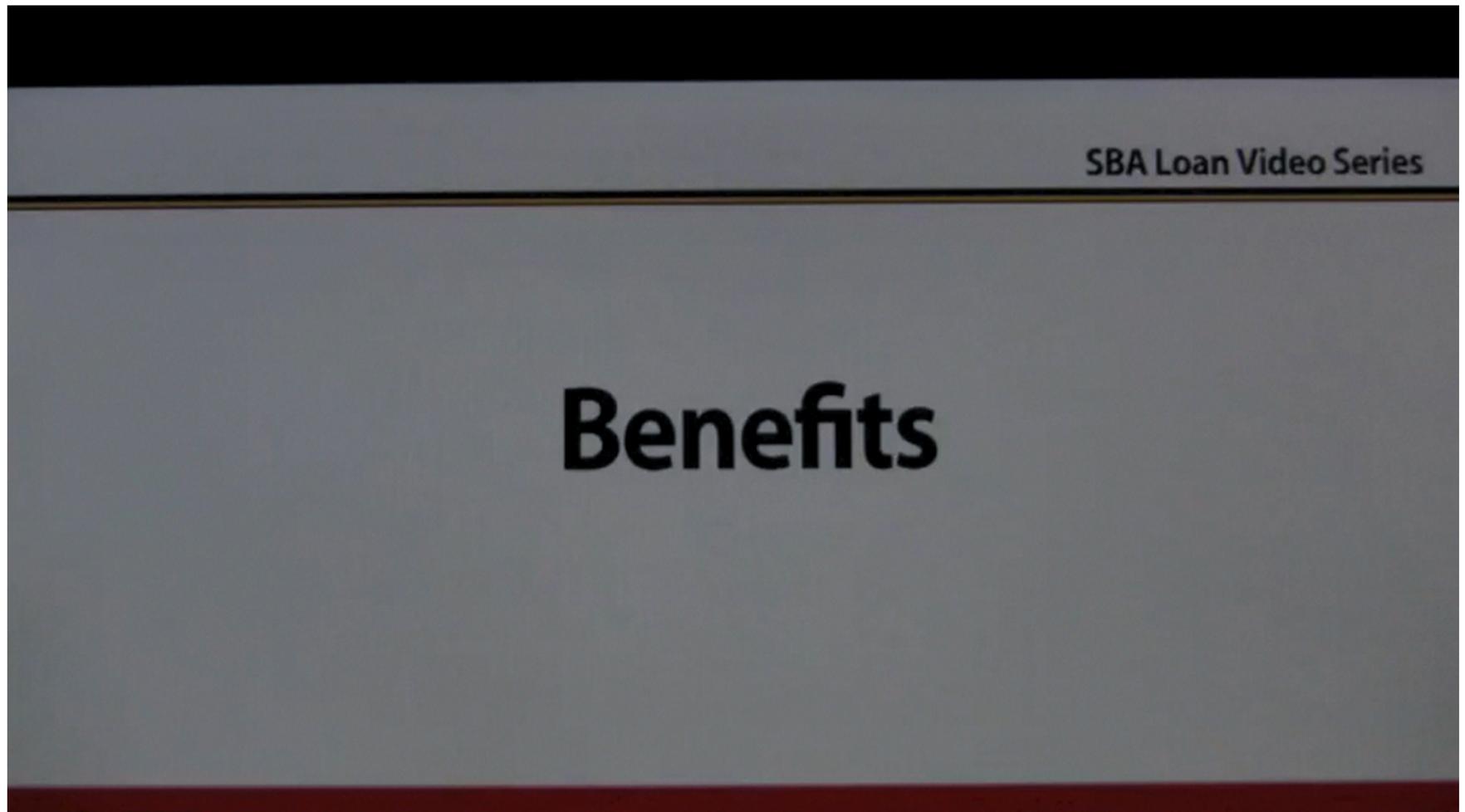
Owner-Occupied Real Estate Loans

The 504 Loan Program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment.

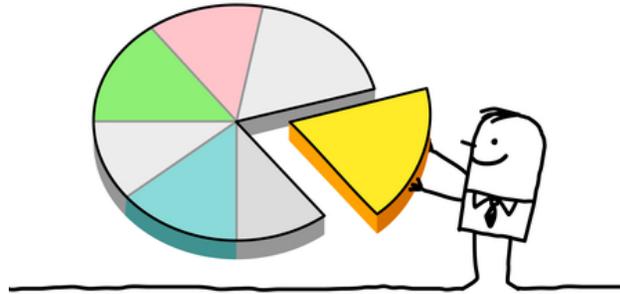
504 Loans are provided through Certified Development Companies...they work with lenders to make loans in first position on reasonable terms.

Capital

**SBA 504
LOAN**



Capital



MICROLOANS

The Microloan Program provides those smaller but crucial loans ranging from \$500 to \$50,000 to small business owners.

The SBA Microloan Program also requires the microlender to provide business-based training and technical assistance to the borrower.

**The SBA helps Americans
start, build and grow businesses.**

SBA's Three C's



Counseling



Contracting



Capital

Helpful SBA Websites

www.sba.gov

www.sba.gov/ca/la

www.sba.gov/sba-learning-center

www.sba.gov/healthcare

www.sba.gov/sizeup

www.sba.gov/vets

THANK YOU



Follow us at:



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818-552-3222

2013 Connecting Women to Power
Business Conference



Constance Anderson

Director

Pacific Coast Regional Small
Business Development Center



Today's Presentation

- What is the SBDC?
- National & Local Program
- What distinguishes the SBDC?



Los Angeles Regional Network



www.pccorp.org



What is the SBDC?

- Small Business Development Center
- Provides no-cost 1:1 consulting to the small business community
- Provides low-cost training/workshops
- Generates positive economic impact
 - Retains/creates jobs
 - Help start businesses
 - Access to capital (\$\$)
 - Other services



Small Business
Development Centers
Los Angeles Regional Network



www.pccorp.org

Advising Areas



- How to Start a Business
- Marketing and Sales
- International Trade
- Human Resources
- Procurement/Purchasing
- Business Plans
- Finance/Capital
- Management
- Legal Issues
- Social Media/Marketing



SBDC National Program

- Largest Economic Development Program for the SBA - \$113 Million (CY 2010)
- SBA sets national performance goal
- SBA contracts with 63 Lead Centers nationally
- Association of Small Business Development Centers (ASBDC) – Accreditation



Los Angeles Regional Network



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Los Angeles SBDC Network

- Long Beach Community College District – Host for Lead Center for Los Angeles District Office
- Service counties of Los Angeles, Ventura, and Santa Barbara
- Network Funding is 7th Highest in the United States
 - \$3.5 Million from SBA
- Over \$7.0 Million Budget with matching funds



PEOPLE OFFER US IDEAS FOR IMPROVING HOW DO WE MARKET OUR PRODUCT IN A RECESSION? WHEN WE'RE BEING OVERSPENT SHOULD WE KEEP OUR INTERNAL SALES FORCE OR WORK WITH INDEPENDENT DISTRIBUTORS? THE CLIENT WANTS HIS ORDER BY 4PM NEXT FRIDAY AND WE CAN'T GET ANYONE ON THE PHONE TO CONFIRM SHIPMENT. IT'S 4:30, THE PRINTER IS STUCK IN TRAFFIC WITH 1,000 CARTRIDGES AND THEY NEED TO SHIP BY 5 TODAY. WHY DOES THE RECEPTIONIST ALWAYS CALL IN SICK ON FRIDAYS AND MONDAYS? SHOULD WE USE STATE FUNDS FOR WORKERS COMP OR GO TO AN INDIVIDUAL CARRIER? DO WE REALLY HAVE TO MOUNT THE FIRE EXTINGUISHER ON THE WALL? WHAT'S THE MINIMUM LIABILITY INSURANCE I CAN CARRY? SOMEBODY GOT INTO A CAR ACCIDENT PICKING UP LUNCH FOR THE OFFICE... WHAT'S OUR LIABILITY? WHAT IS THE CURRENT MILLEAGE REIMBURSEMENT? DO WE LEASE OR BUY EQUIPMENT? HOW DO WE HANDLE AN OVERLY DEMANDING CLIENT? SHOULD I ATTEND MY CLIENT'S FUNDRAISER AND GIVE UP MY SUNDAY AFTERNOON? IS AN OFFICE SOUNDBLOCK SYSTEM TAX DEDUCTIBLE? WHAT HAPPENED TO THE LUNCH I ORDERED AN HOUR AGO? HOW DO WE MOTIVATE OUR PEOPLE DURING A RECESSION? WHO LEFT CRAP ALL OVER THE COFFIN? HOW DO WE HANDLE THE CLIENT WHO MEETS THE NEEDS OF THE PROJECT BUT WE HAVE ANOTHER WAY TO DO IT? HOW DO WE HANDLE THE CLIENT WHO WANTS TO POINT AND LAUGH AT OUR GOVERNMENT OFFICE? WHO'S GOING TO TRAIN THE NEW GUY AND WHAT IF HE DOESN'T WORK

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Network Service Delivery

- Over 100 SBDC team members (Directors, Staff, Business Advisors, Interns)
- 6 SBDCs (Service Centers)
- 2 Specialty Centers
- Over 30 Service Delivery Points



Los Angeles Regional Network



www.pccorp.org



LOS ANGELES REGIONAL SBDC NETWORK

SERVING LOS ANGELES, SANTA BARBARA AND VENTURA COUNTIES

LEAD CENTER
 LONG BEACH COMMUNITY COLLEGE DISTRICT
 4900 Conant St., Bldg. 2-Ste. 108
 Long Beach, CA 90808
 (866) 588-SBDC
 www.smallbizla.org

SERVICE CENTERS

- College Of The Canyons SBDC
- Economic Development Collaborative - Ventura County SBDC
- El Camino College SBDC
- Long Beach City College SBDC
- Pacific Coast Regional SBDC
- Santa Monica College SBDC

LEAD CENTER: LONG BEACH COMMUNITY COLLEGE DISTRICT • (866) 588-SBDC • www.smallbizla.org

COLLEGE OF THE CANYONS Santa Barbara, Antelope and San Fernando Valley Areas T: (661) 362-5000 • F: (661) 294-5293 www.cocsbdc.org	ECONOMIC DEVELOPMENT COLLABORATIVE - VENTURA COUNTY Ventura and Santa Barbara Counties T: (805) 384-1800 • F: (805) 384-1805 www.edcsbdc.org	EL CAMINO COLLEGE South Bay Area T: (310) 873-3177 F: (310) 873-3132 www.southbayebdc.org	LONG BEACH CITY COLLEGE Greater Long Beach Area T: (562) 638-5300 F: (562) 638-5030 www.longbeachsbdc.org
PACIFIC COAST REGIONAL Downtown Los Angeles • T: (213) 674-2896 • F: (213) 730-0639 www.pcrsbdc.org	SANTA MONICA COLLEGE Westside Los Angeles • T: (310) 434-3566 • F: (310) 434-3801 www.smcbsdc.org		



Small Business Development Centers
 Los Angeles Regional Network



The Lead Center for the Los Angeles Regional SBDC Network is operated by Long Beach Community College District. The Small Business Development Centers are funded by the U.S. Small Business Administration, center host institutions, state and local funds, and corporate partners. Funding is not an endorsement of any product, opinion, or service. All federal and state funding programs are administered by the public on a non-discriminatory basis. Special arrangements for individuals with disabilities will be made if requested in advance.



Small Business Development Centers
 Los Angeles Regional Network



www.pcrcorp.org

SBDC Near You

- Long Beach City College (Long Beach)
- El Camino College (Hawthorne)
- Santa Monica College (Santa Monica)
- **Pacific Coast Regional (Metro Los Angeles)**
- College of the Canyons (Santa Clarita)
- Economic Development Collaborative – Ventura County (Ventura & Santa Barbara Counties)
- Center for International Trade Development (Long Beach)
- Port Tech Los Angeles (Port of Los Angeles)
- More SBDCs on the way



PEOPLE OFF OR CLOSE OUR DOORS? HOW DO WE MARKET OUR PRODUCT IN A RECESSION? SHOULD WE KEEP OUR INTERNAL SALES FORCE OR WORK WITH INDEPENDENT DISTRIBUTORS? THE CLIENT WANTS HIS ORDER BY 4PM NEXT FRIDAY AND WE CAN'T GET ANYONE ON THE PHONE TO CONFIRM SHIPMENT. IT'S 4:30, THE PRINTER IS STUCK IN TRAFFIC WITH 1,000 CARTRIDGES AND THEY NEED TO SHIP BY 5 TODAY. WHY DOES THE RECEPTIONIST ALWAYS CALL IN SICK ON FRIDAYS AND MONDAYS? SHOULD WE USE STATE FUNDS FOR WORKERS COMP OR GO TO AN INDIVIDUAL CARRIER? DO WE REALLY HAVE TO MOUNT THE FIRE EXTINGUISHER IN THE WALL? WHAT'S THE MINIMUM LIABILITY INSURANCE I CAN CARRY? SOMEBODY GOT INTO A CAR ACCIDENT PICKING UP LUNCH FOR THE OFFICE... WHAT'S IS OUR LIABILITY? WHAT IS THE CURRENT MILLEAGE REIMBURSEMENT? DO WE LEASE OR BUY EQUIPMENT? HOW DO I HANDLE AN OVERLY DEMANDING CLIENT? SHOULD I ATTEND MY CLIENT'S FUNDRAISER AND GIVE UP MY SUNDAY AFTERNOON? IS AN OFFICE SOUNDCHECK SYSTEM TAX DEDUCTIBLE? WHAT HAPPENED TO THE LUNCH I ORDERED AN HOUR AGO? HOW DO WE MOTIVATE OUR PEOPLE DURING A BAD ECONOMY? WHO LEFT CRAP ALL OVER THE COFFIN? WHO'S GOING TO TRAIN THE NEW GUY AND WHAT IF HE DOESN'T WORK?

www.pccorp.org



Performance January– December 2012

- 12,000+clients served
- 23,000+ hours of business advising
- Approx. 574 training events to over 7,831
- Economic Impact
 - 319+ new businesses created
 - 3,777+ Jobs created/Retained
 - \$83+ Million in Equity Infusion & Loans
 - \$134+ Million Increase in Sales



Los Angeles Regional Network



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Results?

- 1 in every 20 clients – New business created
- 1 of every 5 clients – Job Created/Retained
- Every 1 hour of business advising, potential to generate \$14,000 in access to capital



Small Business
Development Centers
Los Angeles Regional Network



www.pccorp.org

What makes the SBDC Unique?

- Long-term client relationships
- Business Advisors are paid (& motivated)
- Business Advising Offered in 6 languages (English, Spanish, Mandarin, French, Armenian, & Arabic)
- SBDC connected to host institutions – added resource





Pacific Coast Regional Loan Programs

**California State Small Business Loan Guarantee Program
Small Business**

Loan Guarantees up to \$2,500,000

****SBA Community Advantage Loan Program**

Maximum 10 year term

Loans up to \$150,000

Economic Development Agency

“EDA” Small Business Revolving Loan Fund

Loans up to \$650,000

State RUST Loan Program

Removal/Replacement of Underground Storage Tanks

Loans up to \$750,000 (per borrower)

Community Reinvestment Loan

Home Based, Micro Enterprise, Minorities & Women Owned Businesses

Loans up to \$25,000



Los Angeles Regional Network



www.pccorp.org

Los Angeles Regional Small Business Development Center (SBDC) Network

Constance Anderson

Director

Phone: (213) 674-2696

Email: canderson@pcrsbdc.org



: SBDCPCR



: PCRSBDC



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