



U.S. Small Business
Administration

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



START • GROW • EXPAND • RECOVER

- Created in 1953 to help Small Business owners and entrepreneurs. Serves as Primary Advocate.
- Assisting in Capital access, Contracting Opportunities and Business Counseling



The SBA Resource Partner Network

- Reliable advice to start or grow a business we refer them to experts who understand the business climate at both a national level, as well as in their specific region or market.
- These experts are what we refer to as **SBA's Resource Partner Network**
- All are partially Approved and funded by SBA.
- There are more than 1400 hundred locations nationwide that help to extend SBA's District Offices' reach.

Find local resource partners near you at [SBA.gov/local-assistance](https://www.sba.gov/local-assistance)

Which Resource Partners are Right for You?

SCORE is a nonprofit organization dedicated to helping small businesses get off the ground, grow and achieve their goals through mentoring and education.

- **Mentorship and advice** from volunteer real-world business executives—in-person or virtually
 - **Free online workshops** and webinars
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SCORE Business Mentors

Cleveland SCORE

Toledo SCORE

216.503.8160

Or SCORE national:

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

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
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Small Business Development Centers

<https://clients.ohiosbdc.ohio.gov/>

→ Select “Locations”

Cleveland locations include:

- **Ohio SBDC at Terra State Community College**

Which Resource Partners are Right for You?

Women's Business Centers (WBCs) represent a national network of nearly 100 educational centers throughout the United States and its territories which are designed to assist women in starting and growing small businesses.

- **Comprehensive training and counseling** on a variety of topics in several languages
 - **Business advice** to level the playing field against unique challenges or obstacles
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Women's Business Centers

Women's Business Center of Northern Ohio

7000 Euclid Ave., Suite 203
Cleveland, OH 44103
216.912.5655

<https://www.wbcoho.org/cleveland>

Which Resource Partners are Right for You?

- Program is designed to provide entrepreneurial/business development services, such as business training, counseling and resource partner referrals, to all members of the service from transitioning to spouses.
- Each VBOC has its own unique service area.
- VBOCs serve as the navigator to other, veteran entrepreneurial development resources.
- VBOC core services are provided at no cost.



Veteran's Business Outreach Centers

VetBizCentral

1401 E. Court St.

Flint, MI 48503

810.767.8387

<http://www.vetbizcentral.org/>

Are You Ready to Consider Federal Contracting?



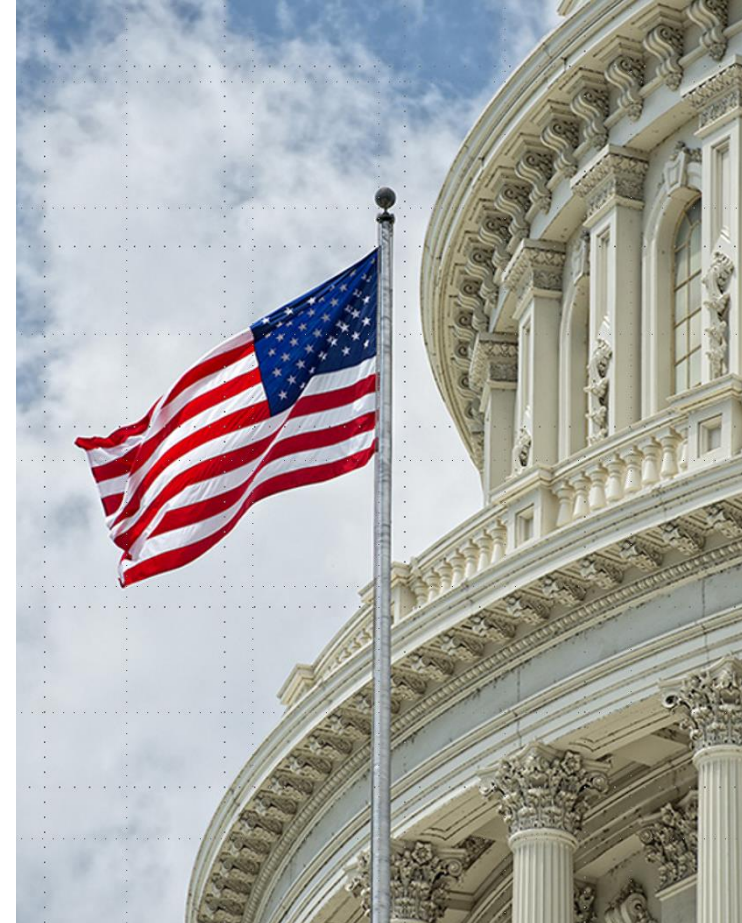
The world's largest customer, buying all kinds of products & services



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 a substantial portion 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

Veteran Small Business Certification Program

Learn more and determine your eligibility at <https://www.sba.gov/federal-contracting/contracting-assistance-programs>

8(a) Business Development Program

- Nine-Year BD Program for Socially and Economic disadvantaged individuals to Start, Grow and succeed in their business Ventures.
- BD Assistance (Counseling, Training, Workshops and other Management and Technical advice).
- All businesses that are deemed eligible for the 8(a) BD Program are also deemed eligible for the Small Disadvantaged Business program.

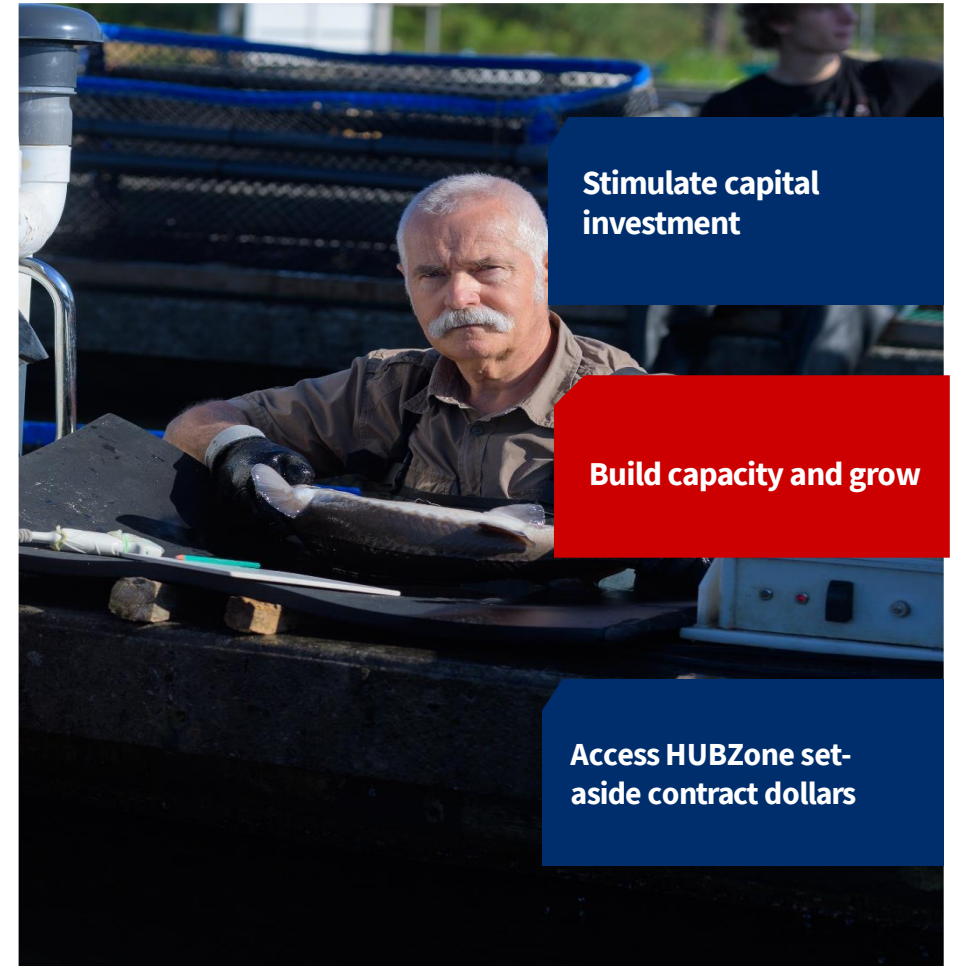
Benefits to the program:

- ✓ Sole-source contracts.
- ✓ Up to \$4 million for services & construction.
- ✓ Up to \$6.5 million for manufacturing.
- ✓ Assigned dedicated BOS that assist with Joint ventures.
- Requirements – Must be in business for 2 years prior to enrollment, be in one of the presumed groups Black American, Asian Pacific American, Hispanic American, Native American, Subcontinent Asian American.



Historically Underutilized Business Zone (HUBZone) Certification

- The government limits competition for certain contracts to businesses in historically underutilized business zones. It also gives preferential consideration to those businesses in full and open competition.
- Joining the HUBZone program makes your business eligible to compete for the program's [set-aside contracts](#).
- HUBZone-certified businesses also get a 10% price evaluation preference in full and open contract competitions.
- **Requirements-**The principal office of the Business must be located in a HUBZone; and
 - At least 35% of the Businesses' employees must reside in a HUBZone



Stimulate capital investment

Build capacity and grow

Access HUBZone set-aside contract dollars

HUBZone Map

<https://maps.certify.sba.gov/hubzone/map>

An official website of the United States government

SBA Preview HUBZone Map Effective July 01, 2023 About HUBZone Program

Tiffin, OH, USA

Legend

- 2020 Census Boundaries
 - County
 - Tract
- Qualified HUBZones
 - Census Tract
 - County
 - Indian Land
- Expiring HUBZones
 - Redesignated
 - Disaster Area
 - Governor-Designated Covered Area

Info Panel:

- Tiffin, OH 44883, USA
41.114499°, -83.177975°
- Not Qualified**
- Local Information [Show Details](#)
- Qualification Valid as of July 01, 2023

HUBZone Map

<https://maps.certify.sba.gov/hubzone/map>

An official website of the United States government

SBA Preview HUBZone Map Effective July 01, 2023 About HUBZone Program

41.117103, -83.152785

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Legend

- 2020 Census Boundaries
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 - Governor-Designated Covered Area

Designations [Show Details](#)

- Redesignated Census Tract Expires Jun 30, 2026

Local Information [Show Details](#)

Qualification Valid as of July 01, 2023

41.117103°, -83.152785°

Qualified HUBZone
until Jun 30, 2026

Bascom Tiffin Hedges-Boyer Park Rockaway

W Perry St S Sandusky St E Perry St Potomac Rd Benjamin Franklin Hwy Menzies St

18 224 224 224 224

Google

Women-Owned Small Business (WOSB)

- To help provide a level playing field for women business owners, the government limits competition for certain contracts to businesses that participate in the Women-Owned Small Business (WOSB) Federal Contract program.
- These contracts are for goods and services in specific industries (identified via [NAICS code](#)) where WOSBs are underrepresented.

Benefits to the program:

- ✓ Sole Source Contracts (For Specified NAICS)
- ✓ Only exception of WOSB/EDWOSB Competition
- ✓ \$6.5 Million for manufacturing and \$4 million for services and other NAICS codes
- Subcontracting Preferences
- Potential for additional opportunities



If you would like to apply:
<https://wosb.certify.sba.gov>

SBA's Veteran Small Business Certification Program

- Jan 1, 2023, SBA launched a new veteran certification program called (Veteran Small Business Certification Program(VetCert)).
- It is designed to Increase the VOSB and SDVOSB certifications Nationwide.

Benefits to the program:

- It opens more opportunities for **veteran-owned small businesses** (VOSB) and **service-disabled veteran-owned small businesses** (SDVOB) to compete for **federal sole-source and set-aside** contracts across the federal government.



Landing Page to Login or Register a New Account

Veterans.certify.sba.gov

Loan Programs

- **7(a)** – The SBA 7(a) Program is a loan guarantee program – it provides eligible lenders with extra support on loans they make to small businesses. This program is very popular, it is run through commercial banks, credit unions, even some not-for-profits.
- **504** – The SBA 504 provides financing for real estate and equipment projects, in partnership with a bank. The funds are derived from a special federal bond sale. This typically results in a very competitive interest rate fixed for a very long term. The program is operated by Certified Development Companies.
- **Microloan** – The SBA Microloan program provides small amounts of working capital for businesses that cannot access traditional financing. Rates and terms are consistent with conventional financing. Proceeds are typically used for working capital, equipment, or leasehold buildouts. The funds are administered through designated microlenders.

Find out more at <https://www.sba.gov/funding-programs/loans>

Disasters Happen. Prepare Your Business.



An estimated 25% of businesses don't reopen after a major disaster.*



Businesses can protect themselves with an up-to-date plan of action.



Prepare your business & learn more by visiting [SBA.gov/prepare](https://www.sba.gov/prepare)



*According to the Institute for Business and Home Safety (IBHS).

U.S. Small Business Administration Cleveland District Office Contact Information

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