



SBA Assistance and Programs

U.S. Small Business Administration

Overview

- SBA organization
- SBA's 3 C's
- The Office of Native American Affairs
- SBA's Offerings in Insular Areas
 - Guam & Northern Mariana Islands
 - American Samoa
 - U.S. Virgin Islands

Overview of SBA

- Office of Capital Access
 - Lending and Bonding
- Office of Government Contracting and Business Development
 - Set-Asides (HubZone and 8(a))
- Office of Entrepreneurial Development
 - Education, Outreach & Technical Assistance (SBDCs, WBCs, SCORE)
- Office of Field Operations
 - District Offices (68 total)
- Office of Veterans Business Development
 - Education, Outreach & Technical Assistance
- Office of International Trade
 - State Trade and Export Promotion
 - U.S. Export Assistance Program
 - Take Your Business Global (Online tool)
- Office of Technology
 - Small Business Technology Transfer Program
 - [GREEN.SBA.GOV](https://www.greensba.gov)

Principle SBA Activities

- The Three C's:
 - Access to Capital
 - Access to Federal Contracting
 - Access to Counseling

Purpose of Office of Native American Affairs

- To ensure access to SBA tools, products, and services for American Indian, Alaska Natives, Native Hawaiians and some territory inhabitants.*
- Advises Agency wide on policies impacting AI/AN/NH community
- Conducts Tribal Consultation
 - Developed the Agency's first American Indian and Alaska Native Policy and Tribal Consultation Plan
 - SBA takes government to government dialogue extremely seriously
- Serves as officer on record for Tribal Consultation Exec. Order 13175 adherence

*Including American Samoa, Guam, & the Northern Mariana Islands

Insular Affairs Services/Products

▶ Guam and the Northern Mariana Islands

- ▶ The SBA Guam Branch Office functions as a branch of SBA's Hawaii District Office in Honolulu. The Branch Office is responsible for the delivery of SBA programs and services in the Territory of Guam, the Commonwealth of the Northern Mariana Islands, and the U.S. freely associated island-nations of the Republic of Palau, the Federated States of Micronesia, and the Republic of the Marshall Islands.
- ▶ **Services Available:**
 - ▶ Financial assistance SBA's six commercial lending partners in this respect are Bank of Guam, Bank of Hawaii, BankPacific, Citibank, Citizens Security Bank, and First Hawaiian Bank.
 - ▶ Free counseling, advice and information on starting, better operating or expanding a small business through Small Business Development Centers operating under the [Pacific Islands Small Business Development Center Network](#) (PISBDCN)
 - ▶ Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the 8(a) Business Development Program. Other federal contracting programs (HUBZone) available in the Territory include Small Disadvantaged Business (SDB) certification, registration on PRO-Net, and the SBA Surety Bond

Insular Affairs Services/Products

▶ American Samoa

The SBA's Hawaii District Office in Honolulu is responsible for the delivery of SBA programs and services in American Samoa.

▶ **Services Available:**

- ▶ Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders. SBA's six commercial lending partners in this respect are Bank of Guam, Bank of Hawaii, BankPacific, Citibank, Citizens Security Bank, and First Hawaiian Bank.
- ▶ Free counseling, advice and information on starting, better operating or expanding a small business through Small Business Development Centers operating under the American Samoa Community College and American Samoa Women's Business Center under Native American Samoan Advisory Council
- ▶ Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the 8(a) Business Development Program. Other federal contracting programs (HUBZone) available in the Territory include Small Disadvantaged Business (SDB) certification, registration on PRO-Net, and the SBA Surety Bond

Insular Affairs Services/Products

- ▶ U.S. Virgin Islands

The SBA's Puerto Rico District Office in San Juan is responsible for the delivery of SBA programs and services in the U.S. Virgin Islands.

- ▶ **Services Available:**

- ▶ Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders. Banco Popular de Puerto Rico, Firstbank Virgin Islands, Bank of St. Croix, Scotia Bank
- ▶ Free counseling, advice and information on starting, better operating or expanding a small business through Small Business Development Centers through University of the Virgin Islands
- ▶ Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the 8(a) Business Development Program. Other federal contracting programs (HUBZone) available in the Territory include Small Disadvantaged Business (SDB) certification, registration on PRO-Net, and the SBA Surety Bond

Insular Affairs Services/Products

In FY 2013, SBA staff and Resource partners provided outreach and training:

- Guam Small Business Development Center (SBDC):
 - Palau SBDC Center clients through the assistance of Center Director in application for business development grants through the Pacific Islands Private Sector Organization (PIPSO) helped five clients receive grants.
 - The RMI Government has appointed the RMI SBDC of the Ministry of Resources and Development to be the only center that assists clients with all loan requirements before submitting completed proposal to the Main Office of PIDB [Pacific Islands Development Bank] located in Guam.
 - We have assisted ten clients to become STEP members eligible to receive funding to pay for the U.S. Commercial Service's Gold Key program and subsidies to the upcoming Hong Kong Food Trade Show.
 - 94% of the Pacific Islands SBDC Network's clients that we assisted in counseling during this period are classified as minorities.
 - Guam SBDC represented by Senior Business Counselor Denise Mendiola-Hertslet conducted outreach to promote the Guam SBDC programs and services at the GSAT annual disabilities conference in March where approximately 60 attendees took part.
 - The Guam and CNMI SBDCs collaborated with the USDA Farm Service Agency to assist prospective farmers with their business plans before they apply for an agricultural related loan.
 - Counselor Tinag (Yap SBDC) held a meeting with the Manager of the Outer Islands Women Group to draw a plan on how to promote exportation of their products to off island markets; Counselor Tinag had initial contact with Yap Women's Association (YWA) which has recently re-vitalized handicraft activity among members who are in need of assistance on exporting some of the products to Guam.
 - During the first six months of this year the SBDCs have assisted in counseling 19 veterans and training 35 veterans. We also have worked to implement through our MOU with the VBOC Boots -2- Business training on the base starting in July of 2013. The Pacific Islands SBDC Network works closely with the Guam Veterans Business Outreach Center (VBOC) to assist veterans.
 - The Pacific Islands SBDC Network assisted 28 clients that are manufactures during the first half of 2013.

Insular Affairs Services/Products

In FY 2013, SBA staff and Resource partners provided outreach and training:

- America Samoa Small Business Development Center (SBDC):
 - The Center continued its work with the American Samoa Visitor's Bureau, Department of Commerce and the local business community by staff attending training seminars aimed at enhancing the Center's ability aid clients in area of International Trade.
 - The majority of the American Samoan clients are minority small business owners. During the first half of 2013 the SBDC has counseled 99 clients, which includes 23 long-term interested in starting or upgrading a business.
- Virgin Island Small Business Development Center (SBDC):
 - The Virgin Islands Small Business Development Center (VI SBDC) is a delivery service of management, technical, and training assistance to small businesses in the United States Virgin Islands. We serve as a community outreach program of the University of the Virgin Islands - Research & Public Service Component designed to foster the development of small businesses. VI SBDC utilizes the University's resources of professors, staff and students, as well as business consultants in the private sector.
 - Conducted outreach and training events, Lender trainings and events and Contracting Focused Outreach Events .

Lending & Contracting

LENDING

- Over the past four years, SBA has supported over \$60 million to small businesses in:
 - American Samoa, Guam, U.S. Virgin Islands, Commonwealth of the Northern Mariana Islands, Federated States of Micronesia, and Republic of Palau

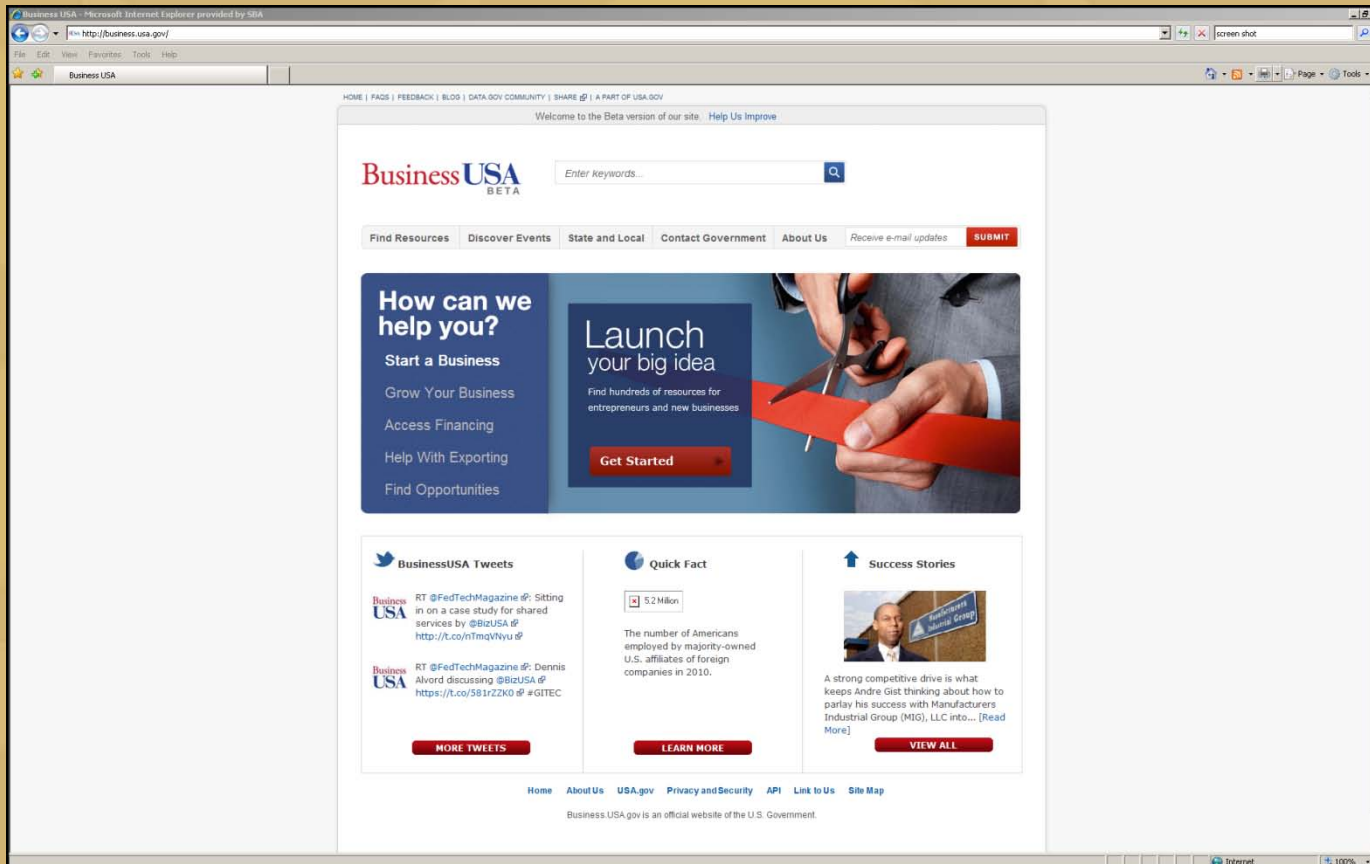
CONTRACTING

- In FY12 (*Latest Data available*) over \$198 Million Small Business Prime Contracts were awarded for U.S. Territories.

SBA Direct: www.SBA.gov



BusinessUSA: business.usa.gov



Contact

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