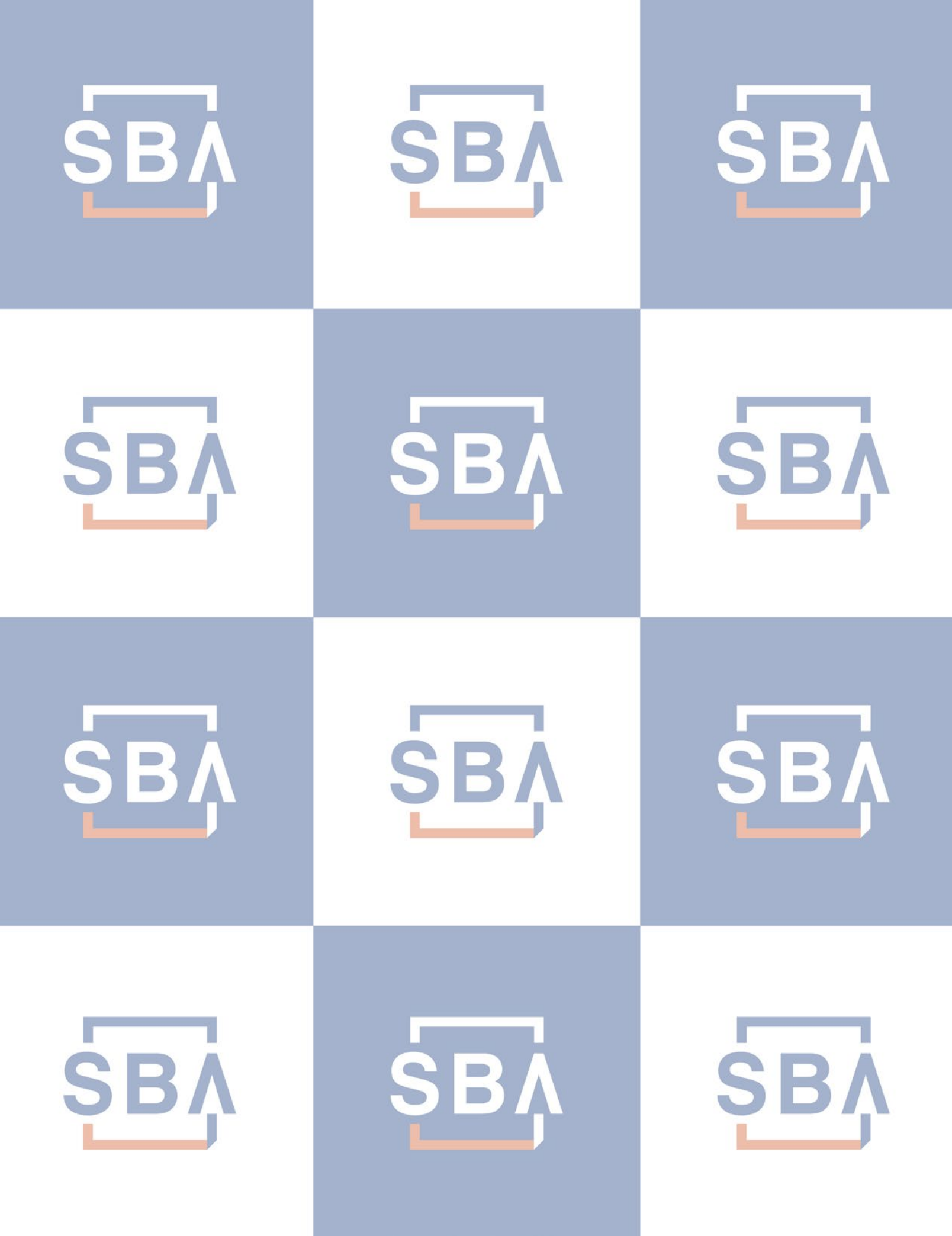
U.S. Small Business Administration

TENNESSEE 2019-2020

Small Business

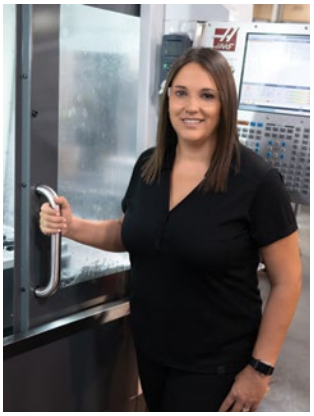
RESOURCE GUIDE

How to Grow Your BUSINESS in Tennessee


SBA

CONTENTS

Tennessee Edition 2019-2020



Local Business Assistance

8 **National Success Story**
Jerado and Joyce Reynolds know their local landscape for entrepreneurship support.

11 **Your Advocates**

12 **Local SBA Resource Partners**

14 **How to Start a Business**

18 **10 Tips to Help You Build and Grow Your Brand**

20 **10 Steps to Start Your Business**

21 **Opportunities for Veterans**

22 **Entrepreneurial Opportunities**

24 **Write Your Business Plan**

26 **Local Success Story**
When Larry Schmittou decided to expand with affordable business financing, he turned to the SBA.

ON THE COVER Larry Schmittou, photo courtesy of L&S Family Entertainment

Funding Programs

28 **National Success Story**
Jennifer and Jeff Herbert's meadery has expanded into a multimillion dollar enterprise thanks to SBA assistance.

31 **SBA Lenders**

49 **Need Financing?**

50 **Go Global with International Trade**

52 **R&D Opportunities for High Growth Startups**

54 **National Success Story**
Cheeseburger Baby owner Stephanie Vitori persevered through a financial storm and a natural disaster.

58 **Surety Bonds**

Contracting

60 **National Success Story**
Jennifer Rahn steers the course for Admiral Engineering, succeeding as a small business subcontractor.

63 **Government Contracting**

64 **SBA Certification Programs**

65 **Woman-Owned Small Business certification**

Small businesses **power** our economy.

The SBA **powers** small businesses.

Whether you dream of transforming your business idea into a thriving company, growing your customer base, or expanding into new markets or locations, the SBA is here for you. We offer programs, expertise, and access to capital that will empower you to take your small business to the next level of success.

Stop by your local SBA office or visit SBA.GOV to learn how you can move your business forward with confidence.

U.S. Small Business Administration

Community Trust® Bank

At Community Trust Bank, we understand that businesses are not all alike. We know that different businesses have different needs, and we will tailor a financing* plan to fit the needs of your business, regardless of your size. We want to help you develop and sustain your business by offering financing for a variety of business needs. Whatever your needs, we can fashion a financing plan to help your business grow.

We offer several financing options:

- Construction Loans
- Permanent Commercial Real Estate
- Revolving Credit Lines
- Letters of Credit
- USDA Loans
- SBA Loans

Stop by and see us today!

LaFollette
106 South Tennessee Avenue
LaFollette, TN 37766
423-562-3364

Jacksboro
2603 Jacksboro Pike
LaFollette, TN 37757
423-566-7800

Clinton
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Clinton, TN 37716
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NEW SOUTH MEDIA

PUBLISHED BY
New South Media, Inc.
304.413.0104 | newsouthmedia.com

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The U.S. Small Business Administration's Office of Marketing & Customer Service directs the publication of the Small Business Resource Guide under SBA Contract #SBAHQ-17-C-0018. SBA publication summer 2019 national edition #mcs-0089.

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Printed in the United States of America.

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District Director Letter

Welcome to the 2019-2020 edition of the U.S. Small Business Administration's Tennessee District Office Small Business Resource Guide. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. The SBA Tennessee District Office works with an extensive network of business advisers and lenders to help Tennessee's 590,000 small businesses at every stage of development. Across Tennessee in the last year, we empowered the state's small businesses to:

- Find an ally, advocate or mentor via the 22 local locations of our SBA Resource Partners, which includes SCORE, Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Gain more than $40 billion in federal contracting awards.
- Access over $313 million in SBA-guaranteed loans using 101 banks, credit unions, community-based lenders, and microlenders. The 550 businesses that qualified for SBA financing have hired thousands of new employees, bought needed equipment, and built or renovated facilities.

Stay up to date on SBA events near you and get valuable Tennessee business information by following us on Twitter at @SBA_Tennessee. Register for email updates at **sba.gov/updates**. Use this Small Business Resource Guide to power your dream of starting, growing, or expanding your small business here in Tennessee.

Sincerely,

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Tennessee District Director

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LOCAL BUSINESS ASSISTANCE

How We Did It

Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

WRITTEN BY **MICAELA MORRISSETTE**

COURTESY OF SHANA SURECK PHOTOGRAPHY

Reynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005.

"At first the company was just Jerado," recalls his wife and co-owner, Joyce Reynolds. "Then it was him and me part time." During the day she worked as a nurse and spent her evenings doing all the company's paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. She remembers with pride helping Jerado weld a stair railing at a local school. Her son later attended that same school, and she watched her child and others using the rail, benefiting from the hard work the couple did together. It was then Joyce decided as much as she loved her day job, she wanted to devote herself full time to the family business in Windsor, Connecticut. She wanted to work side-by-side with her husband, fully focused on administration and business growth. As they both hoped, word of mouth spread; clients made referrals. Joyce was soon overwhelmed with paperwork. They brought on two employees—doubling up in the busy seasons. They were able to maintain four full-time employees by 2009. After this, Joyce says, they saw that "things were not moving." She wanted to scale up.

Challenge

The company wasn't growing in part because it wasn't certified with the state department of transportation or prequalified with the Connecticut State Department of Administrative Services, Joyce says. She decided to tackle the certification problem full time, leaving her nursing career. This was the change she'd been wanting to make, but since her background was in health care, Joyce didn't feel fluent in the languages of construction or business. Joyce wanted to learn, and she had incentive: they needed the certifications to bid on bigger jobs. "Never be afraid to ask questions," she says. Joyce needed to find people with answers.

Solution

She and Jerado connected with the University of Hartford Entrepreneurial Center & Women's Business Center, an

COURTESY OF SHANA SURECK PHOTOGRAPHY

SBA Resource Partner, where "from day one it was, Eureka! Everyone wanted to see us win." Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Most helpful was the detailed personal attention available through free one-on-one business counseling. Joyce also learned about workshops offered by providers like the Metropolitan District, a Connecticut nonprofit municipal corporation offering water and sewer services. At a meet-and-greet, Joyce understood how much the SBA could help her business. An SBA professional walked Joyce through the extensive paperwork and, crucially, helped her register the company in the System for Award Management (**sam.gov**), positioning the company for new federal contracts.

"Resources like the Entrepreneurial Center and the SBA will train you from bottom to top," Joyce says. "They have finance classes that open your eyes regarding taxes. You'll learn how to register your business. They'll help with a contract or your website or accountability statements. Everything!"

Before the SBA, Reynolds Welding attempted the DOT certification on five separate occasions, always falling short because the process was so complicated. Joyce secured the certification with SBA guidance on the first attempt.

Benefit

Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector. "When I came on full time, I set a goal for what I would like for the company, and I've achieved 80% of that," Joyce says. When she secures 8(a) certification for Reynolds, she'll have hit all her objectives. Then, she admits, she'll probably come up with some new ones.

5 Tips for Success

Find a great business mentor.
To find your local SBA office and resource partners in your area, visit **sba.gov/localresources**.

Have a healthy view of competition.
We're not always competing. We're a competitor, but if a similar business has extra work, they'll send it to us and vice versa. That's the relationship to have.

Record everything you do.
Navigating business relationships in this age means keeping an email record of everything you do. Leave a clear paper trail.

Sacrifice to ensure quality.
We don't cut corners. Sometimes you have to lose money to do quality work—it's rough, but nothing is more important.

Seek SBA assistance to see if you qualify for business certifications.
We used to look for jobs. Now that we're on the SBA Subcontracting Network database, SubNet, and **sam.gov**, we have a continuous flow of contractors reaching out to us.

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you startup and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

SMALL BUSINESS DEVELOPMENT CENTERS

950+

Small Business Development Centers

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at **sba.gov/sbdc**.

SCORE

300+

SCORE chapters

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation's largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at **sba.gov/score**.

WOMEN'S BUSINESS CENTERS

100+

Women's Business Centers

Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit **sba.gov/women**.

VETERANS BUSINESS OUTREACH CENTERS

20+

Veterans Business Outreach Centers

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, **sba.gov/vboc**. Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.

Your Advocates

The SBA's offices of advocacy and ombudsman are independent voices for small business within the federal government.

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments

Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA's regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at **sba.gov/advocacy**.

Your advocate helps with these small business issues:

- if your business could be negatively affected by regulations proposed by the government
- if you have contracting issues with a federal agency
- when you need economic and small business statistics

The SBA's Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA's national ombudsman.

The ombudsman's office helps you:

- resolve regulatory disputes with federal agencies
- reduce unfair penalties and fines
- seek remedies when rules are inconsistently applied
- recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA's national ombudsman. These events are posted periodically on the ombudsman website, **sba.gov/ombudsman**.

To submit a comment or complaint through the online form, **visit sba.gov/ombudsman/comments**. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.

Our Local SBA Resource Partners

SBA's Resource Partners are independent organizations funded through SBA cooperative agreements or grants.

Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.

SCORE

Visit **sba.gov/score** to start working on your business goals. Contact your local office to schedule an appointment.

Chattanooga Chapter

Franklin Building
5726 Marlin Road, suite 515
(423) 553-1722
Fax (423) 553-1724
chattanooga.score@gmail.com
Monday-Thursday 9 a.m.-1 p.m.
chattanooga.score.org

Greater Knoxville Chapter

412 N. Cedar Bluff Road, suite 450
Call (865) 692-0716 for an appointment
Fax (865) 692-0718
counseling@scoreknox.org
greaterknoxville.score.org

Memphis Chapter

Clark Tower
5100 Poplar Ave., suite 1701
(901) 544-3588
Fax (901)544-0557
scorememphis@comcast.net
Monday-Friday 9 a.m.–noon
memphis.score.org

Nashville Chapter

2 International Plaza, suite 500
(615) 736-7621 or (844) 726-7322
info@scorenashville.org
Monday-Friday 9 a.m.-noon
nashville.score.org

Small Business Development Centers

Lead Center

State Executive Director Patrick Geho
Associate State Director Mary Stanford
pgeho@tsbdc.org
mstanfoRoad@tsbdc.org
(615) 849-9999 or toll free (877) 898-3900

Chattanooga SBDC

Chattanooga State Technical Community College
100 Cherokee Blvd., suite 202
(423) 756-8668 x102
Fax (423) 756-6195
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lchesnutt@tsbdc.org
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Cleveland SBDC

Cleveland State Community College
3535 Adkisson Drive
(423) 478-6247
Fax (423) 478-6251
Director Jennie DeCook, jdecook@tsbdc.org

Clarksville SBDC

Austin Peay State University
601 College St.
McReynolds Building, room 111
(931) 221-1370
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Gallatin SBDC
Volunteer State Community College
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(615) 230-4780
Fax (615) 230-3362
Director Charles Alexander
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Jackson SBDC
Jackson State Community College
197 Auditorium St.
(731) 424-5389
Fax (731) 427-3942
Senior Small Business Specialist
Joel Newman, jnewman@tsbdc.org

Johnson City SBDC
East Tennessee State University
College of Business and Technology
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(423) 439-8505
Fax (423) 439-8506
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mbays@tsbdc.org
Kingsport office
Kingsport Area Chamber of Commerce
400 Clinchfield St., suite 100
(423) 392-8825
Fax (423) 392-8834
Senior Business Counselor
Aundrea Wilcox, MBA, awilcox@tsbdc.org

Knoxville SBDC
Pellissippi State Community College
17 Market Square, suite 201
(865) 246-2663
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Martin SBDC
UT-Martin/REED Center
406 S. Lindell St.
(731) 587-7333
Fax (731) 587-7334
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Southwest TN Community College
Maxine A. Smith Center, suite 112
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Middle Tennessee State University
Rutherford County Chamber of Commerce
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Fax (615) 893-7089
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Senior Business Specialist Kayla Miller
kmiller@tsbdc.org

Nashville SBDC
Tennessee State University
Avon Williams Campus
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Oak Ridge
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jbangs@tsbdc.org

Pathway Women's Business Center

Pathway WBC works with entrepreneurs in every stage of the business lifecycle, from idea to implementation, providing training and one-on-one counseling. In 2017, Pathway provided over 8,000 hours of classroom education and one-on-one counseling to more than 880 entrepreneurs.

201 Venture Circle
Nashville
(615) 425-7171
Director Courtenay Rogers
info@pathwaywbc.org
pathwaywbc.org

Veterans Business Outreach Center

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, **sba.gov/vboc**. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

Serving Tennessee and Kentucky with the SBA's Boots to Business program at Fort Campbell, Fort Knox, McGhee Tyson Air National Guard Base, and Naval Support Activity Mid-South at Millington
201 Venture Circle
Nashville
(615) 425-7171
Director Reggie Ordonez
reggie.ordonez@pathwaylending.org
pathwaylending.org/vboc

Adriana Medina, owner of Fuerte Fitness, in Seattle, WA, received counseling from a SCORE mentor and a Women's Business Center adviser.

COURTESY OF THE SBA

How to Start a Business in Tennessee

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics

Even if you're running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

» **Tennessee Smart Start online business tool**
tnsmartstart.com

» **Launch Tennessee statewide resource network**
launchtn.org/entrepreneur-programs/entrepreneur-centers

Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, **https://cbb.census.gov/sbe**. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

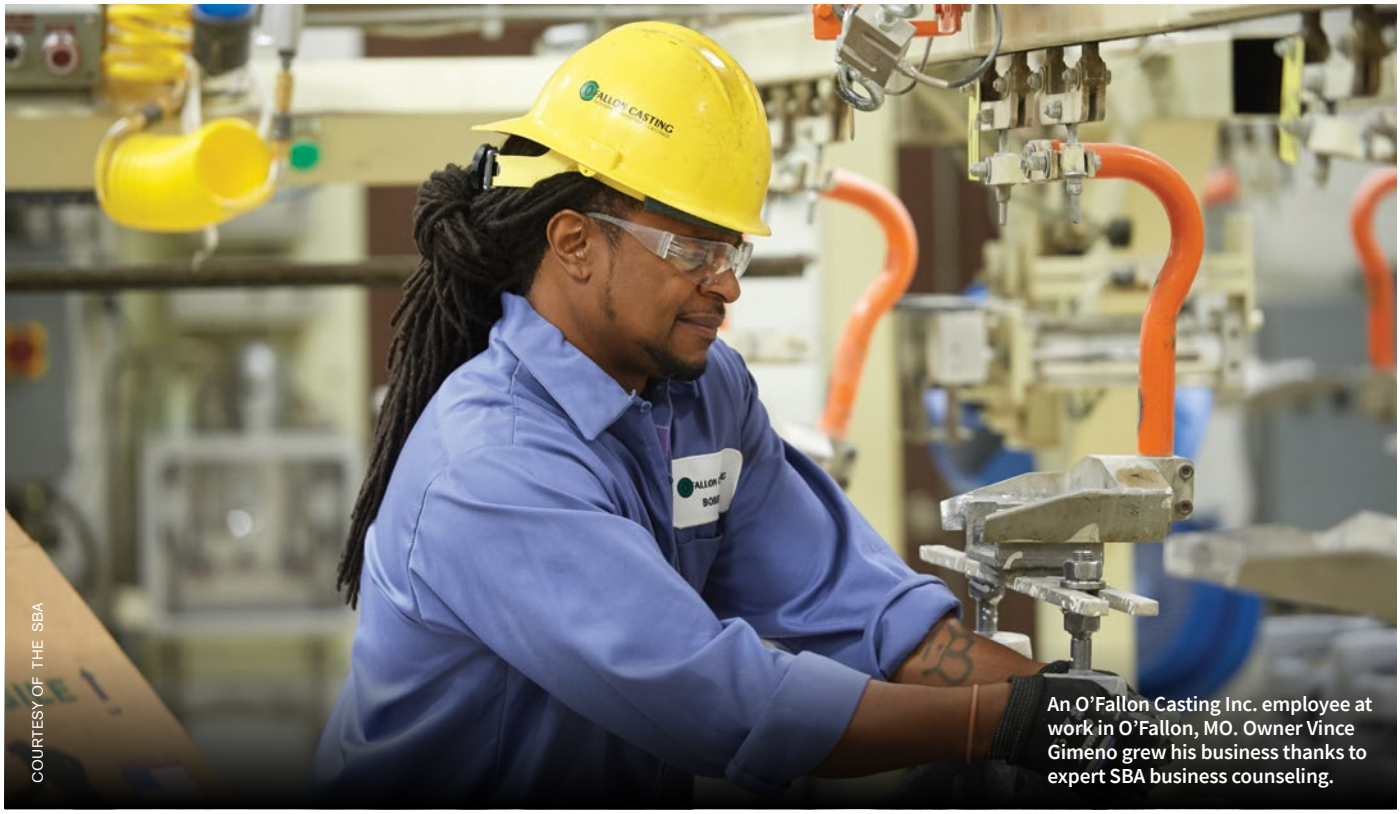
Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Name Registration

Register your business name with the county clerk where your business is located. If you're a corporation, also register with the state.

» **Tennessee Department of Revenue**
(800) 342-1003
In Davidson County and out of state
(615) 862-6254
tn.gov/revenue
nashvilleclerk.com
https://apps.tn.gov/bizreg

» **C corps, S corps and LLCs**
TN Secretary of State
Division of Business Services
312 Eight Ave. North, sixth floor
Nashville
(615) 741-2286
sos.tn.gov
tnbear.tn.gov/ecommerce/nameavailability.aspx



COURTESY OF THE SBA

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.

Taxes

As a business owner, you should know your federal tax responsibilities and make some business decisions to comply with certain tax requirements. The IRS Small Business and Self- Employed Tax Center, **go.usa.gov/xPxYR**, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. Visit the Tax Reform Provisions that Affect Businesses page on **irs.gov** for the latest tax reform updates that affect your bottom line.

» **Online Tax Registrations**
IRS Tax Assistance Centers

Nashville
801 Broadway
(615) 250-5656

Chattanooga
5740 Uptain Road
(423) 855-6098

Jackson
109 S. Highland
(731) 423-2441

Johnson City
2513 Wesley St.
(423) 610-7050

Knoxville
710 Locust St.
(865) 329-4600

Memphis
22 N. Front St.
(901) 215-9680

Social Security

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms, at (800) 772-1213 or visit **socialsecurity.gov/employer**. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification

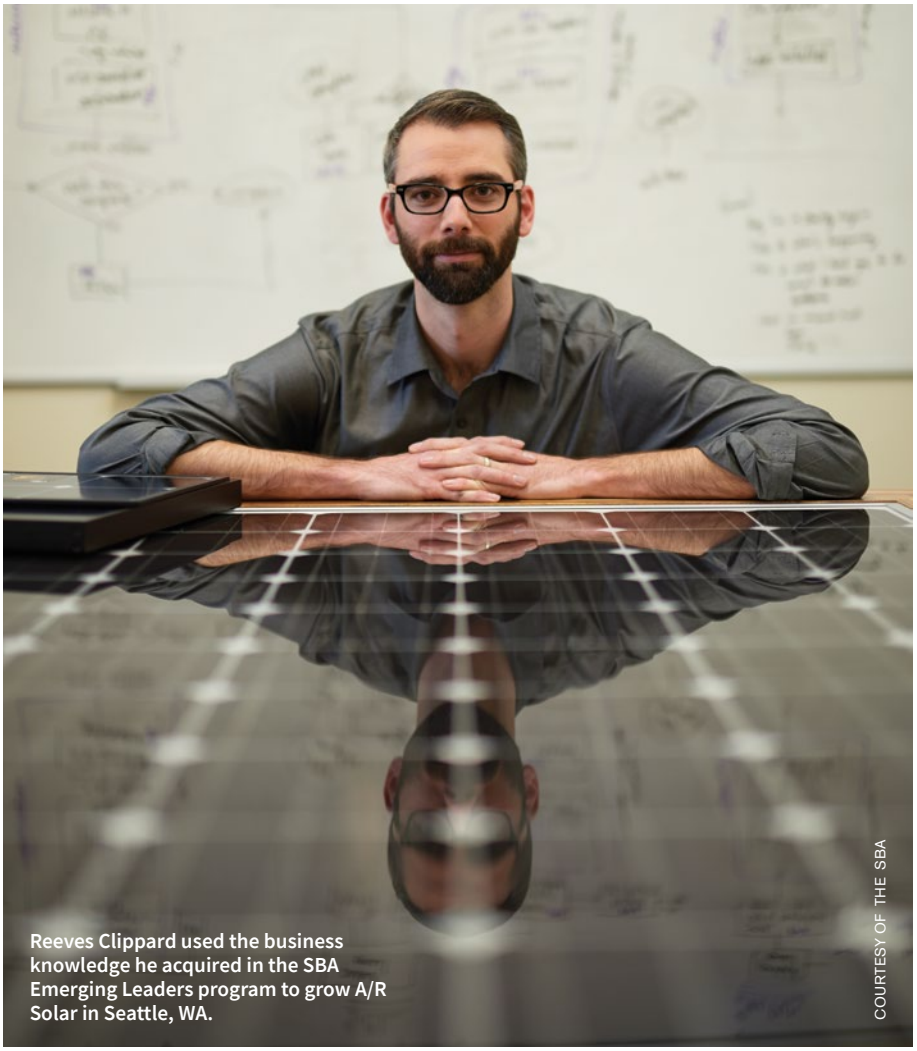
The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through **uscis.gov/i-9-central**. For forms call (800) 870-3676. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit **e-verify.gov**, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit **dol.gov** for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit **osha.gov**.

» **Tennessee Department of Labor and Workforce Development**
Occupational Safety and Health Division
220 French Landing Drive
Nashville
(615) 741-2793 or (800) 249-8510
tn.gov/workforce



Reeves Clippard used the business knowledge he acquired in the SBA Emerging Leaders program to grow A/R Solar in Seattle, WA.

COURTESY OF THE SBA

» **Occupational Safety & Health Administration**
Nashville area office
51 Century Blvd., suite 250
(615) 232-3803
Fax (615) 232-3827

Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit **healthcare.gov/small-businesses/employers**.

Department of Labor Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit **dol.gov/general/topic/association-health-plans**.

Environmental Regulations

State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free and confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit **nationalsbeap.org/states/list**.

» **Tennessee Department of Environment and Conservation**
312 Rosa L Parks Ave.
Nashville
tn.gov/environment

» **Division of Solid and Hazardous Waste**
(615) 532-0780

» **Division of Water Pollution Control**
(615) 532-0554 or (888) 891-8332

» **Division of Air Pollution Control**
(615) 532-0554 or (888) 891-8332

» **Small Business Environmental Assistance Program**
(800) 734-3619
bgsbeap@tn.gov

Environmental field offices
Chattanooga (423) 634-5745
Columbia (931) 380-3371
Cookeville (931) 520-6688
Jackson (731) 512-1300
Johnson City (423) 854-5400
Knoxville (865) 594-6035
Memphis (901) 371-3000
Nashville (615) 687-7000

» **United States Department of Agriculture**
fsa.usda.gov/state-offices

Accessibility and ADA Compliance

For assistance with the Americans with Disabilities Act, call the ADA Center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-boaRoad.gov or visit **access-boaRoad.gov**.

Child Support

Employers are essential to the success of the child support program and are responsible for collecting 75% of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer's Role in the Child Support Program at the Office of Child Support Enforcement's website at **acf.hhs.gov/programs/css > employer responsibilities**. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark

Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult **uspto.gov**. Call the patent and trademark office help center at (800) 786-9199 or visit Elijah J. McCoy Midwest Regional Office in Detroit, Michigan, **uspto.gov/detroit**.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For information visit **uspto.gov/inventors**.

There are three types of patents:

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, symbol, device, or any combination, used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks. Federally registered trademarks may conflict with and supersede those registered only at the state level. Visit **uspto.gov/trademarks**.

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems, although they may protect the way they are expressed.

For general information contact:

» **U.S. Copyright Office**
U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. Southeast
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov

Tennessee Chamber of Commerce & Industry

414 Union St., suite 107
Nashville
(615) 256-5141
tnchamber.org

Economic Development

State Commissioner Bob Rolfe
(615) 741-1888 or (800) 872-7201
tn.gov/ecd

Regional Directors

Northwest Tennessee
Blake Swaggart
(731) 437-9443
blake.swaggart@tn.gov

Northern Middle Tennessee
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(731) 803-9301
clay.banks@tn.gov

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Southern Middle Tennessee
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(615) 290-2227
john.hatfield@tn.gov

Southeast Tennessee
Sam Wills
(423) 254-4275
sam.wills@tn.gov

Business Enterprise Resource Office
State Director Wisty Pender
(615) 741-8914
wisty.pender@tn.gov

Tennessee Incubators & Accelerators
West TN
Advance Memphis **advancememphis.org**
CEED **memphis.edu/ceed**
Emerge Memphis **emergememphis.org**
Memphis BioWorks **memphisbioworks.org**
Seed Hatchery **neverstop.co**
Sky High **neverstop.co/skyhigh**
Upstart **neverstop.co/upstart**
ZeroTo510 **zeroto510.com**
UM Center for Entrepreneurship and Innovation **memphis.edu/crews**

Middle TN
CET Life Sciences Center **cet-fund.com/life-sciences-center**
Cumberland University Culinary Center **cumberland.edu/culinary-center**
GrowthX **growthx.com**
Nashville Business Incubation Center **nbiconline.com**
Tennessee Central Economic Authority t**ennesseecentral.org**

East TN
Cleveland-Bradley Business Incubator **incubatortn.com**
Cumberland Business Incubator **cbimakerspace.com/cbi**
ETSU Innovation Laboratory **etsu.edu/ilab**
Fairview Technology Center **knoxdevelopment.org/businessincubator/fairviewclients.aspx**
GIGTANK 365 **colab.co/accelerator/gigtank**
Holston Business Development Center **holstonbusiness.hbdc.org/home.html**
The INCubator **chattanoogachamber.com/incubator**
UT Technology Incubator **utrf.tennessee.edu/business-incubator**

U.S. Export Assistance Center

Serving central & western Tennessee
Regional Export Finance Manager
David Leonard
SBA's Office of International Trade
230 Peachtree St. Northwest, suite 1725
Atlanta, GA
(404) 730-2706
david.leonard@sba.gov

10 Tips

to Help You Build and Grow a Stand-Out Small Business Brand

Build a better business with these time-tested tips.

Elliot Henry, an 8(a) program graduate, runs Unlimited Water Processing in St. Louis, MO.

The United States loves small businesses. That's according to a survey by the Pew Foundation reported by Small Business Trends, **smallbiztrends.com**, which found that 71% of Americans view small business more favorably than any other institutions, including religious organizations.

Why is this? Well, small businesses are seen as a positive influence. But it's more than that.

Small businesses are in a unique position to create valuable customer experiences. Their products and services are often niche, the target customer is very defined. Business operations are agile and unconstrained by corporate rules and processes. Small businesses are also trusted for their integrity, community engagement, and customer service. When was the last time you called a small business and got put through to an automated call center? These things come together to create a hugely competitive value proposition, the linchpin of your brand.

But what can you do to leverage these experiences and grow the appeal of your brand without breaking the bank?

1 What is Your Brand?

It's important to understand that your brand is much more than your logo, merchandising or products. It is all the experiences customers have with your business, including the visual elements of your business. It also includes what you do, how you do it, customer interactions, and your marketing. All of these elements help establish the trust and credibility of your business.

2 Stand Out

If your brand is going to be strong, you need to be able to pinpoint what makes you different from competitors. A SCORE mentor, **sba.gov/score**, can help you use competitive differentiators to build your business brand. Don't forget to weave your differentiators into your company's messaging and marketing.

3 Have Great Products and Services

Word of mouth is often a small business's greatest lead generator, so having great products and services that people talk about is a critical part of your brand. Even the most outgoing and charming small business owner is not going to succeed in bringing customers back unless the product or service they provide delivers and exceeds expectations. Don't lose sight of your product, keep refining it, testing new offerings, and making sure you always put product first.

4 Make Sure Your Customers Know the Face Behind the Product

One of the biggest reasons that small businesses fail is because of the persistent absence of the business owner. You only need to look at a few episodes of business makeover TV shows to witness what can go wrong when a business is left to run itself. Without an actively engaged owner, employees lose motivation and structure, which can quickly lead to sloppy service, a poor product, and customer churn. Yes, your business needs to be able to function without your constant presence, but it's important to strike a balance. Find ways to make sure your customers know you and connect with the face behind the business. Businesses thrive when the energy of the owner is present.

5 Get Your Name and Logo Right

It's important to get this right the first time because changing your name and logo later can be costly. Your logo and name should be easily recognizable and reflect the nature and tone of your business as well as appeal to your target market. I'm a dog owner, and two of my absolute favorite small businesses cater to pet owners: my local provider of dog walking services and a healthful pet food store. When I see their logos, it makes me feel good; I feel an affinity with them. That's what you need to shoot for.

6 Have a Distinct Voice

A great way to ensure your distinct brand message is delivered consistently across your business is to focus on how you and your employees interact and communicate with customers in person, on the phone, and on social media. Not sure what your "voice" should be? Look to other brands. What do they do that you'd like to emulate? How do they greet and interact with you? What is it they do that makes you feel good about doing business with them?

7 Build Community Around What you Do

A successful brand is one trusted and respected by customers. Building a strong community online and off can help you achieve this. You don't have to spend a lot of money to do this. In fact, many successful brands concentrate almost exclusively in online and offline community building. Offline participation in community activities, such as local events, fundraisers, and charities, as well as hosting your own events, such as workshops or loyal customer events, can all help you build community and extend the trust your brand has earned.

8 Be an Advocate for Your Business—Not Just a Salesman

You don't have to be the greatest salesman to succeed in business. Selling takes many forms, and being a brand advocate gels them. For example, many small business owners strive to be the number one salesman, the number one cheerleader, and the number one fan of their own business. If you are passionate about your business, be an advocate for it. Invite people in!

9 Be Reliable

Letting your customers down by failing to live up to your own promises and brand standards can be particularly harmful for small businesses that depend heavily on referrals. The foundation of brand loyalty lies in great service; a happy customer is a loyal customer. Make sure you aren't making promises that you can't keep, whether you run a pizza business and pledge to deliver within 30 minutes, or you're a painting contractor who promises to start a job on a Monday at 9 a.m. sharp. Stand by your promises.

10 Have a Value Proposition

Value, not to be mistaken with price, can help define your brand and differentiate you from the competition. This goes back to my second point about standing out. What niche do you serve? What do you do well in that niche that makes you different from everyone else? What are the emotional benefits of what you do? The answers to these questions will help define what your value is to your customers. It could be your great customer service, product quality, innovation, or a combination of these.

WRITTEN BY **Caron Beesley**, CONTRIBUTOR

10 STEPS to Start Your Business

Starting a business involves planning, making key financial decisions, and completing a series of legal requirements.

1 Conduct market research.
This will tell you if there's an opportunity to turn your idea into a successful business. Gather information about potential customers and businesses already operating in your area so you can use that information to find a competitive advantage.

2 Write your business plan.
This is the roadmap for how to structure, run, and grow your new business. You'll use it to convince people that working with you and/or investing in your company is a smart choice.

3 Fund your business.
Your business plan will help you figure out how much money you'll need to startup. Investors or lenders will help you get the amount you need.

4 Pick your business location.
Are you setting up a brick-and mortar business or launching online?

5 Choose a business structure.
The legal structure you choose for your business will affect your business registration requirements, how much you pay in taxes, and your personal liability.

6 Choose your business name.
Pick a name reflecting your brand. Check your secretary of state's website to make sure your business name isn't already being used.

7 Register your business.
Once you've picked the perfect business name, it's time to make it legal and protect your brand. If you're doing business under a name different than your own, you'll need to register with the federal government and often your state government.

8 Get federal and state tax IDs.
You'll use your Employer Identification Number for important steps to start and grow your business, like opening a bank account and paying taxes. It's like a social security number for your business. Some, but not all, states require you to get a tax ID as well.

9 Apply for licenses and permits.
Keep your business running smoothly by staying legally compliant. The licenses and permits you need for your business vary by industry, state, and location.

10 Open a business bank account.
A small business checking account can help you handle legal, tax, and day-to-day issues.

COURTESY OF LIFEHEALTH

▲ HOW THE SBA HELPED US SUCCEED

Margot Adam Langstaff, left, and Elisa Hamill, right, sought assistance from their local Veterans Business Outreach Center, which helped them better compete for government contracts. LifeHealth of Littleton, CO has expanded to more than 30 states with offices in Washington, DC and San Antonio, TX. Their clients include the Department of Defense, the National Guard, and the Indian Health Service. They also expanded their business using an SBA-backed line of credit for $350,000. Margot started her career as an Army medic, eventually running one of the largest outpatient clinics in the Northeast at Ft. Devens, MA.

Opportunities for Veterans

Members of the military community can start and grow their small businesses with the help of SBA programs.

Need entrepreneurship training?

In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense's Transition Assistance Program.

Who's eligible?

Service members transitioning out of active duty and military spouses. Are you a veteran or member of the National Guard or Reserve or a military spouse? Boots to Business: Reboot teaches this entrepreneurship curriculum off base and in local communities. Register for either B2B program at **https://sbavets.force.com**.

For women veterans

Receive entrepreneurial training geared toward women veterans, service members, and spouses of service members through these SBA-funded programs:

- Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
- LiftFund in San Antonio, Texas

For service-disabled veterans

Learn how to start and grow a small business using these SBA-funded programs:

- Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
- Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
- Veteran Entrepreneurship Jumpstart at St. Joseph's University in Philadelphia, Pennsylvania
- Dog Tag Inc., affiliated with Georgetown University in Washington, DC

Need financing?

Loan Fee Relief

To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. Ask your local SBA district office or SBA Lender about the Veterans Advantage program.

Have an employee who was called to active duty?

You may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA district office or SBA Lender about the Military Reservist Economic Injury Disaster Loan.

Interested in contracting?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting receive training from the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans. Visit **nationalvip.org**.

VIP Start

Enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.

VIP Grow

Strategize to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.

VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

Get certified

Learn about the service-disabled veteran-owned small business certification program on page 65.

For more assistance

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, **sba.gov/vboc**. For veterans business information visit **sba.gov/veterans**.

Entrepreneurial Opportunities

Regional Innovation Clusters

Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join

Small businesses driving innovation in one of these tech industries:

- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

How it works

Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you

Network with other industry innovators and connect with resources that will help your small business find funding. You'll also receive guidance on how to better compete for government contracts and other opportunities so you can grow and expand. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved

Find an SBA Regional Innovation Cluster near you by visiting **sba.gov/localassistance**. Select the regional innovation clusters on the drop-down menu.

Online Resources

Find free short courses and learning tools to start and grow your small business at **sba.gov/learning**. The free SBA Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.

Courses include:

- writing your business plan
- buying a business
- financing options
- digital and traditional marketing to win customers
- disaster recovery
- understanding your customer

Native American Workshops

Tribal enterprises and business organizations can receive training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting nativesmallbusiness.org.

SBA Regional Innovation Clusters

1. **Autonomous & Unmanned Systems Cluster – Emerging Tech Ventures**
2. **The Ozarks Cluster – Startup Junkie** *(Industry focus: Food processing, supply chain, & logistics)*
3. **The Water Council Cluster**
4. **Marine Industry Science & Technology Cluster**
5. **BioSTL: St. Louis Biosciences Cluster**
6. **Oklahoma-South Kansas Unmanned Aerial Systems Cluster**
7. **The Appalachian Ohio Wood Products Cluster**
8. **Conductor RIC in Healthcare, Education & Data/Decision Sciences – Startup Junkie Consulting**
9. **Integrative Business Services Inc.** *(Industry focus: Optics)*
10. **Great Plains Technology & Manufacturing Cluster**
11. **Montana Bioscience Cluster – Montana Technology Enterprise Center**
12. **AgLaunch Initiative**
13. **Utah Advanced Material Manufacturing Initiative**
14. **Defense Alliance - LSI Business Development Inc.** *(Industry focus: Advanced Power and Energy)*

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.

Business plans help you run your business.

A good business plan guides you through managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart investment. Brain storm with a business counselor (visit one of our SBA Resource Partners detailed on page 8) and write a **traditional business plan**, which uses a standard structure and detailed sections. Once you've got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don't have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

Executive Summary

Briefly summarize your company and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description

Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve.

Explain the competitive advantages you have that will make your business successful. Are there experts on your team? Have you found the perfect location? Your company description is the place to boast about your strengths.

Market Analysis

Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women's Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management

Explain how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or limited liability company.

Want to see an example of a business plan?

View examples of business plans at **sba.gov/business-guide/plan/write-your-business-plan-template**

TRADITIONAL BUSINESS PLAN CHECKLIST

- ☐ **Executive summary**
- ☐ **Company description**
- ☐ **Market analysis**
- ☐ **Organization and management**
- ☐ **Service or product line**
- ☐ **Marketing and sales**
- ☐ **Funding request**
- ☐ **Financial projections**
- ☐ **Appendix**

Use an organizational chart to show the hierarchy. Explain how each person's experience will contribute to the success of your venture. Consider including CVs of key members.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and the product lifecycle. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it.

Marketing and Sales

Your marketing strategy should evolve and change to fit your needs in each context.

Describe how you'll attract and retain customers. Show how a sale will actually happen. You'll refer to this section later when you make financial projections, so be thorough.

Funding Request

If you're asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you'd like. Your goal is to clearly explain how much funding you'll need over the next five years and how the investment will be used.

Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you'll pay off the debt.

Financial Projections

Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.

Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections and match them to your funding requests.

Use visual organization tools--graphs and charts—to tell your business's financial story.

Appendix

Here you'll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

LEAN STARTUP PLAN FORMAT

Write a lean startup plan if requested from an investor, or if your business is relatively simple or you plan to regularly change and refine as you go.

Lean startup plans use more visual organization tools and only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing your company's fundamental facts. Your business counselor can help you edit down into the Business Model Canvas, used here—the most well known style, or another lean startup template.

Key Partnerships

Note the other businesses you'll work with--suppliers, manufacturers, subcontractors, and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

Key Resources

List resources you'll leverage to create value for your customer. Your most important assets include staff, capital, or intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone–certified businesses.

Value Proposition

Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships

Describe how customers will interact with your business. Think through the customer experience from start to finish. Is it automated or personal? In person or online?

Customer Segments

Name your target market. Your business won't be for everybody; it's important to have a clear sense of who you serve.

Channels

List the most important ways you'll talk to your customers.

Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face.

Revenue Streams

Explain how your company makes money: direct sales, memberships fees, selling advertising space? If your company has multiple revenue streams, list them all.

LEAN STARTUP PLAN CHECKLIST

- ☐ **Key partnerships**
- ☐ **Key activities**
- ☐ **Key resources**
- ☐ **Value proposition**
- ☐ **Customer relationships**
- ☐ **Customer segments**
- ☐ **Channels**
- ☐ **Cost structure**
- ☐ **Revenue streams**

Larry Schmittou

OWNER, L&S FAMILY ENTERTAINMENT

Hendersonville, TN

After a successful career as a professional baseball player and a coach, Larry Schmittou launched his own small business to continue his love of family-friendly entertainment. When Larry decided to expand with affordable business financing, he turned to the SBA.

L&S Family Entertainment runs several family fun centers, which include bowling alleys and concessions.

- **What challenge did you have?** Our biggest challenge in the beginning was finding financing to expand our business. Since the entertainment industry was a new venture for me, I had no track record, so traditional financing was more difficult to secure.

- **What was the SBA solution?** The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. My small business qualified for the SBA-backed 504 Certified Development Company program, allowing me to purchase and renovate real estate with a competitive fixed-rate mortgage. SBA-backed financing provided the working capital I needed to acquire new locations and make the upgrades I needed to keep up with market demand.

- **What benefit did this have for you?** With the assistance of six SBA-backed 504 loans, L&S has grown from one location in 2000 to 14 centers in four states with more than 400 employees. We went from $18.2 million in sales in 2015 to over $20 million in 2017—I'm proud to say that my small business has benefited thanks to the SBA.

“...I'm proud to say that my small business has benefited thanks to the SBA.”

Larry Schmittou
Owner, L&S Family Entertainment

COURTESY OF L&S FAMILY ENTERTAINMENT

FUNDING PROGRAMS

Financing Your Small Business

How We Did It

Crafting a Business

SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

WRITTEN BY **Becky Bosshart**

COURTESY OF SUPERSTITION MEADERY

Jennifer and Jeff Herbert's home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they've sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberts are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

Challenge

The Herberts wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn't there to expand. They say that choosing to do something new breaks the mold, which can be uncomfortable for traditional lenders.

Solution

Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than $600,000. The Herberts' first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberts recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

Benefit

The Herberts started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of $2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders.

COURTESY OF SUPERSTITION MEADERY

Jeff & Jennifer Herbert, owners of Superstition Meadery, completed their 7,450-square-foot production space and opened a tasting room in Prescott, AZ with the assistance of SBA-backed financing. See their story on YouTube by searching for the 2019 National Small Business Persons of the Year.

5 Tips for Success

Get guidance.
Develop a working relationship with an SBA Resource Partner (see page 8) to help you find the funding that works best for you.

Define your lending needs.
Determine if a loan is right for you. Is this the right time? How much do you need? What are you going to use it for?

Talk to multiple lenders.
See who best matches you and your business. Has the lender successfully worked with other businesses in your industry?

Check all options.
Consult with your lender to see if you're eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

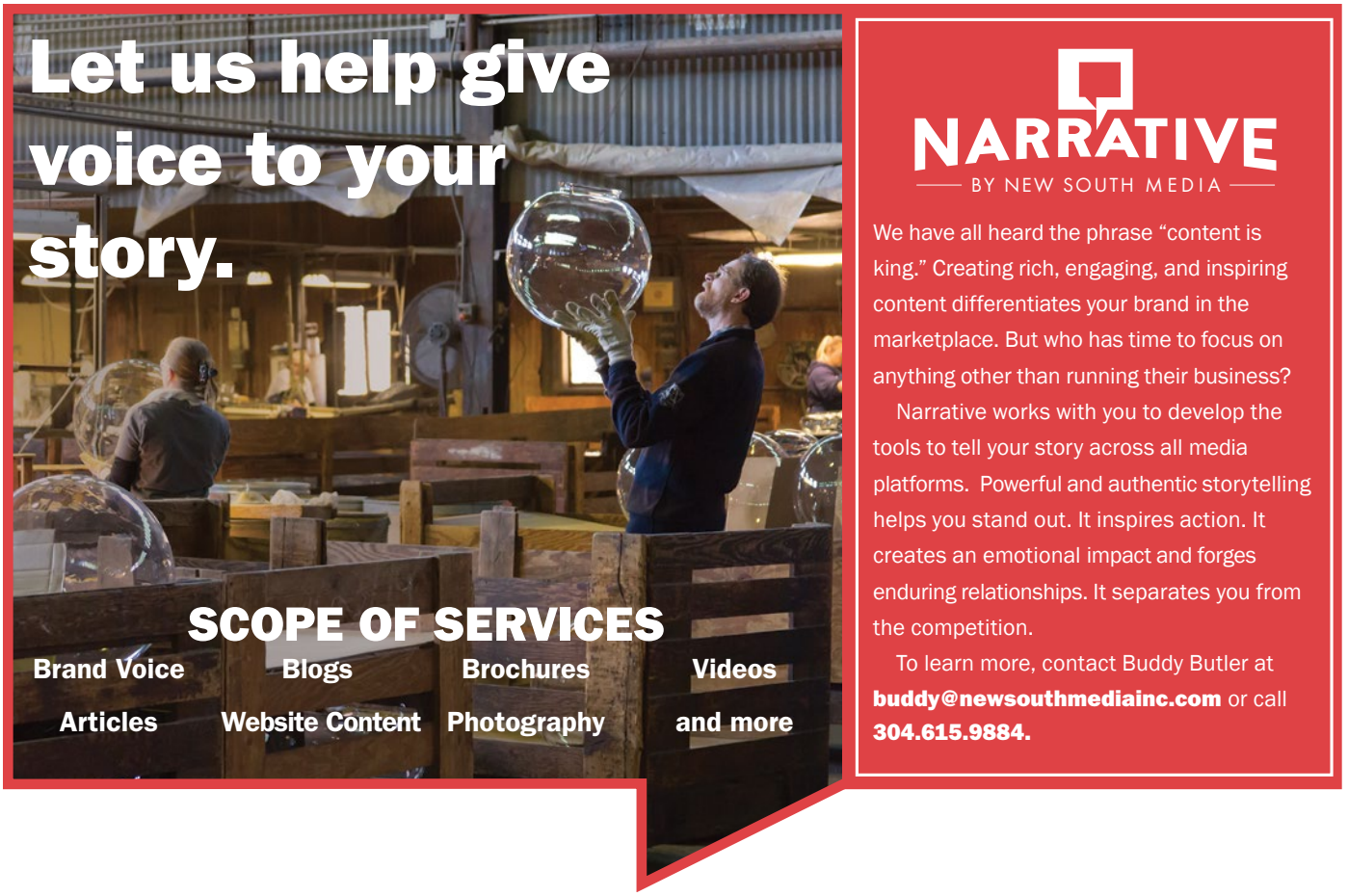
Be ready for the ups and downs.
Your entrepreneurial endeavor will be a roller coaster ride filled with challenges and successes. The path is all consuming so make sure that you love what you do. Passion is the price of admission.

Lender Match

Find a lender interested in working with you at **sba.gov/lendermatch**. This matching tool connects entrepreneurs with SBA Lenders in your area.

SBA-backed Loans

help small business owners and entrepreneurs who are creditworthy but don't qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.



NARRATIVE
BY NEW SOUTH MEDIA

We have all heard the phrase "content is king." Creating rich, engaging, and inspiring content differentiates your brand in the marketplace. But who has time to focus on anything other than running their business?

Narrative works with you to develop the tools to tell your story across all media platforms. Powerful and authentic storytelling helps you stand out. It inspires action. It creates an emotional impact and forges enduring relationships. It separates you from the competition.

To learn more, contact Buddy Butler at **buddy@newsouthmediainc.com** or call **304.615.9884.**

SBA Lenders

Our participating SBA Lenders serve all Tennessee unless otherwise noted. To find more bank locations, visit the lender's website.

ANDERSON COUNTY

CLINTON

Community Trust Bank
2106 N. Charles Seivers Blvd.
Dorothy Franklin
(865) 457-8684
cbti.com

Regions Bank
245 N. Main St.
(865) 521-5931
regions.com

SunTrust Bank
1110 N. Charles G. Seviers
(865) 269-7501
suntrust.com

LAKE CITY

SunTrust Bank
506 S. Main St.
(865) 630-6001
suntrust.com

NORRIS

Regions Bank
30 W. Norris Road
Jane DelToro
(865) 521-5937
regions.com

OAK RIDGE

Bank of America
795 Main St. West
Jenny Sharp
(865) 482-0811
bankofamerica.com

Pinnacle Bank
231 Jackson Square
David Bradshaw
(865) 481-7800
pnfp.com

Regions Bank
101 N. Rutgers Ave.
Sandy Scarbro
(865) 521-5960
regions.com

Simmons Bank
21 Jefferson Ave.
Stacey Knight
(865) 428-2262
simmonsbank.com

SunTrust Bank
1188 Oak Ridge Turnpike
James Kibodeaux
(865) 294-0252
suntrust.com

OLIVER SPRINGS

Regions Bank
727 Main St.
Deb Schenk
(865) 435-1778
regions.com

BEDFORD COUNTY

SHELBYVILLE

Heritage South Community Credit Union
763 N. Main St.
Joe Sadler
(931) 680-1429
heritagesouth.org

First Community Bank of Bedford County
207 Elm St.
Jim Troupe
(931) 684-5800
firstcommunitybanker.com

Pinnacle Bank
604 N. Main St.
Jo Ann Fann
(931) 684-6245
pnfp.com

Regions Bank
101 Elm St.
Cynthia Gregory
(800) 734-4667
regions.com

US Bank
100 North Side Square
Vickie Hull
(931) 684-8000
usbank.com

BENTON COUNTY

CAMDEN

Carroll Bank & Trust
102 Highway 641 North
John Killen
(731) 584-2909
carrollbank.com

Regions Bank
120 S. Forrest Ave.
Corey Bryan
(800) 734-4667
regions.com

BLEDSOE COUNTY

PIKEVILLE

Citizens Tri-County Bank
3468 Main St.
Vikki Smith
(423) 447-2107
citizenstricounty.com

River Valley AgCredit
3270 Main St.
John Tollett
(423) 447-2154
rivervalleyagcredit.com

BLOUNT COUNTY

ALCOA

Areawide Development Corp.
216 Corporate Place
Debbie Sudhoff
(865) 273-6008
adctn.org

BB&T
1075 Hunters Crossing
Joshua Jenkins
(865) 681-5680
bbt.com

First Tennessee Bank
firsttennessee.com
325 W. Joule St.
(865) 977-0800
112 S. Hall Road
Tony Taylor
(865) 975-7775

Regions Bank
2734 Airport Highway
Debbie Vickery
(865) 981-3460
regions.com

SunTrust Bank
1107 N. Hall Road
(865) 518-0926
suntrust.com

United Community Bank
1087 Hunters Crossing
Rick Shepherd
(865) 982-4400
ucbi.com

MARYVILLE

BB&T
216 Foothills Mall Drive
Joshua Jenkins
(865) 681-5601
bbt.com

First Tennessee Bank
2143 E. Broadway
Ed Waldman
(865) 977-8889
firsttennessee.com

Pinnacle Bank
837 W. Lamar Alexander Parkway
Tony Thompson
(865) 602-5200
pnfp.com

Regions Bank
2214 Lamar Alexander Parkway
(865) 981-1442
regions.com

Renasant Bank
329 E. Broadway
(865) 380-7640
renasantbank.com

SunTrust Bank
1804 W. Broadway
Lorie Roper
(865) 379-4236
suntrust.com

US Bank
417 Foothills Mall Drive
Sharon Fasanelia
(865) 980-2900
usbank.com

TOWNSEND

BB&T
7723 E. Lamar Alexander
Mark Graham
(865) 448-3368
bbt.com

US Bank
7971 E. Lamar Alexander Parkway
Sharon Fasanelia
(865) 980-2970
usbank.com

BRADLEY COUNTY

CLEVELAND

CapStar Bank
3855 N. Ocoee St., suite 100
(423) 728-0338
capstarbank.com

Bank of Cleveland
75 Bobby Taylor Ave.
Terry Buckner
(423) 478-5656
bankofcleveland.com

BB&T
2305 Keith St.
Lonnie Patton
(423) 478-8628
bbt.com

First Tennessee Bank
3870 Keith St. Northwest
Mike Griffin
(615) 790-5233
firsttennessee.com

Pinnacle Bank
10 Church St.
Keith Barrett
(423) 478-6540
pnfp.com

Regions Bank
20 Ocoee St.
Lisa Lusk
(423) 339-4634
regions.com

River Valley AgCredit
2620 APD 40
Bruce Bradford
(423) 479-8553
rivervalleyagcredit.com

SouthEast Bank
3475 Keith St.
Jenny Lawson
(423) 303-2820
southeastbank.com

Southern Heritage Bank, a branch of First Citizens Bank
3020 Keith St.
Lee Stewart
(423) 473-7980
southernheritagebank.com

SunTrust Bank
2300 Treasury Drive Southeast
(423) 790-3501
suntrust.com

United Community Bank
2525 Keith St. Northwest
Nicole Lee
(423) 559-2696
ucbi.com

CAMPBELL COUNTY

JACKSBORO

Community Trust Bank
2603 Jacksboro Pike
Regina Blankenship
(423) 566-7800
ctbi.com

First Volunteer Bank of Tennessee
301 Main St.
Laura Byrge
(423) 907-8000
firstvolunteer.com

JELLICO

First Volunteer Bank of Tennessee
189 Fifth St.
Michael P. Johnson
(423) 907-8003
firstvolunteer.com

LAFOLLETTE

Citizens Bank
2025 Jacksboro Pike
Pat Ray
(423) 562-2800
citizensbank24.com

Community Trust Bank Inc.
106 S. Tennessee Ave.
Rhonda Longmire
(423) 566-1162
ctbi.com

First Volunteer Bank
244 E. Central Ave.
Brandi Brayman
(423) 907-8002
firstvolunteer.com

CANNON COUNTY

WOODBURY

Regions Bank
200 W. Water
Eddie Sykes
(615) 563-5091

CARROLL COUNTY

HUNTINGDON

Carroll Bank & Trust
19510 W. Main St.
Clint Butler
(731) 986-4401
carrollbank.com

MCKENZIE

Centennial Bank
16830 Highland Drive
Chuck Sisson
(731) 352-9998
mycentennial.bank

McKenzie Banking Co.
676 N. Main St.
Chad Wilson
(731) 352-2262
foundationbank.org

CARTER COUNTY

ELIZABETHTON

Carter County Bank
601 E. Elk Ave.
Andrew McKeehan
(423) 543-2131
bankoftennessee.com

Citizens Bank
300 Broad St.
Billy Bowers
(865) 865-438 x0054
citizensbank24.com

Regions Bank
301 Broad St.
Cynthia Workman
(423) 547-5500
regions.com

CHEATHAM COUNTY

ASHLAND CITY

Heritage Bank
108 Cumberland
Sam Bancroft
(615) 792-8005
bankwithheritage.com

Pinnacle Bank
524 S. Main
Larry Roberts
(615) 743-8330
pnfp.com

US Bank
311 N. Main St,
Marianne Isbell
(615) 792-5185
usbank.com

CHESTER COUNTY

HENDERSON

Regions Bank
611 N. Church St.
Richard McCaskill
(800) 734-4667
regions.com

CLAIBORNE COUNTY

HARROGATE

Commercial Bank
6710 Cumberland Gap Parkway
Alan Gilbert
(423) 869-5151
cbtn.com

NEW TAZEWELL

Commercial Bank
130 S. Broad St.
Vickie Oakes
(865) 526-5000
citizensbanktn.com

Commercial Bank
1001 N. Broad St.
Mitch Burke
(423) 626-7276
cbtn.com

COCKE COUNTY

NEWPORT

Commercial Bank
262 E. Broadway
Jackie Ownby
(423) 623-3025
cbtn.com

First Tennessee Bank
602 Cosby Road
Tammy Grooms
(423) 625-0436
firsttennessee.com

US Bank
301 E. Main St.
Sharon Ragan-Bryant
(423) 613-1600
usbank.com

COFFEE COUNTY

MANCHESTER

Coffee County Bank
2070 Hillsboro Blvd.
Brandon Hall
(931) 728-1975
coffeecountybank.com

First Vision Bank of Tennessee
2134 Hillsboro Blvd.
Jon Bell
(931) 723-3224
firstvisionbank.com

US Bank
1000 Hillsboro Blvd.
Patricia Pinegar
(931) 728-1002
usbank.com

TULLAHOMA

Citizens Tri-County Bank
201 N. Jackson St.
Deta Green
(931) 455-3488
citizenstricounty.com

Smart Bank
1400 N. Jackson St.
Gerald Player
(931) 393-2265
smartbank.com

Regions Bank
1200 Jackson St.
Jennifer Mathews
(800) 734-4667
regions.com

US Bank
308 N. Jackson St.
Carolyn Littlefield
(931) 393-0310
usbank.com

CROCKETT COUNTY

ALAMO

BancorpSouth
533 S. Bells St.
Dottie Rinks
(731) 696-5566
bancorpsouthonline.com

Foundation Bank
9 N. Bell St.
Ashley Stewart
(731) 696-2265
foundationbank.org

BELLS

Renasant Bank
32 E. Main St.
Brian Kee
(731) 663-2121
renasant.com

CUMBERLAND COUNTY

CROSSVILLE

Progressive Savings Bank
807 N. Main St.
Karen Cole
(931) 459-2265
psbgroup.net

Regions Bank
175 Miller Ave.
Robbie Wightman
(931) 484-6121
regions.com

US Bank
1318 N. Main St.
Amanda Elmore
(931) 456-6564
usbank.com

DAVIDSON COUNTY

NASHVILLE

Bank of America
2720 Lebanon Road
Derek Grayson
(404) 607-4351
bankofamerica.com

Bank of Tennessee
2525 West End Ave., suite 1275
Tim Mann
(615) 321-9242
bankoftennessee.com

Branch Banking and Trust Co.
2207 Crestmoor Road
Laurie Sullivan
(615) 460-7739
bbt.com

CapStar Bank
1201 Demonbreun St., suite 700
Tom Stewart
(615) 732-7386
capstarbank.com

Citizens Savings Bank and Trust Co.
2013 Jefferson St.
Clint Story
(615) 327-0016
bankcbn.com

Enbright Credit Union
2340 Jackson Downs Blvd.
Ken DuBray
(615) 687-4801
escu.com

First Citizens Bank
1516 16th Ave. South
Ellyn Jansen
(615) 744-4811
firstcitizens.com

First Farmers & Merchants Bank
4013 Hillsboro Circle
Berry Brooks
(615) 279-5214
myfirstfarmers.com

Fifth Third Bank
424 Church St.
Christy Lane
(615) 687-3115
53.com

First Advantage Bank
406 11th Ave. N., suite 200
(615) 690-7292
firstadvantagebanking.com

First Tennessee Bank
3011 West End Ave.
Thomas King
(615) 327-1870
firsttennessee.com

Legends Bank
2213 Crestmoor Road
Naaman Stillwell
(615) 372-1760
legendsbank.com

Mid-Cumberland Area Development Corp.
220 Athens Way, suite 200
Gwen Schaefer
(615) 862-8831
madc.us

Pathway Lending
201 Venture Circle
Pam Theis
(615) 425-7171
pathwaylending.org

Pinnacle Bank
150 Third Ave. South
Lane Rhodes
(615) 969-2848
pnfp.com

Republic Bank
2034 Richard Jones Road
John Bennett
(615) 690-9590
republicbank.com

Regions Bank
150 Fourth Ave. North, suite 300
Courtney Crants
(615) 748-8423
regions.com

Renasant Bank
1820 West End Ave.
Jim Gardner
(615) 340-3000
renasantbank.com

Simmons Bank
1720 West End Ave.
Eli Blattner
(865) 291-1931
simmonsbank.com

SunTrust Bank
401 Commerce St.
(615) 748-5105
suntrust.com

Synovus
1033 Demonbreun St.
Blair Smyly
(615) 271-2041
synovus.com

US Bank
4241 Harding Road
Tyler Ryan
(615) 386-2220
usbank.com

BRENTWOOD
Wells Fargo Bank
5415 Maryland Way
Brandon Butler
(615) 661-4836
wellsfargo.com

DEKALB COUNTY

ALEXANDRIA
Regions Bank
101 S. Public Square
Kim Talley
(615) 529-2163
regions.com

Wilson Bank & Trust
306 Brush Creek Road
(615) 754-0600
(615) 529-4663
wilsonbank.com

DICKSON COUNTY

DICKSON
Regions Bank
116 Mathis Drive
Joyce Norman
(800) 734-4667
regions.com

US Bank
723 E. College St.
Micah McAllister
(615) 740-1800
usbank.com

Pinnacle Bank
501 Highway 46 South
Lorrie Pruett
(615) 740-8240
pnfp.com

WHITE BLUFF
First Farmers & Merchants Bank
2011 Highway 47 North
Debra Duke
(615) 797-3153
myfirstfarmers.com

DYER COUNTY

DYERSBURG
First-Citizens National Bank
1 First Citizens Place
Andrew Harrington
(731) 285-4410
firstcnb.com

Simmons Bank
205 N. Main St.
Tonya Ball
(731) 288-2800
simmonsbank.com

Regions Bank
580 Highway 51 Bypass East
Lisa Hardin
(800) 734-4667
regions.com

FAYETTE COUNTY

OAKLAND
BancorpSouth
6800 Highway 64
Joe Perdue
(901) 465-7440
bancorpsouthonline.co

First Alliance Bank
5960 Highway 64
David Gross
(901) 465-0060
fabtm.com

First Citizens National Bank
7285 Highway 64
Barbara Canady
(901) 465-0439
firstcitizens-bank.com

SOMERVILLE
BancorpSouth
16225 Highway 64
David Whitenton
(901) 465-4201
bancorpsouthonline.com

Regions Bank
16880 Highway 64
Carol Glover
(800) 734-4667
regions.com

Trustmark National Bank
16790 Highway 64
John David Douglas
(901) 465-9864
trustmark.com

FENTRESS COUNTY

CLARKRANGE
First Volunteer Bank
6882 S. York Highway
Genger Norman
(931) 752-5035
firstvolunteer.com

JAMESTOWN
First Volunteer Bank
318 N. Main St.
Kevin Hughes
(931) 752-5015
firstvolunteer.com

Progressive Savings Bank
500 N. Main St.
Mark Justice
(931) 752-2265
psbgroup.com

FRANKLIN COUNTY

DECHERD
First Vision Bank of Tennessee
2165 Decherd Blvd.
Mike Rowland or John Shelton
(931) 968-0065
firstvisionbank.com

Citizens Tri-County Bank
2030 Decherd Blvd.
Hubert Perry
(931) 968-3282
citizenstricounty.com

SunTrust Bank
1829 Decherd Blvd.
(931) 962-2260
suntrust.com

US Bank
1910 Decherd Blvd.
Jennifer Stratton
(931) 967-5516
usbank.com

HUNTLAND
Citizens Community Bank
514 Main St.
Jonathan Gregory
(931) 967-3342
ccbank.net

WINCHESTER
Citizens Community Bank
1418 Dinah Shore Blvd.
Chris Parker
(931) 967-3342
ccbank.net

Regions Bank
121 S. College St.
Deta Green
(931) 967-1467
regions.com

GIBSON COUNTY

DYER
Farmers and Merchants Bank
110 S. Main St.
Louis Turner
(731) 692-3761
dyerfmbank.com

HUMBOLDT
Centennial Bank
388 Highway 45 West
Brent Attaway
(731) 824-1411
mycentennial.bank

KENTON
Simmons Bank
107 N. Poplar
Brooke Carson
(731) 749-5368
simmonsbank.com

MILAN
BancorpSouth Bank
1026 College St.
Elton Sims
(731) 686-3331
bancorpsouthonline.com

Regions Bank
2052 S. Main St.
Mary Jane Miller
(800)734-4667
regions.com

TRENTON
Centennial Bank
100 W. Armory St.
Barney Cason
(731) 855-9600
mycentennial.bank

GILES COUNTY

PULASKI

First Farmers & Merchants Bank
302 S. Second St.
Marcus Houston
(931) 363-3830
myfirstfarmers.com

First National Bank of Pulaski
206 S. First St.
Patrick Gilbert
(931) 363-2585
fnbforyou.com

SunTrust Bank
222 W. Madison St.
Ryan Moore
(931) 371-3127
suntrust.com

GREENE COUNTY

GREENEVILLE

BB&T
1604 E. Andrew Johnson Highway
Larry Jones
(423) 639-2273
bbt.com

First Tennessee Bank
100 N. Main St.
Jessie Hite
(423) 278-3035
firsttennessee.com

First Tennessee Bank
206 N. Main St.
Teresa Lawrence
(423) 798-2210
firsttennessee.com

GRUNDY COUNTY

COALMONT

Citizens Tri-County Bank
25709 SR 56
Debbie Myers
(931) 779-2267
citizenstricounty.com

MONTEAGLE

Citizens Tri-County Bank
80 E. Main St.
Renee McBee
(931) 592-2741
citizenstricounty.com

PALMER

Citizens Tri-County Bank
711 Main St.
Debbie Myers
(931) 779-3288
citizenstricounty.com

TRACY CITY

Citizens Tri-County Bank
26 Coylar St.
Dana Knight
(931) 592-9221
citizenstricounty.com

HAMBLEN COUNTY

MORRISTOWN

Commercial Bank
225 W. First St. suite 201
(423) 714-3388
cbtn.com

First Tennessee Bank
1908 W. Andrew Johnson Highway
Pam Herrell
(423) 585-0111
firsttennessee.com

First Tennessee Bank
1112 W. First North St.
(423) 586-8021
firsttennessee.com

HomeTrust Bank
120 Evans Ave.
Candice Price
(423) 714-1772 or
(423)586-8421
hometrustbanking.com

Regions Bank
201 W. Morris Blvd.
Myrna Wolfe
(423) 587-7158
regions.com

SunTrust Bank
230 Dr. MLK Parkway
Catherine Williams
(423) 254-6972
suntrust.com

US Bank
2310 Sandstone Drive
(423) 200-3291
usbank.com

HAMILTON COUNTY

CHATTANOOGA

BB&T
bbt.com
721 Broad St.
Juli-Ann Morgan
(423) 756-8101
2120 Gunbarrel Road
Jill Tulley
(423) 892-3686

BancorpSouth
631 Broad St., suite 310
Sam Jones
(423) 668-5209
bankcorpsouthonline.com

Bank of America
200 W. MLK Blvd., suite 100
Anthony Jewell
(276) 744-8003
bankofamerica.com

Brightbridge
506 Broad St.
Mike Ohlman
(423) 424-4227
brightbridgeinc.org

First Citizens Bank
1611 Gunbarrel Road
Robin Parker
(423) 510-7020
firstcitizens.com

First Tennessee Bank
701 Market St.
Jeff Jackson
(423) 757-4011
firsttennessee.com

First Volunteer Bank
728 Broad St.
Mark Harrison
(423) 668-4500
firstvolunteer.com

Pinnacle Bank
801 Broad St.
Jim Gugliemino
(423) 386-2665
pnfp.com

Regions Bank
601 Market St.
Talley Clowers
(423) 755-6048
regions.com

SmartBank
smartbank.net
817 Broad St.
Robert Stahl
(423) 266-4495
835 Georgia Ave.
Robin Bales
(423) 385-3081

SunTrust Bank
736 Market St.
(423) 757-3714
suntrust.com

Synovus Bank
800 Market St.
Michael Sarvis
(423) 485-9400
synovus.com

Tower Community Bank
2212 Encompass Drive
Bobby Hudgens
(423) 942-5151
towercommunitybank.com

COLLEGEDALE

SunTrust Bank
9526 Apison Pike
Lynn Farrow
(423) 910-6000
suntrust.com

EAST RIDGE

BB&T
6501 Ringgold Road
Caleb Baker
(423) 894-0440
bbt.com

SmartBank
4154 Ringgold Road
Jeneen Bolin
(423) 385-3037
smartbank.net

SunTrust Bank
4323 Ringgold Road
Adeala Bailey
(423) 242-0117
suntrust.com

GEORGETOWN

Regions Bank
8405 Highway 60
Vivian Morris
(423) 614-5944
regions.com

HARRISON
First Tennessee Bank
5914 Highway 58
Kari Knabb
(423) 954-8567
firsttennessee.com

HIXSON
Bank of America
1945 Northpoint Blvd.
Christopher Bean
(423) 752-1235
bankofamerica.com

First Volunteer Bank
5109 Hixson Pike
Stacey Beene
(423) 668-4501
firstvolunteer.com

Regions Bank
5570 Highway 153
(423) 321-6331
regions.com

SmartBank
5319 Highway 153
Melanie Carter
(423) 385-3060
smartbank.net

SunTrust Bank
1051 Ashland Terrace
Teddy Tucker
(423) 242-0082
suntrust.com

Synovus Bank
5613 Highway 153
(423) 648-5224
synovus.com

LOOKOUT MOUNTAIN
SunTrust Bank
802 Scenic Highway
Mike Ruggiero
(423) 508-0812
suntrust.com

OOLTEWAH
BB&T
9238 Lee Highway
Pam Piotrowski
(423) 238-6515
bbt.com

First Tennessee Bank
9312 Apison Pike
Michael Teets
(423) 242-7904
firsttennessee.com

Millennium Bank
6392 Artesian Circle
Mark Watson
(423) 238-1111
millenniumbank.com

Regions Bank
5596 Little Debbie Parkway
Christy Morton-Ortiz
(423) 321-6539
regions.com

SmartBank
8966 Old Lee Highway
Sarah Wyatt
(423) 385-3170
smartbank.net

SouthEast Bank
9218 Lee Highway
Gretchen Collins
(423) 238-4403
southeastbank.com

SunTrust Bank
5970 Snow Hill Road
(423) 910-6022
suntrust.com

Red Bank
Regions Bank
3401 Dayton Blvd.
(423) 321-6559
regions.com

SunTrust Bank
3513 Dayton Blvd.
Brenda Amos
(423) 870-4273
suntrust.com

SIGNAL MOUNTAIN
Citizens Tri-County Bank
1306 Taft Highway
David Simpson
(423) 886-2868
citizenstricounty.com

First Tennessee Bank
1307 Taft Highway
Gretchen Richards
(423) 242-1572
firsttennessee.com

Regions Bank
1238 Taft Highway
Cheryl Tynan
(423) 886-5080
regions.com

SunTrust Bank
1301 Taft Highway
(423) 508-0325
suntrust.com

SODDY DAISY
Community National Bank
10087 Dayton Pike
Amanda Fine
(423) 332-0280
cnb-usa.com

First Tennessee Bank
137 Harrison Lane
Sandra Cranmore
(423) 242-7890
firsttennessee.com

Regions Bank
11314 Dayton Pike
Bennie Dean
(423) 321-6662
regions.com

SunTrust Bank
9627 Dayton Pike
Candice Morrow
(423) 332-0144
suntrust.com

HARDEMAN COUNTY

BOLIVAR
Centennial Bank
411 W. Market St.
Kenny Adkins
(731) 658-7788
mycentennial.bank

Regions Bank
201 W. Market St.
Rex Medlin
(800) 734-4667
regions.com

Simmons Bank
809 W. Market St.
Lora Moore
(731) 658-5219
simmonsbank.com

HARDIN COUNTY

SAVANNAH
SunTrust Bank
275 Main St.
Joe Dwyer
(731) 412-3055
suntrust.com

HAWKINS COUNTY

BULLS GAP
First Tennessee Bank
105 N. Main St.
Tanna Rainery
(423) 235-9800
firsttennessee.com

CHURCH HILL
US Bank
134 E. Main Blvd.
Scott Lawson
(423) 357-6111
usbank.com

MOUNT CARMEL
BB&T
138 Main St.
Duane Norris
(423) 357-4156
bbt.com

ROGERSVILLE
First Tennessee Bank
210 W. Main
Jody Fugate
(423) 272-2300
capitalbank-us.com

US Bank
usbank.com
107 E. Main St.
David Tipton
(423) 272-7622
4015 Highway 66 South
Kathy Sullivan
(423) 272-4671

HAYWOOD COUNTY

BROWNSVILLE
Regions Bank
1028 E. Main St.
Tommy Chapman
(800) 734-4667
regions.com

Simmons Bank
308 W. Main
James Morris
(731) 772-2919
simmonsbank.com

HENDERSON COUNTY

LEXINGTON
Simmons Bank
347 W. Church St.
Bentley Deloach
(731) 967-0050
simmonsbank.com

Regions Bank
26 E. Church St.
Freda Smith
(800) 734-4667
regions.com

HENRY COUNTY

PARIS

Commercial Bank & Trust Co.
101 N. Poplar St.
Clint Davis
(731) 642-3341
cbtcnet.com

Foundation Bank
1137 E Wood St.
Wayne Powers
(731) 642-3130
foundationbank.org

Regions Bank
914 E. Woods St.
Cindy Wimberly
(800) 734-4667
regions.com

Tennessee Business Development Corp.
1301 E Wood St.
Loretta Miles
(731) 644-1335
tnbidco.com

HICKMAN COUNTY

BON AQUA

First Farmers & Merchants Bank
9512 Highway 46
Marcy Jenkins
(931) 670-0090
myfirstfarmers.com

HOUSTON COUNTY

ERIN

Heritage Bank
3711 W. Main St.
Johnny Baggett
(931) 289-5000
bankwithheritgage.com

Regions Bank
4657 W. Main St.
Roy James
(800) 734-4667
regions.com

HUMPHREYS COUNTY

WAVERLY

First Tennessee Bank
208 W. Main St.
Lisa Kimmons
(931) 266-4214
firsttennessee.com

Regions Bank
201 Waverly Plaza
Cindy Davis
(800) 734-4667
regions.com

JEFFERSON COUNTY

DANDRIDGE

BB&T
858 S. Highway 92
Bryan Bolinsky
(865) 344-3012
bbt.com

First Tennessee Bank
1030 S. Highway 92
Elizabeth Clevenger
(865) 397-9471
firsttennessee.com

US Bank
123 W. Highway 25-70
(865) 397-7277
usbank.com

JEFFERSON CITY

BB&T
263 E. Broadway Blvd.
Bryan Bolinsky
(865) 475-1300
bbt.com

HomeTrust Bank
156 E. Broadway
Julie Livesay
(865) 471-2265
hometrustbanking.com

Regions Bank
222 E. Broadway Blvd.
Jackie Lynch
(865) 540-5495
regions.com

US Bank
149 E. Broadway Blvd.
Laura Strange
(865) 475-9040
usbank.com

WHITE PINE

First Tennessee Bank
1921 Walnut St.
Robin Taylor
(423) 674-2558
firsttennessee.com

KNOX COUNTY

FARRAGUT

First Tennessee Bank
11864 Kingston Pike
Angela Harvey
(865) 549-1790
firsttennessee.com

HomeTrust Bank
11916 Kingston Pike
Staci Wilkerson
(865) 342-0006
hometrustbanking.com

SouthEast Bank
12700 Kingston Pike
Jimmy Dalton
(865) 824-3322
southeastbank.com

KNOXVILLE

BB&T
900 S. Gay St.
Christian Corts
(865) 766-8620
bbandt.com

Bank of America
550 W. Main St.
Bridget Petterle
(865) 541-6000
bankofamerica.com

Bank of Tennessee
224 Brookview Centre Way
David Haynes
(865) 999-5153
bankoftennessee.com

Commercial Bank
10413 Kingston Pike
Dean Larue
(865) 769-2245
cbtn.com

Fifth Third Bank
53.com
5221 Broadway St
Jonathan Godfrey
(865) 244-4080
5612 Kingston Pike
Lucas Shouse
(865) 291-4788
8331 E. Walker Springs Lane
Keith Garrett
(865) 985-7840

First Citizens National Bank
firstcnb.com
10118 Parkside Drive
Lynn Golden
(865) 288-6100
100 S. Campbell Station Road
Jason Buleson
(865) 288-6149

First Tennessee Bank
firsttennessee.com
136 Concord Road
David Barclay
(865) 218-5767
800 S. Gay St.
Karen Hancock
(865) 971-2114

First Volunteer Bank
2367 Callahan Drive
Tony Fonrodona
(865) 362-7200
firstvolunteer.com

HomeTrust Bank
6501 Kingston Pike
Trey Coleman
(865) 684-1001
hometrustbanking.com

Mountain Commerce Bank
320 N. Cedar Bluff
Tony Johnson
(865) 694-5710
mcb.com

Pinnacle Bank
pnfp.com
1111 Northshore Drive, s130
Keely Ritchie
(865) 766-3029
9601 Kingston Pike
Tammy Witzel
(865) 602-3604
1520 E. Emory Road
Jeremy Cook
(865) 602-3651

Regions Bank
151 Major Reynolds Place
Rob Chadwell
(865) 521-5351
regions.com

Simmons Bank
8351 E. Walker Springs Road
Tonya Vest
(865) 470-4470
simmonsbank.com

SmartBank
5401 Kingston Pike
Elizabeth Kramer
(865) 474-8140
smartbank.net

SouthEast Bank
4960 Kingston Pike
Deborah Lee
(865) 340-4732
southeastbank.com

SunTrust Bank
625 S. Gay St.
John Ley
(865) 291-9203
suntrust.com

United Community Bank
1111 Northshore Drive, suite 190
King Purnell
(865) 583-2041
ucbi.com

10514 Kingston Pike
Brett Comerford Road
(865) 988-2368
ucbi.com

US Bank
607 Market St.
Anthony Daniels
(865) 206-3670
usbank.com

UT Federal Credit Union
2100 White Ave.
Myra Hamilton
(865) 971-1971
utfcu.org

POWELL

Commercial Bank
420 Emory Road
Steve Mouser
(865) 938-3635
cbtn.com

First Tennessee Bank
2121 Emory Road
Teresa Long
(865) 549-1780
firsttennessee.com

Regions Bank
601 E. Emory Road
Inez Tackett
(865) 540-5405
regions.com

LAKE COUNTY

TIPTONVILLE

Regions Bank
221 Church St.
Chris Crook
(800) 734-4667
regions.com

RIDGELY

BancorpSouth
107 N. Main St.
Karen Sawyers
(731) 264-5942
bankcorpsouthonline.com

LAUDERDALE COUNTY

RIPLEY

First Citizens National Bank
316 Cleveland St.
Dwayne Haynes
(731) 635-8063
firstcnb.com

Regions Bank
662 Highway 51 North
Melanie Hardy
(800) 734-4667
regions.com

LAWRENCE COUNTY

LAWRENCEBURG

First Farmers & Merchants Bank
116 W. Gaines St.
Stacy Shedd
(931) 766-5650
myfirstfarmers.com

First Tennessee Bank
101 N. Locust St.
Millie Meyer
(931) 762-8600
firsttennessee.com

First Volunteer Bank
1401 N. Locust Ave
Donna Rosson
(931) 762-8300
firstvolunteer.com

SunTrust Bank
2021 N. Locust Ave.
Ryan Moore
(931) 279-5115
suntrust.com

LEWIS COUNTY

HOHENWALD

Citizens Bank of Lewis County, Branch of Wayne County Bank
605 E. Main
Marion Yates
(931) 796-4819
waynecountybank.com

Regions Bank
401 W. Main St.
Cheryl Patterson
(800) 734-4667
regions.com

LINCOLN COUNTY

FAYETTEVILLE

First National Bank of Pulaski
2850 Huntsville Highway
Lyman Cox
(931) 433-9124
fnbforyou.com

Redstone Federal Credit Union
110 Bluff Drive
John Cook
(800) 234-1234
redfcu.org

Regions Bank
302 E. College St.
Karen Pettie
(800) 734-4667
regions.com

US Bank
220 E. College St.
Ricky Kimbrough
(931) 433-6141
usbank.com

LOUDON COUNTY

GREENBACK

Regions Bank
6705 Morgantown Road
Darla Shiflett
(865) 981-3667
regions.com

LENOIR CITY

BB&T
391 Highway 321 North
Christy Long
(865) 988-3375
bbt.com

First Tennessee Bank
510 Highway 321 North
Debbie Bozeman
(865) 988-8810
firsttennessee.com

Regions Bank
344 Town Creek Parkway
(800) 734-4667
regions.com

SouthEast Bank
596 Town Creek Parkway
Rachelle Thomas
(865) 635-7141
southeastbank.com

United Community Bank
257 Medical Parkway Drive
Matt Hurst
(865) 271-1600
ucbi.com

LOUDON

BB&T
406 Grove St.
Christy Long
(865) 458-7341
bbt.com

SouthEast Bank
262 Mialquo Road
M. Franklin
(865) 458-4501
southeastbank.com

United Community Bank
817 Mulberry St.
Darlene Alexander
(865) 988-2220
ucbi.com

MACON COUNTY

LAFAYETTE

First Tennessee Bank
440 Highway 52 Bypass
Sharon Day
(615) 688-6000
capitalbank-us.com

MADISON COUNTY

JACKSON

BancorpSouth
301 E. Main St.
Doug Roth
(731) 422-9200
bancorpsouthonline.com

Commercial Bank & Trust
79A Stonebridge Blvd.
Leonie Hefley
(731) 512-4100
cbtcnet.com

First Citizens National Bank
881 Walker Road
Pat Carrington
(731) 644-5759
firstcnb.com

First Tennessee Bank
325 Oil Well Road
Chester Sharpe
(731) 660-7251
firsttennessee.com

Foundation Bank
2138 Pleasant Plains
Chad Wilson
(731) 554-2425
foundationbank.org

Regions Bank
5 Channing Way
James Dusenberry
(800) 734-4667
regions.com

Simmons Bank
480 Oil Well Road
Penny Montgomery
(731) 668-2280
simmonsbank.com

MARION COUNTY

JASPER

Citizens Tri-County Bank
4564 Main St.
Carol Long
(423) 942-1990
citizenstricounty.com

First Volunteer Bank
105 Betsey Pack Drive
Alinda Richards
(423) 668-4504
firstvolunteer.com

Tower Community Bank
4564 Main St.
David Abbott
(423) 942-5151
towercommunitybank.com

MARSHALL COUNTY

LEWISBURG

First Farmers & Merchants Bank
260 N. Ellington Parkway
Barbara Capps
(931) 359-6222
myfirstfarmers.com

First National Bank of Pulaski
1190 N. Ellington Parkway
Elizabeth Jackson
(931) 359-5900
fnbforyou.com

First Tennessee Bank
125 N. First Ave
Julie Johnson
(931) 359-1515
firsttennessee.com

MAURY COUNTY

COLUMBIA

First Farmers & Merchants Bank
816 S. Garden St.
Suzanne Estes
(931) 388-3145
myfirstfarmers.com

First Tennessee Bank
200 W. Seventh St.
Galen Longo
(931) 388-5244
firsttennessee.com

Regions Bank
610 N. Garden St.
Emit Webb
(800) 734-4667
regions.com

Simmons Bank
1909 Shady Brook St.
Missy McGlasson
(931) 548-8460
simmonsbank.com

US Bank
901 W. James Campbell Blvd.
Jennifer Cook
(931) 381-3970
usbank.com

MT. PLEASANT

S. Central Tennessee Business Development Corp.
101 Sam Watkins Blvd.
Eddie Fitzgerald
(931) 379-2929
sctdloans.org

SPRING HILL

First Citizens National Bank
2035 Wall St.
Neil Headden
(615) 302-3905
firstcnb.com

Fifth Third Bank
3008 Belshire Village
Bo Robertson
(615) 302-4353
53.com

SunTrust Bank
4929 Main St.
Jill Rosenberry
(615) 302-2909
suntrust.com

MCMINN COUNTY

ATHENS

BB&T
1604 Decatur Pike
Stephanie McPhail
(423) 745-2452
bbt.com

CapStar Bank
106 Washington Ave.
Northwest
Shane Sewell
(423) 745-1111
capstarbank.com

First Tennessee Bank
1305 Decatur Pike
Tracy Howell
(423) 745-8246
firsttennessee.com

Regions Bank
921 S. Congress Parkway
Larem Raby
(423) 746-5388
regions.com

River Valley AgCredit
1117 S. Congress Parkway
Bonnie Clark
(423) 745-0323
rivervalleyagcredit.com

Simmons Bank
simmonsbank.com
2 Park Ave.
Denise Byers
(423) 745-0261
841 Highway 411 North
Kim King
(423) 263-3515

SouthEast Bank
1878 S. Congress
Nancy Hayes
(423) 745-6444
southeastbank.com

ENGLEWOOD

BB&T
20 S. Niota Road
Lori Morgan
(423) 887-7281
bbt.com

ETOWAH

CapStar Bank
523 Tennessee Ave.
Thorn Johnson
(423) 263-1111
athensfederal.com

First Volunteer Bank
515 N. Tennessee Ave.
LeAnn Hammonds
(423) 263-3900
firstvolunteer.com

MCNAIRY COUNTY

SELMER

BancorpSouth
515 Mulberry Ave.
Penny Carroll
(731) 645-7915
bancorpsouthonline.com

Regions Bank
116 S. Third
John Finlayson
(800) 734-4667
regions.com

MEIGS COUNTY

DECATUR

Regions Bank
17605 State Highway
Erica Hughes
(423) 334-3622
regions.com

SouthEast Bank
17670 State Highway 58 North
Lisa Oliver
(423) 334-1234
southeastbank.com

MONROE COUNTY

MADISONVILLE

BB&T
4850 New Highway 68
Lori Morgan
(423) 442-8370
bbt.com

CapStar Bank
4785 New Highway 68
Sam Stamey
(423) 442-2338
capstarbank.com

First Tennessee Bank
4653 Highway 411
Kim Best
(423) 420-9004
capitalbank-us.com

Regions Bank
101 Tellico St.
Abby Flores
regions.com

Simmons Bank
4229 Highway 411 North
Jean Lee
(423) 442-4007
simmonsbank.com

United Community Bank
4519 Highway 411
Hannah Baxter
(423) 442-5484
ucbi.com

TELLICO PLAINS
Simmons Bank
607 Veterans Memorial Drive
Kim Morgan
(423) 253-2192
simmonsbank.com

VONORE
Simmons Bank
1215 Highway 411
Chuck Hammontree
(423) 884-3255
simmonsbank.com

MONTGOMERY COUNTY

CLARKSVILLE
Altra Federal Credit Union
1600 Madison St.
Emily Medvecky
(931) 920-6517
altra.org

Bank of America
1811 Madison St.
Brenda Horner
(931) 553-2255
bankofamerica.com

First Advantage Bank
1430 Madison St.
Mark Brooks
(931) 552-6176
firstadvantagebanking.com

First Tennessee Bank
25 Jefferson St.
Bonnie Harris
(931) 920-7000
firsttennessee.com

Fortera Credit Union
2050 Lowe's Drive
Sharon Mitchell
(800) 821-5891
forteracu.com

Heritage Bank
322 Main St.
Keith Bennett
(931) 552-5627
bankwithheritage.com

Legends Bank
310 N. First St.
Mike Rainey
(931) 503-1234
legendsbank.com

Navy Federal Credit Union
2605 Wilma Rudolph Blvd.
Cassandra Hanson
(888) 842-6328
navyfederal.org

Regions Bank
128 N. Second St.
Lorie Jackson
(800) 734-4667
regions.com

US Bank
1 Public Square
Steve Kimmer
(931) 221-4320
usbank.com

MOORE COUNTY

LYNCHBURG
Moore County Bank, a branch of First Community Bank of Bedford County
535 Majors Blvd.
Jim Troupe
(931) 759-6050
firstcommunitybanker.com

MORGAN COUNTY

WARTBURG
Progressive Savings Bank
705 Main St.
John Davis
(423) 346-6635
regionsbank.com

OBION COUNTY

TROY
First Citizens National Bank
220 E. Harper St.
Joe Ward
(731) 536-4686
firstcnb.com

Simmons Bank
531 E. Bright St.
Shane Dodson
(731) 536-1222
simmonsbank.com

UNION CITY
Commercial B&T
127 S. First St.
Tim Shanks
(731) 884-4255
cbtcnet.com

Regions Bank
1702 W. Reelfoot Ave.
Billy Fielder
(800) 734-4667
regions.com

OBION
Foundation Bank
224 S. Seventh St.
Tammy Foggie
(731) 536-5363
foundationbank.org

POLK COUNTY

BENTON
First Bank of Tennessee
6195 Highway 411
Kathy Adams
(423) 338-2836
firstbanktn.com

First Volunteer Bank
219 Ward St.
Crystal Hatcher
(423) 338-3200
firstvolunteer.com

COPPERHILL
BB&T
114 Ocoee St.
Mike Scearce
(423) 496-3261
bbt.com

OCOEE
First Volunteer Bank
137 Highway 64
Rahnee Warzon
(423) 338-3202
firstvolunteer.com

PUTNAM COUNTY

COOKEVILLE
First Tennessee Bank
345 S. Jefferson
Nelson Forrester
(931) 528-2561
firsttennessee.com

First Volunteer Bank
351 S. Willow Ave.
Kelly Ifland
(931) 646-5500
firstvolunteer.com

Progressive Savings Bank
1080 Interstate Drive
Marilyn Mullinax
(931) 372-2265
psbgroup.com

Regions Bank
10 W. Broad
Michael Porten
(931) 526-2181
regions.com

SouthEast Bank
744 S. Willow Ave.
Steve Forgey
(931) 528-0138
southeastbank.com

US Bank
105 N. Washington Ave.
Nicole McMasters
(931) 520-2950
usbank.com

Wilson Bank & Trust
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Philip Clemmons
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DAYTON

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Regions Bank
1502 Market St.
Nate Lorenzen
(423) 775-2822
regions.com

Simply Bank
420 Third Ave.
Diane James
(423) 775-8400
mysimplybank.com

SouthEast Bank
3995 Rhea County Highway
Randy Wells
(931) 528-0138
southeastbank.com

SPRING CITY

Community National Bank
22400 Rhea County Highway
Tonya Sorrow
(423) 452-0280
cnb-usa.com

Simply Bank
369 Front St.
Geoff Robinson
(423) 365-8400
mysimplybank.com

ROANE COUNTY

HARRIMAN

Regions Bank
200 N. Roane St.
Benita Cornett
(865) 590-1181
regions.com

Simply Bank
1031 S. Roane St.
Steve Byerly
(865) 882-8400
mysimplybank.com

KINGSTON

First Tennessee Bank
616 N. Kentucky St.
Terri Jones
(865) 376-5555
firsttennessee.com

Regions Bank
320 N. Kentucky St.
Jenny Tippens
(865) 376-6065
regions.com

Simmons Bank
202 N. Kentucky St.
Stacey Knight
(865) 717-3400
simmonsbank.com

United Community Bank
223 N. Kentucky St.
Darryl Meadows
(865) 717-1400
ucbi.com

US Bank
421 N. Kentucky St.
Missy Smith
(865) 376-6557
usbank.com

ROCKWOOD

Simply Bank
996 N. Gateway Ave.
Gail Lyke
(865) 882-8400
mysimplybank.com

Regions Bank
240 W. Rockwood St.
Lena Bennett
(865) 673-5761
regions.com

US Bank
134 Gateway Ave.
Kim Goddard
(865) 354-9832
usbank.com

ROBERTSON COUNTY

SPRINGFIELD

Bank of America
2021 Memorial Blvd.
Angela Triplett
(615) 384-0588
bankofamerica.com

Regions Bank
3572 Tom Austin Highway
Janis Williams
(800) 734-4667
regions.com

SunTrust Bank
2600 Memorial Blvd.
Raleigh Harwell
(615) 667-3267
suntrust.com

US Bank
2127 Memorial Blvd.
KC Jeske
(615) 384-3541
usbank.com

RUTHERFORD COUNTY

MURFREESBORO

Bank of America
120 E. Main St.
Kevin Hale
(615) 848-2600
bankofamerica.com

Fifth Third Bank
2950 S. Church St.
Jared Autrey
(615) 217-8789
53.com

First Tennessee Bank
164 Cason Lane
Connie Qualls
(615) 849-1049
firsttennessee.com

First Vision Bank
303 W. Main St.
Chris Henson
(615) 494-5950
firstvisionbank.com

Pinnacle Bank
123 Cason Lane
Cindy May
(615) 849-4241
pnfp.com

Redstone FCU
1749 S. Rutherford Blvd.
James Farmer
(615) 519-4344
redfcu.org

Regions Bank
100 E. Vine St.
Bonnie Marcum
(800) 734-4667
regions.com

Smart Bank
1950 Old Fort Parkway
Nate Harding
(615) 225-6150
smartbank.net

SunTrust Bank
201 E. Main St.
Suzanne Frank
(615) 849-7199
suntrust.com

US Bank
806 Medical Center Parkway
Courtney Vondenberger
(615) 898-8820
usbank.com

SMYRNA

Synovus Bank
481 W. Sam Ridley Parkway
Shane Casey
(888) 796-6887
synovus.com

SCOTT COUNTY

ONEIDA

First National Bank of Oneida
18418 Alberta St.
Blake Culver
(423) 286-3063
fnboneida.com

SEQUATCHIE COUNTY

DUNLAP

Citizens Tri-County Bank
15699 Rankin Ave.
John Barker
(423) 949-2173
citizenstricounty.com

SEVIER COUNTY

GATLINBURG

BB&T
912 E. Parkway
Mark Graham
(865) 430-2560
bbt.com

Citizens National Bank
110 Cherokee Orchard Road
David Moore
(865) 429-7970
cbtn.com

First Tennessee Bank
745 Parkway
Caty Murrell
(865) 436-0800
firsttennessee.com

SmartBank
570 E. Parkway
Jennifer Wiesmann
(865) 868-0670
smartbank.net

KODAK

Citizens National Bank
3014 Winfield Dunn Parkway
Sandy McCarter
(865) 429-7955
cnbtn.com

PIGEON FORGE

BB&T
3416 S. River Road
Alison Hall
(865) 908-2170
bbt.com

Citizens National Bank
2661 N. Parkway
Christi Sutton
(865) 429-7560
cnbtn.com

First Tennessee Bank
3104 Teaster Lane
Sherry Porter
(865) 429-9560
firsttennessee.com

SmartBank
2430 Teaster Lane, suite 205
Greg Davis
(865) 453-2650
smartbank.net

SEVIERVILLE

BB&T
100 E. Main St.
Tracey Rucker
(865) 908-2100
bbt.com

Citizens National Bank
200 Forks of the River Parkway
Jim Porter
(865) 453-9031
cnbtn.com

First Tennessee Bank
300 E. Main St.
Amy Sontchi
(865) 428-7990
firsttennessee.com

SmartBank
1011 Parkway
Kim Tinker
(865) 868-0688
smartbank.net

SunTrust Bank
611 Dolly Parton Parkway
Candace Price
(865) 868-3374
suntrust.com

US Bank
901 Parkway
Montee Calloway
(865) 286 3100
usbank.com

SEYMOUR

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10232 Chapman Highway
Tracey Rucker
(865) 609-3200
bbt.com

SEYMOUR

First Tennessee Bank
10641 Chapman Highway
Destiny Sulages
(865) 573-4848
firsttennessee.com

US Bank
10304 Chapman Highway
Leslea Ogle
(865) 684-2280
usbank.com

SHELBY COUNTY

BARTLETT

Bank of Bartlett
6281 Stage Road
Eric Howell
(901) 937-2969
bankofbartlett.com

First Tennessee Bank
6891 Summer Ave.
Cathy Baker
(901) 385-3029
firsttennessee.com

COLLIERVILLE

BancorpSouth
3694 S. Houston Levee Road
Durden Sharpe
(901) 850-3240
bancorpsouthonline.com

First Citizens National Bank
3668 S. Houston Levee Road
Gene Bridges
(901) 861-1140
firstcnb.com

Simmons Bank
3607 S. Houston Levee Road
Christie Christopher
(901) 853-5100
simmonsbank.com

Renasant Bank
796 N. Poplar Ave
Carrie Bullock
(901) 850-2701
renasantbank.com

CORDOVA

Acclivity Financial
1138 N. Germantown Parkway,
suite 101-347
Dale Bowling
(901) 568-1578
acclivityfinancial.com

GERMANTOWN

First Tennessee Bank
7640 Poplar Ave.
Julia Haden
(901) 759-7828
firsttennessee.com

Iberia Bank
3100 Forest Hill-Irene Road
Stacy Boyer
(901) 753-0333
iberiabank.com

MEMPHIS

Bank of America
3741 Winchester Road
Jay Stevens
(901) 366-3910
bankofamerica.com

Community Bank of Mississippi
6465 N. Quail Hollow Road,
suite 100
Bear Ellis
(901) 309-3753
communitybank.net

Communities Unlimited
1335 Lynnfield Road
Cynthia Norwood
(901) 312-9797
communitiesU.org

Commercial Bank & Trust
510 S. Mendenhall
Andrea Gladney
(901) 888-2265
cbtcnet.com

ECD/Hope Community Credit Union
3048 Harvester Lane
Kenny Cox
(901) 353-3249
hope.ec.org

Evolve Bank
6070 Poplar Ave., suite 200
Harry Sayle
(901) 624-5500
getevolved.com

First Alliance Bank
464 N. Front St.
David Gross
(901) 527-9393
fabtn.com

First Tennessee Bank
165 Madison Ave.
Kelly Bunch
(901) 681-2520
firsttennessee.com

Paragon Bank
5400 Poplar Ave.
Gordin McMurty
(901) 273-2900
(901) 273-2908
bankparagon.com

Pinnacle Bank
949 Shady Grove South,
suite 200
Sean Henneberger
(901) 259-5634
pnfp.com

Regions Bank
6200 Poplar Ave.
Chris Crook
(800) 734-4667
regions.com

SunTrust Bank
999 S. Shady Grove Road
Lee Still
(901) 415-7300
suntrust.com

Triumph Bank
5699 Poplar Ave.
Scott Forman
(901) 333-8800
triumphbank.com

Trustmark National Bank
5350 Poplar Ave.
James Goss
(901) 309-6202
trustmark.com

Wells Fargo Bank
6445 Poplar Ave.
Christie McCormick
(901) 537-1301
wellsfargo.com

Six Bridges Capital Corp.
1661 International Drive,
suite 400
Bert King
(501) 374-9247
arcapital.com

Lift Fund
516 Tennessee St., suite 407
Jerome Gentry
(901) 831-9754
(901) 527-9883
tennessee.liftfund.com

SMITH COUNTY

CARTHAGE

First Tennessee Bank
1001 N. Main St.
Diane Skelton
(615) 735-0256
firsttennessee.com

Wilson Bank & Trust
1300 Main St.
Andy West
(615) 735-3990
wilsonbank.com

STEWART COUNTY

DOVER

Regions Bank
705 Donelson Parkway
Ren McGhee
(800) 734-4667
regions.com

SULLIVAN COUNTY

BLOUNTVILLE

Bank of Tennessee
1917 Highway 394
Tina Godsey
(423) 378-9500
bankoftennessee.com

BB&T
3416 Highway 126
Beckey Jackson
(423) 323-5976
bbt.com

BRISTOL

Bank of Tennessee
1223 Volunteer Parkway
Chad Hammonds
(423) 378-9500
bankoftennessee.com

BB&T
1280 Volunteer Parkway
Samantha Fields
(423) 990-8700
bbt.com

Citizens Bank
310 State St.
Ben Sharrett
(423) 989-4400
citizensbank24.com

First Bank & Trust Co.
1314 Volunteer Parkway
Gary Malcolm
(423) 764-2021
firstbank.com

First Tennessee Bank
firsttennessee.com
1155 Volunteer Parkway
Lisa Ketron
(423) 990-6760
800 State St.
Marjorie Tester
(615) 764-2021

Regions Bank
840 State St.
Pete Lauzon
(423) 652-8501
regions.com

KINGSPORT

Bank of Tennessee
301 E. Center St.
Robert Bradley
(423) 378-9500
bankoftennessee.com

BB&T
1776 Fort Henry Drive
Duane Norris
(423) 247-3968
bbt.com

Citizens Bank
101 E. Main St.
Becky Darnell
(423) 245-2265
citizensbank24.com

Commercial Bank
1072 E. Stone Drive
Kenneth Raff
(423) 245-2816
cbtn.com

First Bank and Trust Co.
1108 E. Stone St.
Sharon McFarland
(423) 246-3700
firstbank.com

First Tennessee Bank
235 E. Center St.
Amy Marshall
(865) 378-7017
firsttennessee.com

HomeTrust Bank
422 Broad St.
Anissa Kittrell
(423) 246-2265
hometrustbanking.com

New Peoples Bank
2600 N. John B Dennis
Highway
Tammy Herron
(423) 288-2660
newpeoplesbank.com

Regions Bank
415 Broad St.
(423) 229-0203
regions.com

SunTrust Bank
4233 W. Stone Drive
Jonathan Tipton
(423) 461-1181
suntrust.com

SUMNER COUNTY

GALLATIN

Bank of America
1143 Nashville Pike
Justin Glynn
(615) 451-0829
bankofamerica.com

CapStar Bank
capstarbank.com
885 Greenlea Blvd.
Jason Kotler
(615) 575-7060
101 Springhouse Court
Laura Dye
(615) 338-3300
capstarbank.com

Fifth Third Bank
1131 Nashville Pike
(615) 451-7001
53.com

First Tennessee Bank
668 Nashville Pike
Ronnie Bass
(615) 452-1464
firsttennessee.com

Regions Bank
285 E. Main St.
(800) 734-4667
regions.com

Simmons Bank
1135 Nashville Pike
Tahra Burgett
(615) 452-6869
simmonsbank.com

US Bank
600 W. Nashville Pike
Jared Powelson
(615) 451-7580
usbank.com

Volunteer State Bank
615 Nashville Pike
Michael McCullough
(615) 452-6666
volstatebank.com

Wilson Bank & Trust
455 W. Main St.
Richie Harville
(615) 442-1470
wilsonbank.com

HENDERSONVILLE

Bank of America
451 W. Main St.
Darshan Patel
(615) 822-4800
bankofamerica.com

Bank of Tennessee
165 Indian Lake Blvd.
Suite 107
Mark Bentle
(615) 991-9500
bankoftennessee.com

Fifth Third Bank
1044 Glenbrook Way
Rory Mallard
(615) 824-2316
53.com

First Tennessee Bank
429 W. Main St.
Nick Collins
(615) 822-4900
firsttennessee.com

Pinnacle Bank
270 E Main St.
Linda Powell
(615) 690-4045
pnfp.com

Regions Bank
249 E. Main St.
Ryan Wallace
(615) 264-1501
regions.com

Renasant Bank
370 E. Main St.
Ed Spurlock
(615) 826-3700
(615) 826-3718 fax
renasantbank.com

Simmons Bank
291 E. Main St.
Pat Elliot
(615) 264-5001
simmonsbank.com

Simmons Bank
1040 Glenbrook Way
Maggie McLean
(615) 822-8787
simmonsbank.com

SunTrust Bank
221 E. Main St.
Brian Tinker
(615) 757-4000
suntrust.com

Synovus
100 Maple Drive North
Laura Dye
(615) 271-2090
synovus.com

US Bank
169 E. Main St.
Jared Powelson
(615) 826-7800
usbank.com

Volunteer State Bank
323 E. Main
Kim Frank
(615) 824-6542
volstatebank.com

Wilson Bank and Trust
175 E Main St.
Tommy Decker
(615) 447-2990
wilsonbank.com

TIPTON COUNTY

ATOKA

First Citizens National Bank
123 Atoka-Munford Ave.
Greg Benjamin
(901) 837-0133
firstcnb.com

Simmons Bank
11300 Highway 51 South
Brandy Keough
(901) 840-1900
simmonsbank.com

COVINGTON

BancorpSouth
815 Highway 51 North
Bobby Chapman
(901) 476-2686
bankcorpsouthonline.com

Regions Bank
1009 Highway 51 South
Gail Johnson
(800) 734-4667
regions.com

TROUSDALE COUNTY

HARTSVILLE

Wilson Bank & Trust
127 McMurry Blvd.
Leisa Dies
(615) 374-4133
wilsonbank.com

UNICOI COUNTY

ERWIN

Bank of Tennessee
1230 N. Main St.
Lisa Hughes
(423) 378-9500
bankoftennessee.com

First Tennessee Bank
210 Gay St.
Benita Sparks
(642) 743-7101
firsttennessee.com

Mountain Commerce Bank
201 S. Main St.
Kathy Hensley
(423) 735-5333
mcb.com

UNICOI

Mountain Commerce Bank
4200 Unicoi Drive
Janet Green
(423) 743-2990
mcb.com

UNION COUNTY

MAYNARDVILLE

Commercial Bank
2600 Maynardville Highway
Brenda Sweet
(865) 992-5245
cbtn.com

VAN BUREN COUNTY

MCMINNVILLE

Citizens Tri-County Bank
101 W. Main St.
Kenny Delon
(931) 946-2471
citizenstricounty.com

WARREN COUNTY

MCMINNVILLE

Citizens Tri-County Bank
101 W. Main St.
Shane Brock
(931) 473-5561
citizenstricounty.com

Regions Bank
101 E. Main
Jeff Neal
(931) 473-2147
regions.com

US Bank
601 N. Chancery St.
Chase McGee
(931) 473-8422
usbank.com

WASHINGTON COUNTY

GRAY

Bank of Tennessee
402 Roy Martin Drive
Melanie Smith
(423) 378-9500
bankoftennessee.com

First Bank & Trust Co.
2100 Forest Drive
Denise Dula
(423) 467-9966
firstbank.com

First Tennessee Bank
222 Old Gray Station Road
Debbie Shipley
(423) 477-8344
firsttennessee.com

SunTrust Bank
401 Roy Martin Road
Rhonda Hunley
(423) 207-7003
suntrust.com

JOHNSON CITY

Bank of Tennessee
100 Med Tech Parkway
Kari Masters
(423) 378-9500
bankoftennessee.com

BB&T
203 Broyles Drive
Darin Wild
(423) 282-7900
bbt.com

Carter County Bank
1254 Milligan Highway
Craig Sheets
(423) 543-9058
bankoftennessee.com

Citizens Bank
3028 Peoples St.
Cinda Byrd
(423) 952-2265
citizensbank24.com

Commercial Bank
1616 W. Market St.
Kenneth Raff
(423) 232.5036
cbtn.com

First Bank & Trust Co.
1185 N. State of Franklin Road
William Hayter
(423) 975-9900
firstbank.com

First Citizens Bank
1067 Hamilton Place
Allison Elliott
(423) 282-0891
firstcitizens.com

First Tennessee Bank
firsttennessee.com
2112 N. Roan St.
Fred Catron
(423) 461-1716
4309 N. Roan St.
Jonathan Tipton
(423) 928-4900

HomeTrust Bank
1907 N. Roan St.
Kelli Phillips
(423) 722-3300
hometrustbanking.com

Mountain Commerce Bank
121 Boone Ridge Drive,
suite 1002
Kevin Horne
(423) 232-5016
mcb.com

Mountain Commerce Bank
3122 Bristol Highway
Kevin Horne
(423) 232-5016
mcb.com

Peoples Community Bank
300 Sunset Drive
Michael Ratliff
(423) 915-2200
fcbresource.com

Regions Bank
208 Sunset Drive
Tammy Campbell
(423) 282-7629
regions.com

SunTrust Bank
207 Mockingbird Lane
Amanda Hudson
(423) 461-1090
suntrust.com

JONESBOROUGH

Bank of Tennessee
501 E. Jackson Blvd.
Tom Whitson
(423) 378-7500
bankoftennessee.com

First Tennessee Bank
150 N. Lincoln Ave.
Amy Maupin
(423) 753-1500
firsttennessee.com

New Peoples Bank
372 E. Jackson Blvd.
(423) 788-0098
newpeoplesbank.com

Regions Bank
1460 E. Jackson Blvd.
Beverly Deadrick
(423) 282-7652
regions.com

Renasant Bank
401 E. Jack Blvd.
(423) 788-7930
renasantbank.com

WAYNE COUNTY

WAYNESBORO

Wayne County Bank
216 S. High St.
Stacey Brewer
(931) 722-5438
waynecountybank.com

WEAKLEY COUNTY

DRESDEN

BancorpSouth
139 N. Poplar
Teresa Brundige
(731) 364-3193
bancorpsouthonline.com

MARTIN

First Citizens National Bank
200 University St.
Tom Seratt
(731) 587-2010
firstcnb.com

First Community Bank of the Heartland
5475 Skyhawk Parkway
Dustin Frazier
(731) 587-1920
fcbheartland.com

Simmons Bank
106 University St.
Sam Lewallen
(731) 587-9561
simmonsbank.com

Regions Bank
844 University St.
Mark Miller
(800) 734-4667
regions.com

UT Federal Credit Union
103 Hurt St.
Jennifer Ramsey
(731) 581-5451
utfcu.org

WHITE COUNTY

SPARTA

First Tennessee Bank
469 W. Bockman Way
Sherry Maybury
(931) 836-3277
firsttennessee.com

SPARTA

US Bank
189 Moss Drive
Susan Kirby
(931) 738-9500
usbank.com

WILLIAMSON COUNTY

BRENTWOOD

BancorpSouth
5217 Maryland Way
Cole Hodges
(615) 376-0001
bancorpsouthonline.com

CapStar Bank
5500 Maryland Way
Kathryn Sloan
(615) 732-7500
capstarbank.com

FRANKLIN

Branch Banking & Trust
1175 Meridian Blvd, suite 114
Laurie Sullivan
(615) 771-4809
bbt.com

First Advantage Bank
1212 Murfreesboro Road
Brian Bishop
(615) 425-4362
firstadvantagebanking.com

First Tennessee Bank
211 Franklin Road
Shea Wood
(629) 208-2010
firsttennessee.com

Synovus
9050 Carothers Parkway
Clay Burns
(888) 796-6887
synovus.com

FRANKLIN

Bank of America
1211 Murfreesboro Road
Ali Niazi
(615) 791-3624
bankofamerica.com

Fifth Third Bank
1105 Murfreesboro Road
Todd Rutland
(615) 791-5029
53.com

First Citizens Bank
228 S. Royal Oaks Blvd.
Gregory Wright
(615) 591-8340
firstcitizens.com

First Citizens National Bank
9045 Carothers Parkway
Tre Mantooth
(615) 591-2248
firstcnb.com

First Farmers and Merchants
300 Billingsly Court
Elise Gworek
(615) 771-6484
fandmbank.com

HomeStar Bank
Gabe Beukinga
(815) 955-2448
homestarfc.com

Pinnacle Bank
7040 Carothers Parkway
Lane Rhodes
(615) 744-5114
pnfp.com

Regions Bank
6700 Carothers Parkway
Courtney Crants
(615) 748-8423
regions.com

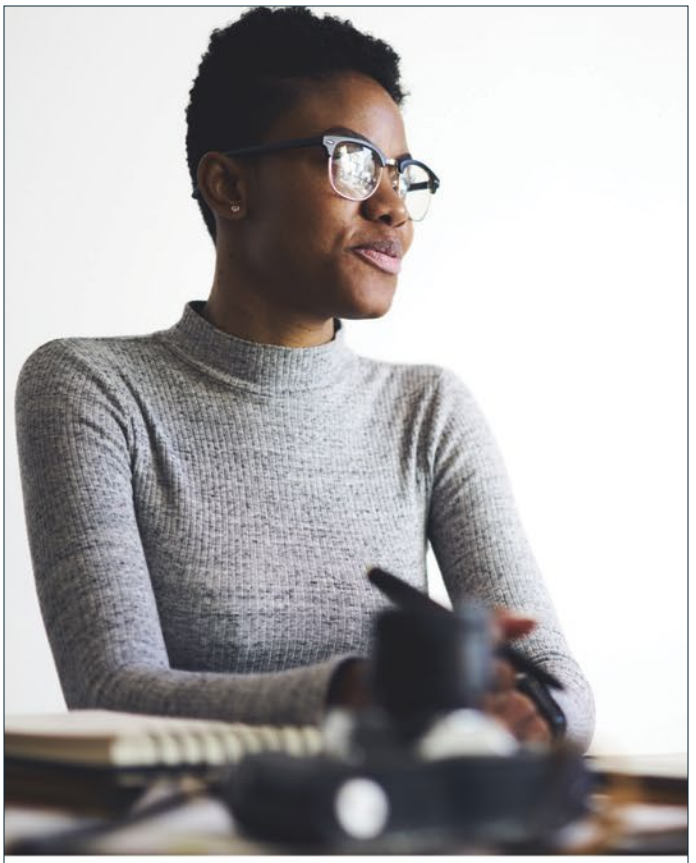
Renasant Bank
9135 Carothers Parkway
Jim Ramage
(615) 764-4100
renasantbank.com

Ridgestone Bank
725 Cool Springs Blvd.
Suite 600
Jerry Woods
(615) 584-2361
ridgestone.com

Simmons Bank
1203 Murfreesboro Road
Chuck Lanier
(615) 595-1981
simmonsbank.com

SunTrust Bank
1109 Murfreesboro Road
Doug Sharp
(615) 472-9501
suntrust.com

Republic Bank
113 Seaboard Lane
John Bennett
(615) 599-2274
republicbank.com



GROW YOUR BUSINESS

(NOT YOUR RATES & FEES)

Get a 25-year fixed rate and low down payment with our 504 loans.

At Six Bridges Capital Corporation (an affiliate of Arkansas Capital), we work hard to make your small business loan process easier.

Six Bridges Capital Corporation, Arkansas Capital Corporation and its affiliates are equal opportunity lenders.

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800.216.7237 | ARCAPITAL.COM

US Bank
2040 Mallory Lane
Chris Parker
(615) 771-1301
usbank.com

Wells Fargo Bank
210 S. Royal Oaks Blvd.
Tim Jones
(615) 465-1010
wellsfargo.com

NOLENSVILLE
First Tennessee Bank
7220 Nolensville Road
Wendy Duke
(615) 514-1433
firsttennessee.com

WILSON COUNTY

MT. JULIET
Bank of Tennessee
1982 Providence Parkway
Jason Loggins
(615) 754-3960
bankoftennessee.com

First Tennessee Bank
401 S. Mt. Juliet Road
Michael Thomas
(615) 986-7831
firsttennessee.com

Pinnacle Bank
Kate Dailey
(615) 773-6680 or -6600
pnfp.com
11400 Lebanon Road
551 N. Mount Juliet Road

Regions Bank
4116 N. Mount Juliet Road
Matthew Mitchell
(615) 758-1600
regions.com

SunTrust Bank
11359 Lebanon Road
Janet Shehata
(615) 416-6722
suntrust.com

US Bank
300 Pleasant Grove Road
Kelvin Truss
(615) 758-1430
usbank.com

Wilson Bank & Trust
1476 N. Mount Juliet Road
Janice Dumberger
(615) 754-0600
wilsonbank.com

LEBANON
Bank of America
1416A W. Main St.
Monica Reynolds
(615) 443-2720
bankofamerica.com

First Tennessee Bank
1620 W. Main St.
Matthew Mitchel
(615) 443-5959
firsttennessee.com

First Tennessee Bank
249 W. Main
Ginger Naylore
(615) 443-5990
firsttennessee.com

Pinnacle Bank
pnfp.com
411 S. Cumberland
Jeff Porter
(615) 466-5700
1412 W. Baddour
Vanessa Spickard
(615) 466-5480

Regions Bank
715 W. Main St.
Sean Simmons
(615) 748-8423
regions.com

SunTrust Bank
240 W. Main St.
Ben Collier
(615) 965-3413
suntrust.com

US Bank
6850 Eastgate Blvd.
(615) 453-2194
usbank.com

Wilson Bank & Trust
623 W. Main St.
Ralph Mallicoat
(615) 444-2265
wilsonbank.com

Participating Certified Development Companies

Areawide Development Corp.
216 Corporate Place
Alcoa
Debbie Sudhoff
(865) 273-6008
dsudhoff@etdd.org

BrightBridge Inc.
506 Broad St.
Chattanooga
Mike Ohlman
(423) 424-4227
mohlman@brightbridgeinc.org

Mid-Cumberland Area Development Corp.
220 Athens Way, suite 200
Nashville
Gwen Schaefer
(615) 862-8831
aginer@gnrc.org

Six Bridges Capital Corp.
Serving Shelby, Fayette, and Tipton counties
Bert King
(800) 216-7237
bking@arcapital.com

South Central Tennessee Business Development Corp.
101 Sam Watkins Blvd.
Mt. Pleasant
Eddie Fitzgerald
(931) 379-2929
efitzgerald@sctdd.org

Tennessee Business Development Corp.
1301 E. Wood St., suite 2
Paris
Jim Thigpen
(731) 644-1335
jthigpen@tnbdc.com

Community Advantage Lender

BrightBridge Inc.
535 Chestnut St., suite 161
Chattanooga
(423) 424-4220

Participating Microlenders

Communities Unlimited Inc.
1355 Lynnfield Road
Memphis
(901) 312-9797

People Incorporated Financial Services
serving Sullivan County
Jeremy Repass
jrepass@peopleinc.net
(276) 619-2239

Southeast Community Capital
201 Venture Circle
Nashville
(615) 425-7171
pam.theis@pathwaylending.org

LiftFund Inc.
516 Tennessee St.
Memphis
(901) 831-9754
info@liftfund.com

Need Financing?

Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA's Largest Financing Program

If you cannot get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: $5 million

INTEREST RATE: generally prime + a reasonable rate capped at 2.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

GUARANTEE: 50 to 90%

CAPLines

Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan

Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: $350,000

INTEREST RATE: for loans less than $50,000, prime + 6.5%; for loans of $50,000 and greater, prime + 4.75%

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital

GUARANTEE: 50%

Community Advantage

A financing program for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6%

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90%

Microloans

Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from $500 to $50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than $10,000, lender cost + 8.5%; loans $10,000 and greater, lender cost + 7.75%

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan

If you do not qualify for traditional financing, but would like to purchase or renovate real estate or buy heavy equipment for your business, ask about the 504 loan. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT): up to $5 million; $5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms

TERMS: 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment

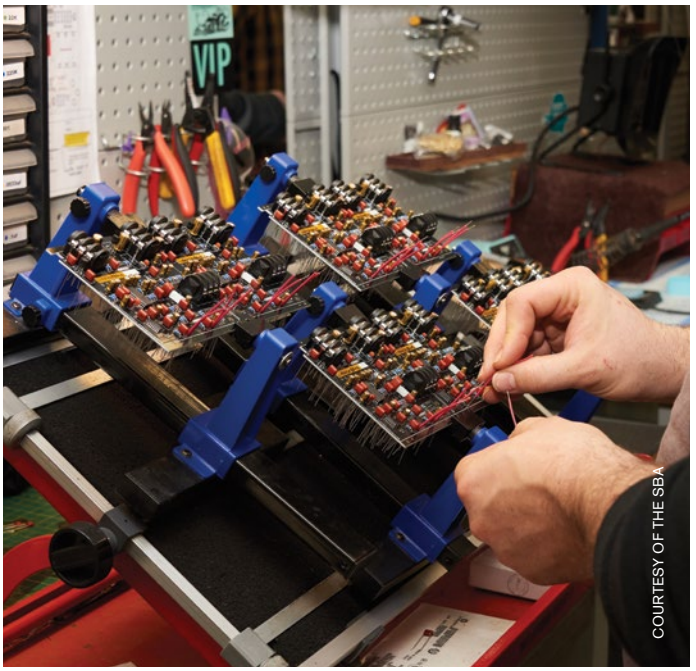
GUARANTEE: the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)

SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%

Go Global with International Trade

Businesses that export are more resilient—they are less dependent on any one market. Exporting also stabilizes sales for those who make seasonal products.

COURTESY OF THE SBA



COURTESY OF THE SBA

Expand your Market

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit **sba.gov/internationaltrade** to find out if your state is participating.
You can:

- learn how to export
- participate in foreign trade missions and trade shows
- obtain services to support foreign market entry
- translate websites to attract foreign buyers
- design international marketing products or campaigns

Financing for International Growth

Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. You can apply for lines of credit prior to finalizing an export sale or contract, so adequate financing is in place by the time you win your contract. If you've been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.
Max loan amount: $5 million
Interest rate: for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over $50,000 and maturity of seven years or more
Terms: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment
Guarantee: up to 90%

Export Express uses a streamlined process that expedites the SBA guarantee—what small businesses need most when preparing to export or ramping up international trade on a fast timeline.
Max loan amount: $500,000
Interest rate: typically not to exceed prime + 6.5%
Terms: up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit
Guarantee: up to 90%
Approval time: 36 hours or less

Expert Advice on Exporting

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, **sba.gov/tools/local-assistance/eac**, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.

COURTESY OF THE SBA

▲HOW THE SBA HELPED US SUCCEED

Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business development Center Export Assistance Network.

Help with Trade Barriers

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

R&D Opportunities for High Growth Startups

Engaged in high-risk research and development? Compete for funding to develop your cutting-edge technology.

▲HOW THE SBA HELPED US SUCCEED

Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research program. Dr. Mandë Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators' needs. The business has raised more than $1.2 million to support a team of full-time employees. Killer Snails's tabletop, digital, augmented and virtual reality games have won national and international awards.

Do you work in one of these areas?

- advanced materials
- agTech
- artificial intelligence
- biomedical
- cybersecurity
- energy
- first response
- national security
- space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America's Seed Fund, provide more than $3.5 billion in early stage capital through a competitive awards process.

How it works

Every year, participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts.

There are three phases:

- The proof-of-concept stage typically lasts from 6-12 months, and ranges from $100,000-$225,000.
- The full R&D period lasts about 24 months and typically provides $600,000-$1.5 million.
- The commercialization stage is when you seek public or private funds for your venture.

How your startup benefits

The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase III contracts.

Participating agencies:

- Department of Agriculture
- Department of Commerce
  - National Institute of Standards and Technology

- National Oceanic and Atmospheric Administration
- Department of Defense
- Department of Education
- Department of Energy
- Department of Health and Human Services
- Department of Homeland Security
- Department of Transportation
- Environmental Protection Agency
- NASA
- National Science Foundation

Visit **sbir.gov** to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

SBIR Road Tour

Visit **sbirroadtour.com** to learn about national events connecting entrepreneurs working on advanced tech to the country's largest source of early stage funding. Each SBIR Road Tour stop introduces participating federal agency program managers, who oversee over 5,000 new awards annually. Southwest U.S. stops in Arizona, Texas, New Mexico, and Colorado are planned for mid-August. Eastern stops in Vermont, New York, New Jersey, Pennsylvania, and Maryland are planned for mid-September. The road tour stops in Miami and Puerto Rico in November.

Investment Capital

Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a Small Business Investment Company can help scale up your small business.

How an SBIC works

Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

To be eligible

The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include relenders, real estate, project financing, and foreign investment.

Visit **sba.gov** and click on Funding Program and then Investment Capital.

Top 10 SBA Lender Nationally

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- Greater cash flow
- Lower equity contributions
- Longer, more flexible terms

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How I Did It

Smiling After the Storm

With SBA assistance, Stephanie Vitori rebuilt her Miami Beach, FL restaurant after Hurricane Irma.

WRITTEN BY **JESS WALKER**

If you ask Stephanie Vitori, the person who coined the term "bittersweet" must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she's expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. "People feel at home," Stephanie says. "You're not just another table somebody has to serve." Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby's handcrafted patties have been featured on the Food Network and consumed by celebrities such as

COURTESY OF THE SBA

Jay-Z and Kanye West. Stephanie has met famous chefs "all through a cheeseburger." But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with "Cheeseburger Baby" scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

Challenge

Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. "It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed," Stephanie says. "It was the roughest road I've ever traveled."

Solution

An SBA disaster assistance loan aided Cheeseburger Baby's recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local Small

When you're affected by a disaster the SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded.

What to do after a Disaster Declaration

After a disaster is declared by the President

Register with FEMA at **disasterassistance.gov**, or call (800) 621-3362, TTY 800-462-7585, or visit a Disaster Recovery Center. Locations can be found at **fema.gov/drc.** Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the SBA cannot help you with a loan for all your needs, the SBA will in most cases refer you back to FEMA. If you do not complete an SBA application, you may not be considered for assistance from other agencies.

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited financing through an SBA Express lender. These funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA's direct disaster loan program.

Loan Amount: $25,000

Terms: up to seven years

Guarantee: 50%

After a disaster is declared by the SBA

Businesses of all sizes, nonprofits, homeowners, and renters are eligible to apply for an SBA disaster assistance loan. Visit a Business Recovery Center or Disaster Loan Outreach Center in your area or visit **disasterloan.sba.gov/ela** to apply for a loan. You can also call the SBA customer service center at (800) 659-2955, TTY (800) 877-8339, and ask for an application package. FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information you need to get started:

- address of damaged residence or business and contact information
- insurance information, including type of insurance, policy numbers, and amount received
- household and/or business income
- description of disaster-caused damage and losses

COURTESY OF THE SBA

Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers every month to remain competitive in an ever-changing economy.

During disasters, the responsibility falls on the owner's shoulders. But one lesson Stephanie has learned is the value in reaching out to others for assistance and counsel. While her brick-and-mortar restaurant was being rebuilt, she sold from a food truck. When the restaurant was operational again, she advertised that with spray paint on the plywood covering the broken windows. Stephanie and her wife, Gabrie Vitori, rebuilt Cheeseburger Baby by depending on each other and SBA assistance. See their story on YouTube by searching for the 2019 Phoenix Award for Small Business Disaster Recovery. "You've got to have resiliency. You've got to swallow your pride sometimes," Stephanie says. "But you also have to believe in your product."

Benefit

For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she'd like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. "My whole life is this. I've always felt a love for business ownership, " Vitori says. "That drive keeps you going."

The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. For information visit **sba.gov/disaster**.

Keep in mind

Since an SBA disaster assistance loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.

Get Ready

The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.

U.S. Small Business Administration

Getting Back to Business:

Six essential preparedness steps for creating a continuity plan

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly.Your plan also puts you in a better position to contribute to the economic recovery of your community.

Establish a communications plan

- Test your calling tree or communications list to reach employees to ensure they and their families are safe.

Protect your documents

- Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.

Review insurance coverage

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down because of a disaster.

Establish a solid supply chain

- If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.

Plan for an alternative location

- Identify several places to relocate your operations in case you must close your primary location for an extended time.
- Consider creative options for available office space, including sharing space and resources with other businesses.
- Allow employees to telecommute until your location reopens.

Practice your plan with your staff

Based on your location, assess your risk for every type of emergency.

- Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslight, or hurricane.

Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

How you benefit

Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

How surety bonds work

Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

Is the program right for you?

Small businesses that often come to the SBA for surety bonds:

- startups and firms in business less than three years
- businesses with credit issues or internally prepared financial statements
- those who cannot secure bonding through regular commercial channels
- subcontractors with a desire to establish their own bonding as a prime contractor
- those wishing to increase their current bonding limits

COURTESY OF AZTEC CONTRACTORS

▲ HOW THE SBA HELPED ME SUCCEED

With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about $30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.

For all contracts and subcontracts up to $6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to $10 million, the SBA makes a guarantee if it's in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000 and 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under $400,000, the process is streamlined using the SBA's QuickApp program.

- easy application
- no need to submit financials to the SBA
- online applications submitted to SBA authorized agents approved within hours

Ready to start?

The SBA partners with 36 surety companies and hundreds of bonding agents. Find authorized agents at **sba.gov/osg.**

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee program? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153

CONTRACTING

Doing Business with the Government

COURTESY OF THE SBA

How I Did It

Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE

COURTESY OF THE SBA

Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn's career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned "everything it takes to run a machine shop. I naturally just picked it up and wanted it."

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. "When I did something wrong, he told me, and I didn't do that again," Rahn said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral.

"He did not want to sell to a corporation that would bring in their own people or end up foreclosing," Rahn says. "Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too."

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include major government contractors. She's grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She's investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she's able to do all of this.

5 Tips for Success:

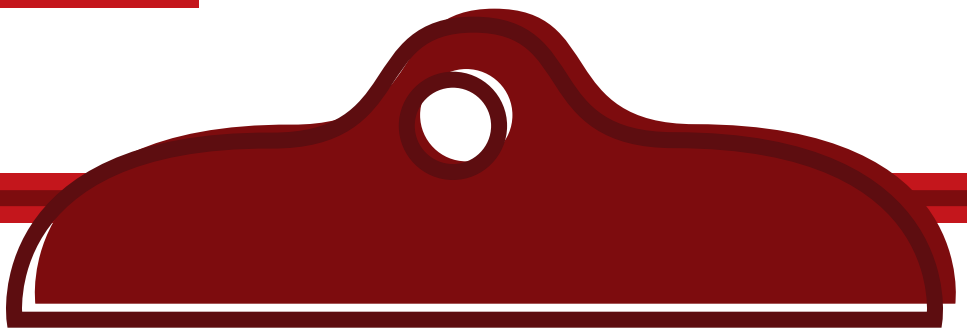
Find a mentor.
I had a great mentor in my company, and I reached for opportunity when it was in front of me.

Always move forward.
The SBA has educational resources to improve your business know-how. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

Compete smart.
See if your company can use the SBA Subcontracting Network database, **https://eweb1.sba.gov/subnet/client/dsp_Landing.cfm**. SubNet connects businesses with subcontractors & small businesses with contract opportunities.

Know your industry.
I see everything; I have my hands in everything. I don't want to expand to where I can't do that anymore.

Build a team.
Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.



How to do business with the government

1. Identify your product or service number at **naics.com**.

2. Search the FedBizOpps database (**fbo.gov**) to see if any federal agencies are looking for your product or service.

3. Attend an SBA district office workshop on contracting. Visit **sba.gov/localassistance** to find your local office.

4. Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at **aptac-us.org**.

5. Obtain a free DUNS number at **fedgov.dnb.com/webform**.

6. Register with the System for Award Management (**sam.gov**) to start doing business with the government.

7. Are you eligible for SBA certification programs? Read more about the 8(a), woman-owned small business, and HUBZone programs. Find out if you are eligible and upload all required documents to **certify.sba.gov**.

Government Contracting

Is it right for you? Government contracting can be a valuable tool to grow your small business, but it isn't for everyone. Complete the following readiness assessment to help you decide whether your company can successfully compete for government contracts.

1

Does the government buy the product or service that you sell?

- ✓ Continue to question 2.
- X Government contracting may not be for you at this time.
- ? Start with your local SBA district office. If you can't identify at least three federal agencies that might buy what you sell, contracting might not be right for you.

2

Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?

- ✓ Continue to question 3.
- ? Your local SBA district office can help you gauge ramp-up time and other factors that contribute to government contracting success.

3

Confirm your answer to all of the following:

- Is the majority owner(s) a U.S. citizen?
- Does your company have a place of business in the U.S.?
- Is your business organized for profit?
- Does your business generate revenue?

- ✓ Continue to question 4.
- X These are requirements for participation in government contracting programs.

4

Are you credit worthy?

- ✓ Continue to question 5.
- X Visit an SBA Resource Partner for tips on repairing your credit.
- ? Talk to an SBA Lender about how to build credit.

5

Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?

- ✓ Continue to question 6.
- X Before you get into government contracting, make sure your accounting system is compatible with the government's requirements.

6

Do you have cash on hand to purchase working inventory, if needed?

- ✓ Continue to question 7.
- X Talk to an SBA Lender about getting a line of credit or a loan to do business with the government.

7

Do you already have federal/state/local government contracting experience?

- ✓ Continue to question 8.
- X If you don't yet have contracting experience, you won't reap the full benefit of opportunities like the 8(a) Business Development Program. You can participate in the 8(a) program once, so make sure it's the right time for you.

8

Do you know where to find contracting opportunities?

- ✓ Continue to question 9.
- X Ask an SBA business opportunity specialist for help.

9

Make sure you have:

- a DUNS number
- the NAICS codes and size standards for your industry
- SAM registration

- ✓ Continue below.
- X This is a requirement for participation in some government contracting programs.

It sounds like you may be a good fit for government contracting!
Visit your local SBA district office or **sba.gov/contracting** for more information.

SBA Certification Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.

COURTESY OF THE SUNDANCE CONSULTING

◀ HOW THE SBA HELPED ME SUCCEED

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the SBA 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has won contracts from the Army Corps of Engineers and the U.S. Forest Service. She has continually secured Department of Defense contracts to improve Native American lands adversely affected by past department activities. September often assists Native American tribes and Alaska Native villages with developing projects and community plans.

American Indians, Alaska Natives, and native Hawaiians seeking entreprenurial development training can start, grow, and expand their business with the help of the SBA, **sba.gov/naa**. The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit **sba.gov/contracting** to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit **certify.sba.gov**.

8(a) Business Development Program

If you're an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, **sba.gov/8a**. It includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must:

- be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged
- demonstrate at least a two-year track record and have potential for continued success
- have a net worth and adjusted gross income of less than $250,000 and assets under $4 million

Socially disadvantaged: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:

- You are assigned an SBA professional to help coordinate business development assistance.
- You could be awarded an 8(a) sole-source contract up to $4 million for goods and services, $7 million for manufacturing, exceptions apply.

8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, **sba.gov/allsmallmpp**. At the same time you're gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business.

To qualify for this program:

- Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

- You must be certified as a small business within your NAICS industry classification (**naics.com**).
- Mentors and proteges must be organized for profit or as an agricultural cooperative.
- Mentors cannot own more than 40% equity in the protege's business.
- An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

HUBZone

Businesses located in Historically Underutilized Business Zones, **sba.gov/hubzone**, can gain special access to federal contracts. To qualify for the certification, your small business must:

- be owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, Indian tribal government, Alaska Native Corporation, or a Native Hawaiian organization
- have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, **maps.certify.sba.gov/hubzone/map**, to see if you qualify.
- have at least 35% of your employees living in a HUBZone

Service-Disabled Veterans

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA's Office of Veterans Business Development, **sba.gov/ovbd**. After you have set up to do business with the government in **sam.gov**, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership, and control requirements.

Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, **sba.gov/wosb**.

Here's how to get certified:

1. Make sure you're eligible

- Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
- A woman must hold the highest officer position and have managerial experience required to run the business.
- One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register

- Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA's approved third-party certifiers (which costs a fee):

- El Paso Hispanic Chamber of Commerce
- National Women Business Owners Corporation
- U.S. Women's Chamber of Commerce
- Women's Business Enterprise National Council

All required documents must be uploaded to **certify.sba.gov** prior to submitting an offer on a contract set aside for the program.

4. Update your status

- Update your status as a woman-owned small business in **sam.gov**.

5. Search the database

- Search the FedBizOpps database (**fbo.gov**) for your new business opportunity.

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.

Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don't have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (**sam.gov**), and see if you're eligible for any small business certifications and/or programs. One-on-one counseling is free or low cost. Visit **sba.gov/localassistance** to find your local SBA office or an SBA Resource Partner near you (see page 8).

Procurement Technical Assistance Centers

East Tennessee

PTAC Field Consultant Paul Middlebrooks
Doctors Building
744 McCallie Ave., suite 502
Chattanooga
(423) 634-0848
paul.middlebrooks@tennessee.edu

Middle Tennessee

PTAC Field Consultant Debbie Barber
193 Polk Ave., suite C
Nashville
(615) 532-8885 x111
debbie.barber@tennessee.edu

West Tennessee

PTAC Field Consultant Russell Toone
605 Airways Blvd., suite 109
Jackson
(731) 425-4777
russell.toone@tennessee.edu

Regional/State Contracting Programs

Airport Authority Contracting

Nashville
(615) 275-1620
flynashville.diversitycompliance.com

Knoxville
(865) 342-3000
flyknoxville.com

Memphis
(901) 922-0255
mscaa.mwdbe.com
flymemphis.com

Tennessee Department of Transportation

State Certification for Minorities, Women, and Veterans
tdot.tn.gov/applications/dbedirect/partners

Governor's Office of Diversity Business Enterprise (GODBE)

312 Rosa L. Parks Ave., 22nd floor
Nashville
(615) 741-9263
tn.diversitysoftware.com/?tn=tn

Nashville Business Assistance Office

730 Second Ave. South
(615) 880-2814
Fax (615) 862-6175
bao@nashville.gov

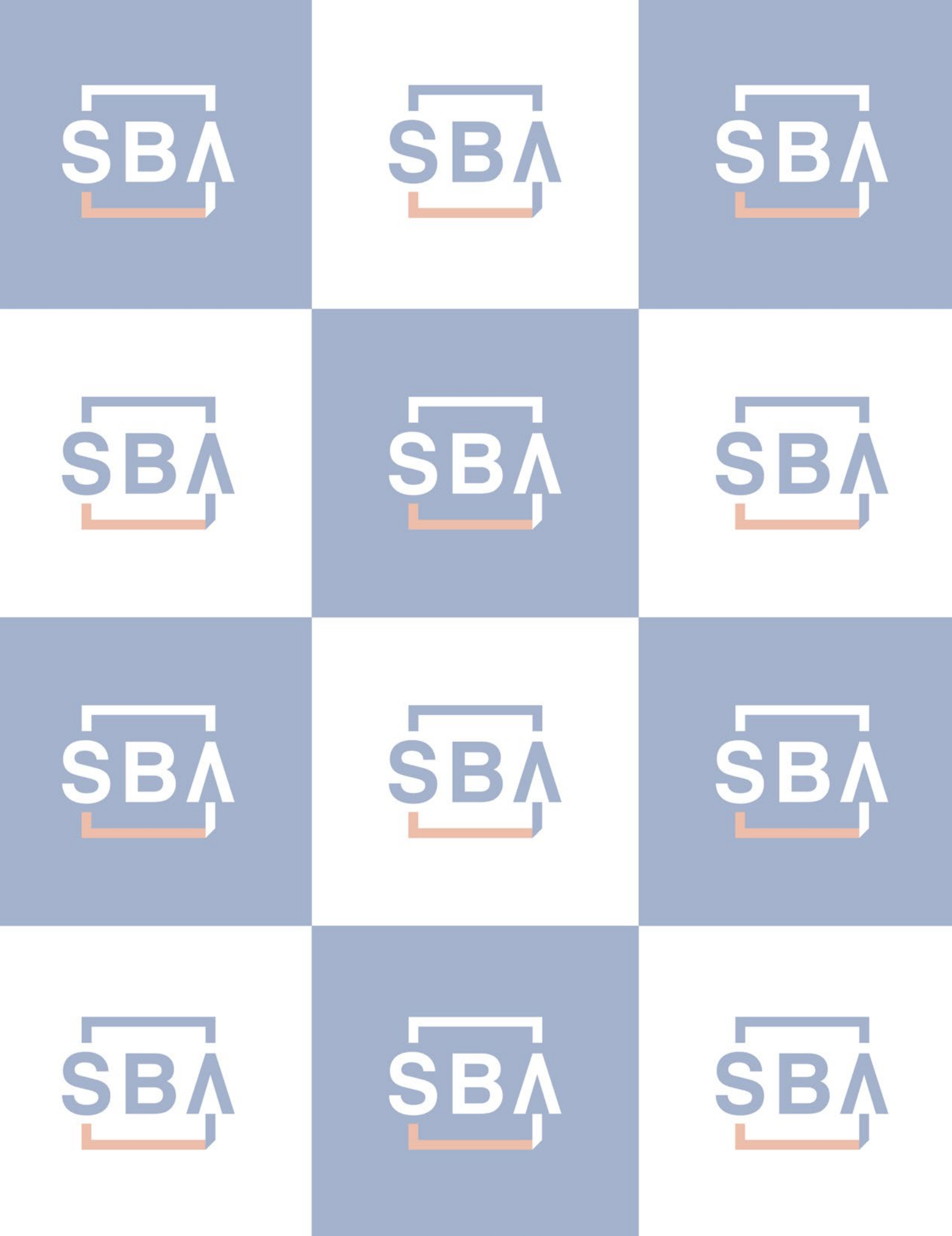
Chattanooga Office of Multicultural Affairs

101 E. 11th St.
(423) 643-6702
oma@chattanooga.gov

Memphis Office of Buiness Diversity & Compliance

125 N. Main St.
(901) 636-6210
memphistn.gov/business/certification

Knoxville
400 Main St.
(865) 215-2070
citypurchasing@knoxvilletn.gov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