



# SBA Assistance and Programs

U.S. Small Business Administration  
Office of Native American Affairs

# 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.green.sba.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 2012, SBA staff provided outreach and training:

- To small businesses in American Samoa while reviewing the Women's Business Center and the Small Business Development Center at American Samoa Community College. Staff also visited with lenders and local government entities to discuss availability of SBA programs and services.
- To small businesses involved in the visual arts and micro-businesses in Palau; reviewed the SBDC center program; visited with lenders and business assistance programs to discuss availability of SBA programs and services in the island nation.
- For Veterans and small business owners in Saipan in September . SBA coordinated a discussion of programs and services with the local government office and the SBDC Network office.
- At the first annual Export Conference in Guam in September with Guam Economic Development Authority through the STEP Grant. The Pacific SBDC and ITA/Commercial Service also participated.
- Export: In September, through the State Trade and Export Promotion (STEP) Grant Program, awards were increased and an additional grant was awarded to the Territory of American Samoa (\$246,671). This grant will develop export ability for local small businesses with the focus on New Zealand, Australia and other South Pacific/Pacific Rim entities.
  - Guam (\$227,445); US Virgin Islands (\$322,498)

# SBA Lending

- Over the past four years, SBA has supported over \$63 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
  - Over 280 loans through SBA's 7(a) and 504 loan programs

# SBA Direct: [www.SBA.gov](http://www.SBA.gov)



# Contact:

Chris James

Assistant Administrator

Office of Native American Affairs

U.S. Small Business Administration

202.619.0621

[www.sba.gov/naa](http://www.sba.gov/naa)