



U.S. Small Business
Administration



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SBA Programs, Services and Key Resource Partners

December 4, 2024

Orange County/Inland Empire District Office

Who is SBA?

SBA was created in 1953, to help small business owners and entrepreneurs pursue the American Dream

We are a Federal agency fully dedicated to small business and provide counseling, access to capital, and contracting opportunities.

Areas of Focus:

Technical Assistance & Management

Loan Guarantees

Certification

Advocacy



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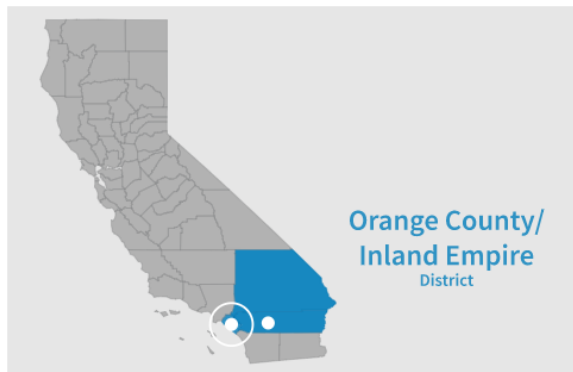
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Orange County / Inland Empire District



Orange County/
Inland Empire
District

Services we provide

Our office provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery. We can also connect you to our partner organizations, lenders, and other community groups that help small businesses succeed.

Areas we serve

The Orange County / Inland Empire District Office services three counties in southern California. We have offices in Santa Ana and Palm Desert.

What does SBA do?

We have been in existence for over 70 years and
the District's Mission is to

EDUCATE, INFORM, AND CONNECT

Through our key resource partners, we help businesses
Start, Grow, Expand and Recover

More to follow on our key resource partners to follow in this presentation

WBC

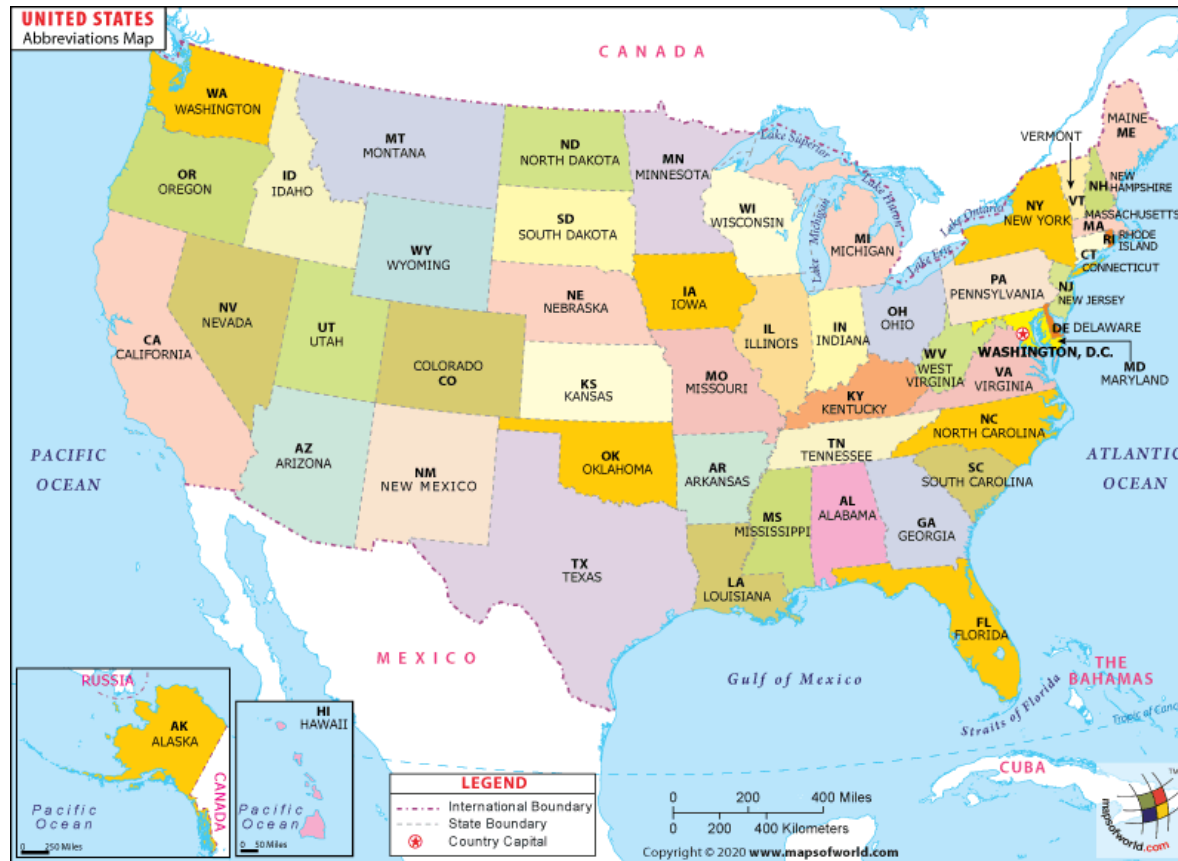
SBDC

SCORE

&

Our Veterans Centers

There are over 68 SBA District Offices nationwide and our partners can also be found throughout the entire country



SBA – The Basics

SBA provides funding to our resource partners, so they may in turn provide assistance to our small business communities.

The resource partners provide one-on-one consulting, mentoring, technical assistance and much, much more.

Important to know, your tax dollars are at work, the resources are free and at no cost to the small business community.



SBA's Resource Partners –Advise/Consult

- **SCORE** www.score.org with offices in Santa Ana, Riverside and Palm Desert
 - ✓ Local and Online Workshops & Mentoring
 - Volunteer counselors advising start-up and growing businesses
- **Small Business Development Centers** <https://ociesmallbusiness.org/>
 - ✓ Core services: marketing, funding, management
 - Business mgmt. & finance advisors/7 in-district offices incl-Irvine, CA
- **Women's Business Centers** in Inland Empire, Orange County and Palm Desert/Coachella Valley area.
 - ✓ www.iewbc.org/ www.cvwbc.org/ www.ocwbc.org
- **So Cal Veterans Business Outreach** in Carlsbad, CA
 - ✓ <https://socalvboc.org/>



How our programs and services assist entrepreneurs?

Services are many...

- **Plan your business** – Develop a Business Plan, Cost, Market Research, Funding, Buying a Business...Webinars/Workshops
- **Launch your business** – Location, Structure, Permits, Taxes, Banking...
- **Manage your business** – Operations, Personnel, Taxes, Permits, Equipment, Marketing Strategy...
- **Grow your business** – Market Research, Clients, Contracts...
- **Recover from a disaster** – Economic injury Disaster Loan Programs (i.e. EIDL, PPP, and Forgiveness)

Receive all this type of assistance: Business Plans, Marketing, Financials, Market Research, Understanding how AI Works, Access to Capital, and Government Contracting.

Access to Capital for Your Business

- The SBA has several loan programs, but we are not a direct lender of regular business loans, SBA provides a guarantee to lending institutions so that they are more inclined to lend to small businesses.
- Note: The SBA does administer directly the Disaster Loan Program called EIDL.

SBA Loan Programs – “The Big 3”

- SBA Microloan program – up to \$50,000
- 7(a) Business Loan program – SBA’s “flagship” loan program, providing guaranteed loans up to \$5 million for various purposes, including working capital and commercial real estate
- 504 Certified Development Company (CDC) loan program – up to \$6.5 million “bricks & mortar” loans, for acquisition & construction of commercial real estate, and acquisition of machinery and heavy equipment

What about Grants?

- There are no grants to start a for-profit business
- At times, some may be offered for non-profits in California by the State or for Federal specific needs.
- Visit your cities website to learn of any grant opportunities for your business.
- www.business.ca.gov
- www.grants.gov

Doing Business with the Federal Government?

- The U.S. government is the largest single purchaser of goods and services in the world, awarding approximately \$500 billion in contracts every year!

Why Sell to the Government and SBA's Role

- Federal agencies are required to award at least 23% of all contracts via Set-Aside opportunities to small businesses that qualify.
- Link <https://www.sba.gov/federal-contracting>; <https://beta.certify.sba.gov/>

SBA's Contracting Programs

- Woman-Owned Small Businesses (WOSB) and EDWOSBs at least 5%
- Service-Disabled Veteran-Owned Small Businesses (SDVOSB) at least 3%
- Historically Underutilized Business Zones (HUBZone) at least 3%
- 8(a) Program – 9-year program

SBA'S UP COMING EVENTS

Visit SBA's website to see calendar of events and workshops

[Orange County / Inland Empire | U.S. Small Business Administration](#)

SBA Certifications: 8(a), HUBZone, and WOSB Informational Webinar
December 11, 2024, at 10am

<https://www.eventbrite.com/e/sba-certifications-8a-hubzone-and-wosb-informational-webinar-tickets-37389043636>

National Small Business Week Nominations – Now Open
Deadline to Submit is December 5, 2024

[Orange County / Inland Empire District Office Awards | U.S. Small Business Administration](#)

THANK YOU!



U.S. Small Business
Administration

Orange County-Inland Empire District Office

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