



U.S. Small Business
Administration

Alaska District Office



SBA Resource Partners

The SBA Resource Partner Network

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



Approved and funded by the SBA



1,400+ partner offices nationwide



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



Which Resource Partners are Right for You?

If you are an aspiring entrepreneur or small business owner looking for:

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



SCORE Business Mentors
(Service Corps of Retired Executives)

<http://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
-



Small Business Development Center

Alaska SBDC
1901 Bragaw Street, Room 199
Anchorage, AK 99508
907-786-7278
<https://aksbdc.org/>

Which Resource Partners are Right for You?

- Identify and explain contracting opportunities at federal, state and local government levels
- Advise businesses how to apply for small business certifications such as woman-owned and veteran-owned
- Ongoing workshops, webinars, trainings and match-making events
- Confidential one-on-one technical assistance



Alaska Procurement Technical Assistance Center

1901 Bragaw Street, Room 199

Anchorage, AK 99508

907-786-7258

jlking8@alaska.edu

<https://ptacalaska.org/>

Which Resource Partners are Right for You?

If you are a veteran of the US military or a military spouse in need of:

- Counseling or transition assistance
 - Training and advice to start or grow your business, or purchase a new business
 - Resource referrals
-

U.S. SMALL BUSINESS ADMINISTRATION



VETERANS BUSINESS OUTREACH CENTERS

Veteran's Business Outreach Center

911 W 8th Avenue
Anchorage AK 99501

AK Contact Cat Mason
907-229-7726/206-323-4330

catm@businessimpactnw.org

<https://businessimpactnw.org/>

Which Resource Partners are Right for You?

- If you are an aspiring or current woman small business owner looking for:
 - Comprehensive training and counseling on a variety of business topics
 - Business advice to level the playing field against unique business challenges or obstacles
-

Women Business Center

Lisa Noland

Business Impact NW

911 W 8th Avenue,

Anchorage AK 99501

Phone Number: 907-290-3296

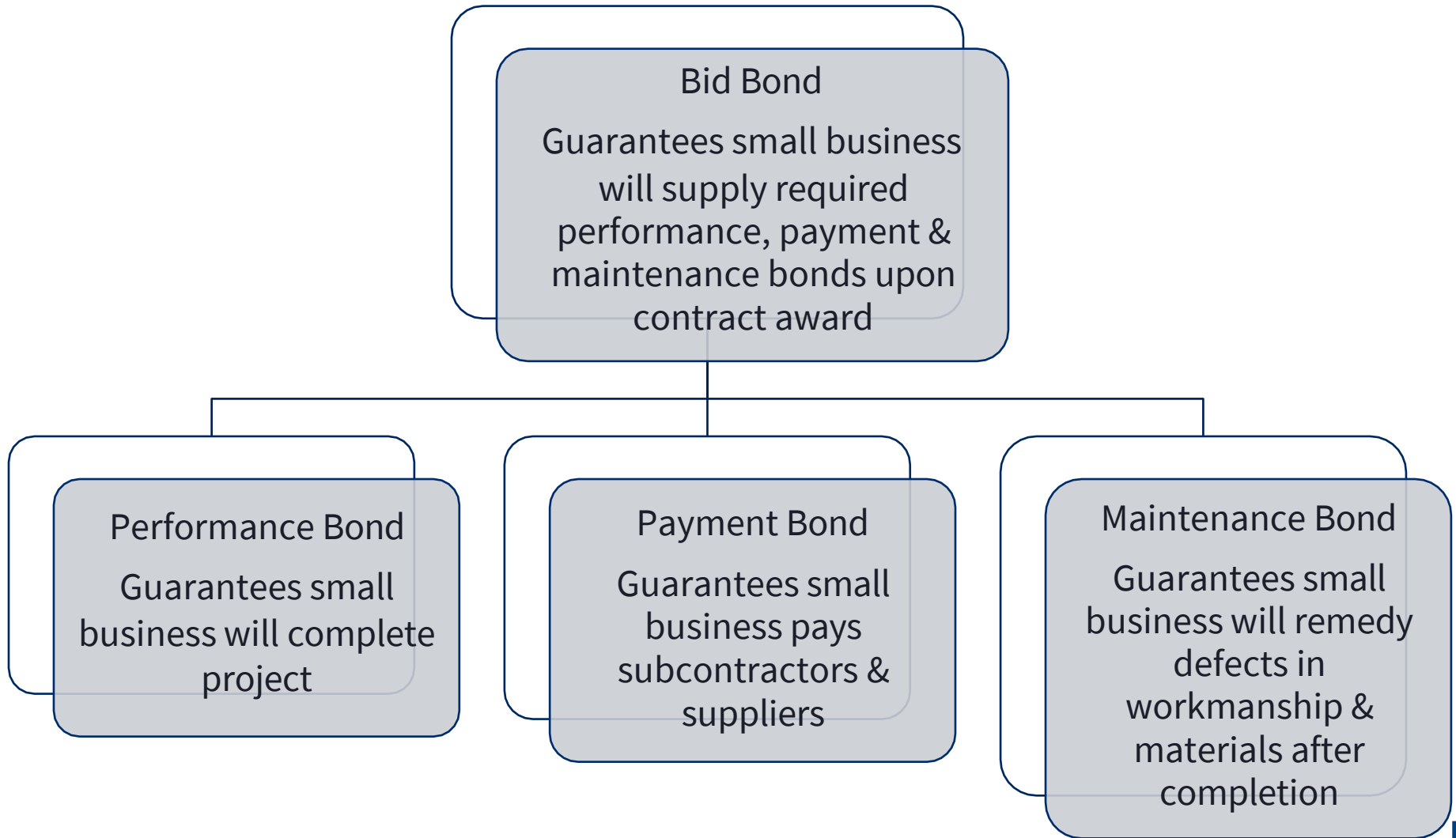
lisan@businessimpactnw.org

<https://businessimpactnw.org/>

Need Funding for Your Business? The SBA Can Help

1. SBA-backed Loans
<https://www.sba.gov/funding-programs/loans>
2. Private Investors/SBIC Program
<https://www.sba.gov/partners/sbics>
3. R&D Awarded Funds/SBIR & STTR
<https://www.sbir.gov/>
4. Surety Bond Guarantee Program
<https://www.sba.gov/funding-programs/surety-bonds>

Contract Bonds & What They Do



Contract Qualifications



QuickApp
Jobs Up to
\$400,000

- 2 page application
- No financials for SBA
- Decisions in hours



Up to \$6.5
Million Any
Project

Federal, State, Local,
Private & GC



Up to \$10
Million Federal
Contracts

with Contracting Officer
certification to SBA



Find an SBA Authorized Agent

Contact a surety bond agency

Check the database of surety agencies that offer SBA-guaranteed bonds. Contact a surety agency in your state to get started with the application process.

Show surety agencies licensed in

Select...

5th Down Consulting Group

☎ 404-957-5780

✉ [Email](#)

Alamo Surety Bonds

☎ 210-930-5550

✉ [Email](#)

Anderson & Catania Surety Services, LLC

☎ 877-977-2663

✉ [Email](#)

Arthur J. Gallagher Risk Management Services, Inc.

☎ 337-235-8866

✉ [Email](#)

AssuredPartners of Indiana, LLC

☎ 317-595-7344

✉ [Email](#)

AssuredPartners of Maryland, LLC dba Centennial Surety Associates

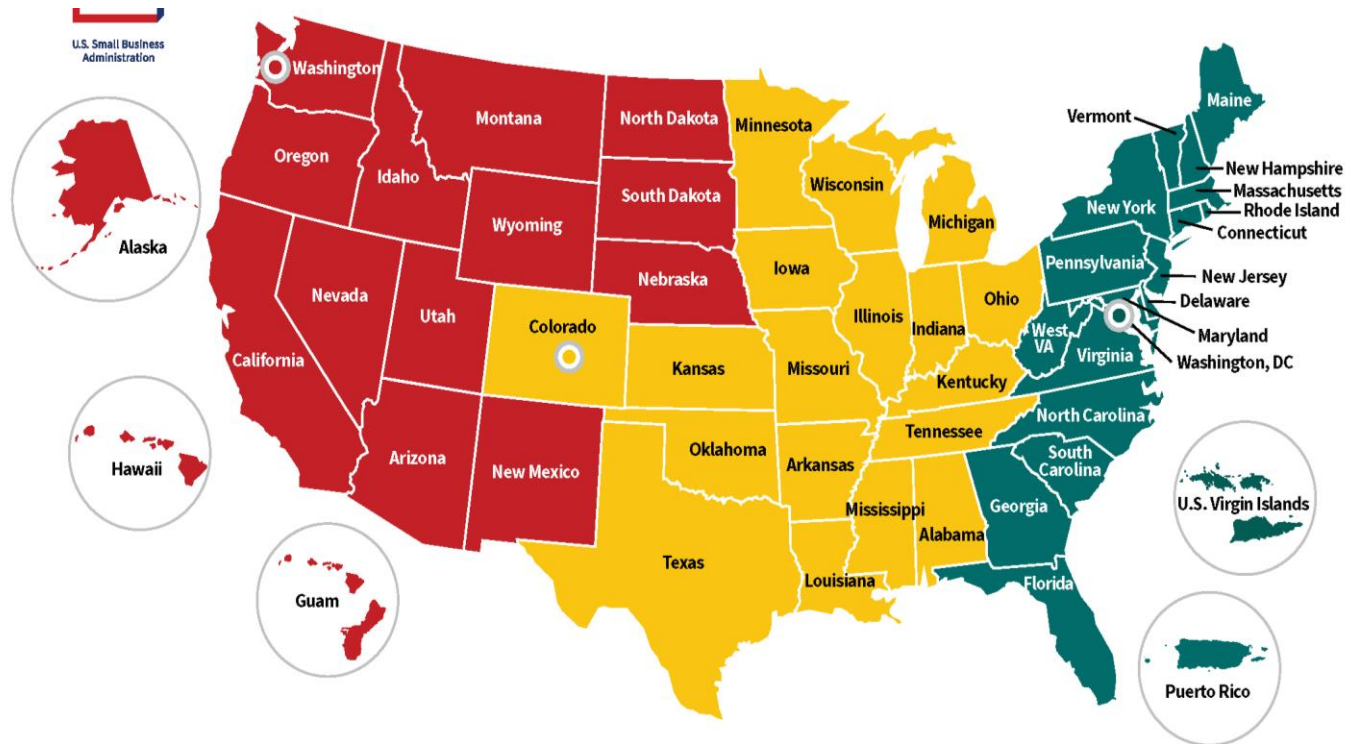
☎ 301-725-1855

✉ [Email](#)

sba.gov/osg

SBG Program - Area Offices

"We Open Doors to Bonding"



Seattle Underwriting Center

2401 4th Avenue, #450, Seattle, WA 98121

M. Catharine Powers, Area Director
(206) 553-8541 catharine.powers@sba.gov

Emily Than, SBG Specialist
(303) 927-3477 emily.than@sba.gov

Begonia Provencio, SBG Specialist
(206) 553-0390 begonia.provencio-jimenez@sba.gov

Denver Underwriting Center

721 19th Street, #426, Denver, CO 80202

Jennifer Vigil, Area Director
(303) 927-3489 jennifer.vigil@sba.gov

Leslie Long, SBG Specialist
(303) 927-3476 leslie.long@sba.gov

Danny Vu, SBG Specialist
(303) 927-3478 gia.vu@sba.gov

Washington, DC Underwriting Center

409 3rd Street, #8600, Washington, DC 20416

Earnest L. Knott, Area Director
(202) 401-6786 earnest.knott@sba.gov

Tesha L. Williams, UW Policy Analyst
(202) 205-6519 tesha.williams@sba.gov

Norma Nunez-Gutierrez, SBG Specialist
(303) 927-3488 norma.nunezgutierrez@sba.gov



SBA Loan Guarantee Program

SBA Loan Programs



504 Loan



7(a) Loan



Microloan

Community
Advantage
Loans

SBA Express

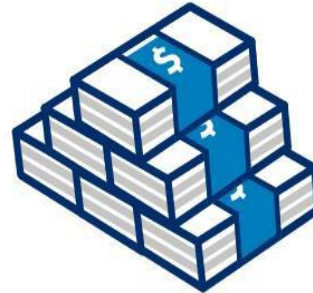
Export Loans

CAPLines

A Snapshot of SBA Guarantee Loans



Lending partner



Loan



Small business
(You)

SBA reduces risk and enables easier access to capital.



U.S. Small Business
Administration

7(a) Loan Program

- Provides funds for a variety of uses
- Federally-guaranteed loans up to \$5 Million
- 50%, 75% , 85%, or 90% SBA Guaranty to lenders
- Competitive loan terms

Eligibility for all SBA Loans

To be eligible for an SBA business loan, a small business applicant must:

- 1) Be an operating business
- 2) Organized for profit
- 3) Located in the United States
- 4) [Be small based on regulatory size requirements \(13 CFR Part 121\)](#)
- 5) Demonstrate a need for the desired credit (Credit Elsewhere)
- 6) Owners must be of “good character”
- 7) Demonstrate repayment ability

Ineligible Uses of SBA Loans

- Proceeds benefit an associate
- Payment of past due withholding taxes
- Refinance of “reasonable” debt
- Purchase of less than 100% of a business

Not Eligible for SBA Financing

- Gambling or speculation
- Real estate investment/ other speculative activities
- Lending activities
- Businesses providing sexual material
- Businesses located in a foreign country
- Government-owned entities
- Religious organizations
- Non-profit organizations
- Charitable organizations
- Political or lobbying activities
- Illegal activities
- Private clubs and business that limit memberships
- Borrowers that have defaulted on federal loans or financing
- Marijuana
- Hemp is eligible, as long as, it is used for industrial purposes (Consistent with the Agriculture Improvement Act of 2018)

Interest Rates for 7a Loans

- Maximum variable interest rates for all 7(a) loans:
 - \$50,000 or less: (Prime) + 6.5
 - \$50,001 - \$250,000: (Prime) + 6%
 - \$250,001 - \$350,000: (Prime) + 4.5%
 - \$350,001 and greater: (Prime) + 3%
- Fixed Rate.

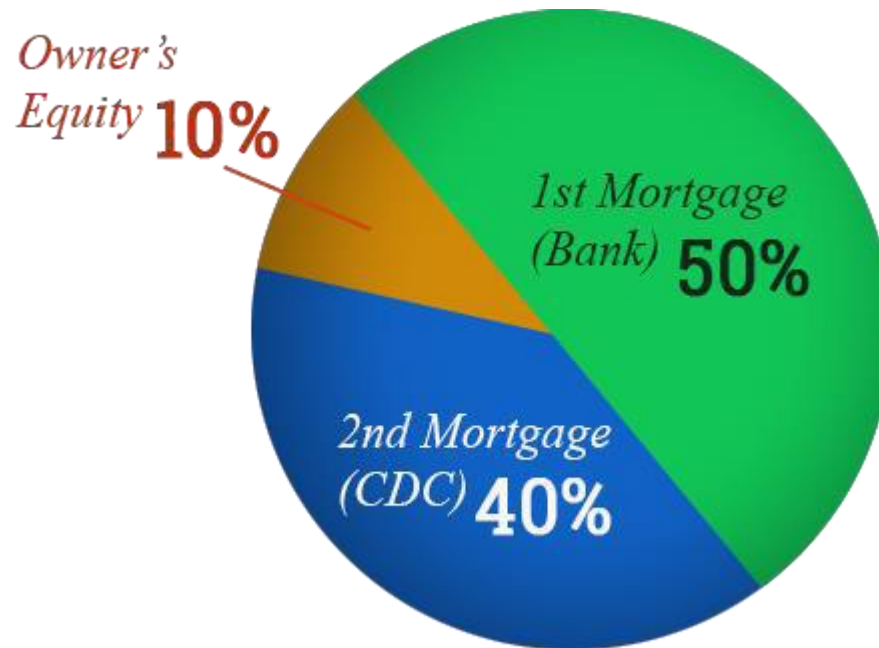
7(a) Loan Program

Upfront Guaranty Fee: Except for Export Working Capital Program (EWCP) loans and SBA Express loans made to veteran-owned businesses, the upfront guaranty fee will continue to depend on the loan amount and the maturity of the loan

- a) For loans with a maturity that exceeds 12 months, the upfront guaranty fees are:
 - i) For loans of \$350,000 or less: 0.0
 - ii) For loans of \$350,001 to \$700,000: 2.77% of the guaranteed portion.
 - iii) For loans of \$700,001 to \$1,000,000: 3.27% of the guaranteed portion
 - iv) For loans of \$1,000,001 to \$5,000,000: 3.5% of the guaranteed portion up to \$1,000,000, plus 3.75% of the guaranteed portion over \$1,000,000

- b) For loans with a maturity of 12 months or less, the upfront guaranty fees are:
 - i) For loans of \$350,000 or less: 0.00%
 - ii) For loans greater than \$350,000: 0.25% of the guaranteed port

SBA 504 Loan Structure



1 st Mortgage/Third Party Lender	\$ 1,000,000
2 nd . Mortgage/CDC-SBA Portion	\$ 800,000
Equity Injection	\$ 200,000
Total Project Cost	\$2,000,000

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)

FY2022 SBA Alaska Loan Volume

Lenders	# Of Loans	\$ Amount
Evergreen Business Capital	28	\$ 26,550,000
Northrim Bank	23	\$ 9,054,200
Alaska Growth Capital BIDCO, Inc.	21	\$ 20,222,400
Wells Fargo Bank, N.A.	9	\$ 2,357,600
Newtek Small Business Finance, Inc.	8	\$ 10,300,000
Keybank, N.A.	5	\$ 1,599,900
BayFirst National Bank	4	\$ 1,632,100
Home Trust Bank	3	\$ 2,900,500
Live Oak Banking Company	3	\$ 1,710,000
First Bank Of The Lake	2	\$ 3,360,000
Ameritrust CDC	1	\$ 212,000
Blue Ridge Bank, N.A.	1	\$ 750,000
Celtic Bank Corporation	1	\$ 765,000
Customers Bank	1	\$ 200,000
Mountain Pacific Bank	1	\$ 300,000
MVB Bank, Inc.	1	\$ 5,000,000
Northeast Bank	1	\$ 113,500
SaviBank	1	\$ 184,900
Grand Total	114	\$ 87,212,100

Have a question about your EIDL loan?

- Questions about my loan

- Payment inquiries
- CAFS account inquiries
- Payoff inquiries
- Address changes

Contact: Customer Service Center 833-853-5638, disastercustomerservice@sba.gov

- Changes in my business

- Lien Subordination requests
- Requests for Consent to Assumption or Change in Ownership
- Requests for Partial Collateral Release

Contact: El Paso (800) 487-6019 / ELPasoDLSC@sba.gov

Q: How do I access my lender portal (CAFS) account?

A: You can set up and view your account by visiting [Capital Access Financial System](#).

If you have trouble, you can view the [user guide](#) or contact CLS at cls@sba.gov or call 833-572-0502.



SBA Government Contracting Programs

The U.S. Government: Did You Know?

- Single largest contracting party and purchaser of goods, property, and services in the world
 - Largest Landlord
 - Largest Buyer of Goods & Services
- Spends more money on scientific research than any other entity, public or private
 - \$708 billion in R&D budgeted for FY2020
- Spent about \$637 billion in Federal procurements in FY2021

What Does The Government Buy?



8(a) Business Development Program

- ❖ Socially & Economically Disadvantaged
- ❖ Small business concern
- ❖ 51% Ownership required
- ❖ Owned by a U.S. citizen
- ❖ Day to Day Control
- ❖ For businesses in operation 2+ years
- ❖ \$850,000 personal Net Worth or less, adjusted gross income of \$400,000 or less, and assets totaling \$6.5 million or less

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/8a-business-development-program>

Small Disadvantaged Business Program

- ❖ Socially & Economically Disadvantaged
- ❖ 51% Ownership required
- ❖ Day to Day Control
- ❖ For businesses in operation 2+ years
- ❖ Other persons, including women & persons of any race

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/small-disadvantaged-business>

Women-Owned Small Business

- ❖ 51% Woman Ownership
- ❖ Day to Day Control
- ❖ Meet all the requirements of the WOSB Federal Contracting program
- ❖ 850,000 personal Net Worth or less, adjusted gross income of \$400,000 or less, and assets totaling \$6.5 million or less

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/women>

[owned-small-business-federal-contract-program](https://www.sba.gov/federal-contracting/contracting-assistance-programs/women-owned-small-business-federal-contract-program)

Service-Disabled Veteran Owned Small Business (SDVOSB)

- ❖ 51% Ownership by qualifying individual
- ❖ Day to Day Control
- ❖ Meet all the requirements of the SDVOSB Federal Contracting program

<https://www.sba.gov/partners/contracting-officials/contracting-program-administration/sdvosb-program-administration>

HUBZone Program

- ❖ 51% U.S. Citizen Ownership
- ❖ Small by size standard
- ❖ 35% of employees must live in a HUBZone
- ❖ Primary office in a HUBZone

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program>



U.S. Small Business
Administration

Randall Miller
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Representative
randall.miller@sba.gov

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Business Opportunity Specialist
ross.macarty@sba.gov

Nelida Irvine
Lender Relations Specialist
nelida.Irvine@sba.gov

Q&A

You have

Questions

We have

Answers

