



U.S. Small Business
Administration

MONTANA EDITION 2019-2020

Small Business

RESOURCE GUIDE

A photograph of two men in a workshop or office setting. The man on the left has a beard and is wearing a clear protective face shield over a dark t-shirt. The man on the right is wearing a grey baseball cap and a dark polo shirt. They are both looking intently at a tablet computer held by the man in the face shield. The man in the cap is pointing at the screen. The background shows a white wall with a poster and a doorway.

**How to
Grow Your
BUSINESS
in Montana**



BIG SKY FINANCE

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BIG SKY FINANCE PROVIDES FINANCING OPPORTUNITIES THAT STIMULATE GROWTH, EXPANSION AND EMPLOYMENT IN MONTANA.

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MARS, 2904 Gabel Road, proudly financed by Big Sky Finance and Rocky Mountain Bank.

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BILLINGS

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Johnna Jablonski / johnna@bigskyeda.org / 406-869-8415

HELENA

Sherry O'Donnell / sherry@bigskyeda.org / 406-441-5446
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WWW.BIGSKYFINANCE.ORG

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ECONOMIC
DEVELOPMENT

CONTENTS



Montana Edition 2019-2020



Local Business Assistance

- 8 National Success Story**
Rebecca Fyffe launched Landmark Pest Management with the help of the SBA-supported Women's Business Development Center.
- 11 Local SBA Resource Partners**
- 12 How to Start a Business**
- 16 Your Advocates**
- 17 Write Your Business Plan**
- 20 Programs for Entrepreneurs**
- 21 Programs for Veterans**
- 22 Local Success Story**
When the Great Recession drove the auto detailing franchisor MARS out of business, franchisee Devon Davidson didn't just sit back—he acted, creating an association of fellow franchise owners that saved jobs and maintained the company's legacy. The SBA then helped Devon finance his dream of small business growth.

Funding Programs

- 24 National Success Story**
With the help of a 7(a) business acquisition loan of \$1.1 million, Mark Moralez and John Briggs purchased Printing Palace in Santa Monica becoming small business owners.
- 27 Need Financing?**
- 28 SBA Lenders**
- 34 Investment Capital**
- 35 Federal Research & Development**
- 36 National Success Story**
Forest Lake Drapery and Upholstery Fabric Center in Columbia, South Carolina, rebounds thanks to an SBA disaster assistance loan.
- 38 National Success Story**
Three Brothers Bakery weathers two hurricanes with the help of the SBA's disaster assistance program.
- 40 SBA Disaster Loans**
- 41 How to Prepare Your Business for an Emergency**
- 42 Surety Bonds**
- 44 Assistance with Exporting**

Contracting

- 45 National Success Story**
Evans Capacitor Co. of Rhode Island, a leading manufacturer of high-energy density capacitors, gains contracting success with SBA assistance.
- 48 SBA Contracting Programs**
- 50 Woman-Owned Small Business certification**

ON THE COVER Devon Davidson and employee, photo courtesy of MARS of Billings



Guiding Montana Businesses to Success

Providing tools and guidance to help small businesses succeed.

Check out sbdc.mt.gov to learn more about our locations, programs, trainings, events and success stories.

 @MontanaSBDC |  @mtsbdc | sbdc.mt.gov

Funded in-part through a Cooperative Agreement with the U.S. Small Business Administration.



Small businesses **power** our economy.

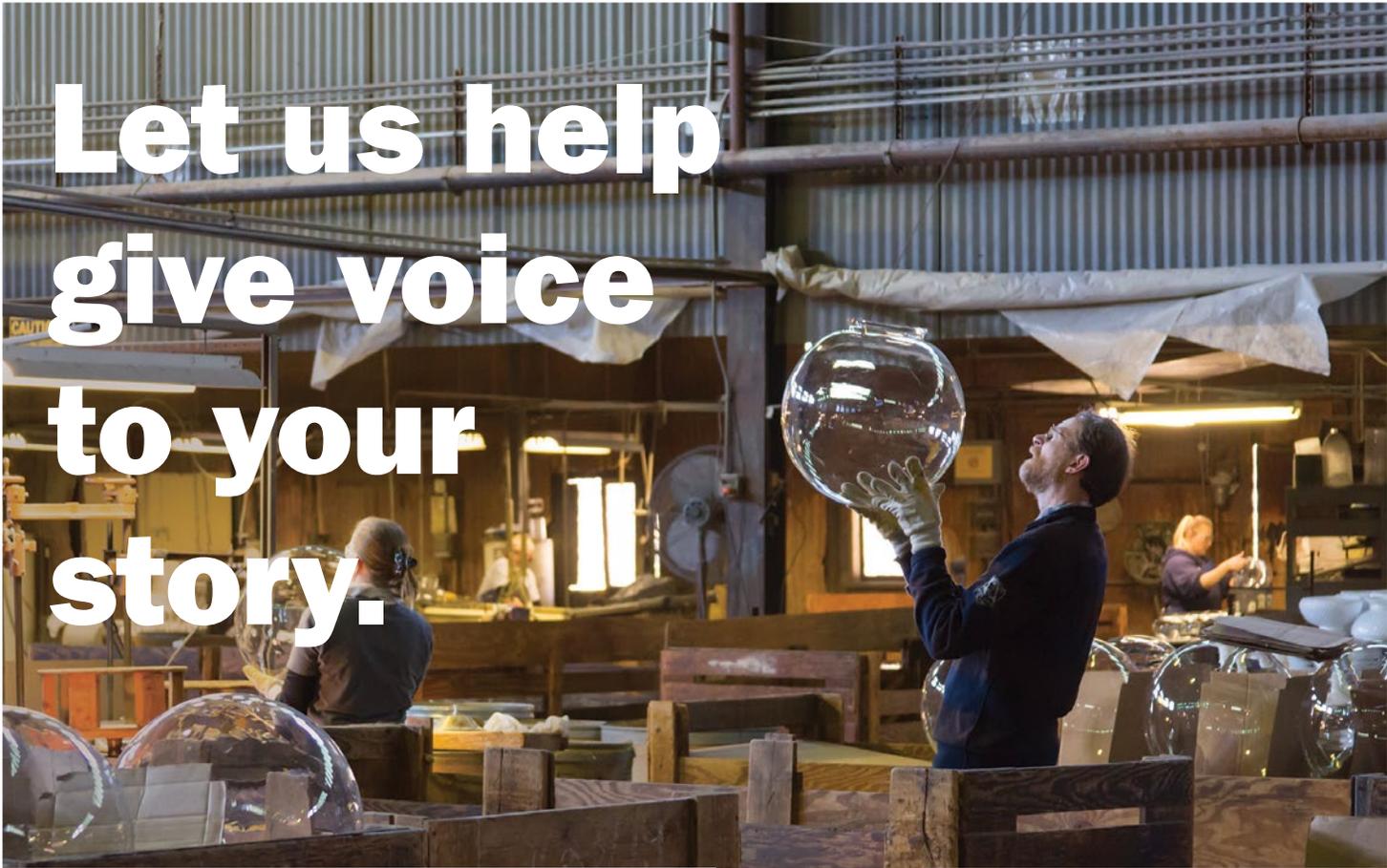
The SBA **powers** small businesses.

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



Let us help give voice to your story.

SCOPE OF SERVICES



Brand Voice

Articles

Blogs

Website Content

Social Media Posts

Email Content

Brochures

Catalogs

Visitor Guides

Books

Copywriting

Photography

Videos

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.


NARRATIVE
— BY NEW SOUTH MEDIA —

To schedule a meeting or to learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call 304.615.9884.

CONGRATULATIONS TO
THE 2019 SBA MONTANA
SMALL BUSINESS PERSON
OF THE YEAR

**DEVON
DAVIDSON**

OF



MARS
OF BILLINGS

PROTECT • RESTORE • ACCESSORIZE

FROM YOUR FRIENDS AT



Your full-service
commercial bank.

RMBank.com

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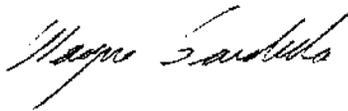
District Director Letter

Welcome to the 2019 edition of the U.S. Small Business Administration's Montana *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, and recover after a disaster. The SBA Montana District Office supports the small business community by providing SBA services and programs to our state. We work with an extensive network of business advisers and lenders to help Montana's 118,315 small businesses at every stage of development.

Across Montana in the last year, we empowered the state's small businesses to:

- Find an ally, advocate or mentor via the 17 local offices of our SBA Resource Partners, which includes SCORE chapters, Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access over \$75 million in SBA-guaranteed loans using 37 local banks, credit unions, community-based lenders, and microlenders. The 239 small businesses that qualified for this assistance then hired new employees, bought needed equipment, and built/renovated facilities.
- Gain more than \$346 million in federal contracting awards.

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



Sincerely,
Wayne Gardella
Montana District Director
U.S. Small Business Administration



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LOCAL BUSINESS ASSISTANCE

Bitten by the Business Bug

How SBA-backed loans helped one woman turn a flagging pest control business into an ever-expanding enterprise.

WRITTEN BY ZACK HAROLD



Rebecca Fyffe first worked at ABC Humane Wildlife Control & Prevention Inc., a pest control business in suburban Chicago, Illinois, for a college summer job. She was on a different career path when she got a call from her old employer. The president of ABC needed to take a medical sabbatical, and the company wanted Fyffe to take over in his absence. Fyffe had studied public policy, pre-law, and epidemiology in addition to university-level research on pesticides. Not content with just keeping the seat warm, Fyffe began making improvements to the company's operations during her year at the helm. "Because of that I was made CEO," she says. That was in 2001. Fyffe was just 25 years old, the youngest pest control company CEO in the nation and one of only a few women in a business dominated by men.

She continued to look for ways to grow the company. At the time, ABC focused its efforts solely on nuisance wildlife control. Fyffe saw a lucrative opportunity in urban bird management. She had long been concerned about pigeons. Growing up, one of her young cousins contracted encephalitis from pigeon droppings, which led to epilepsy, blindness, and eventually death. Fyffe studied the birds and how to mitigate their threat, which brought her to the conclusion that improvements could be made in urban pigeon control. She found more effective solutions were needed to make the mitigation material more durable for city use. Fyffe knew she could do better, but to get the new venture off the ground, ABC needed to borrow money to invest in training, equipment, and insurance. The company was hesitant to take on the financial risk, so Fyffe offered an alternative solution: allow her to launch a new company that would specialize in pigeon management. She would run that company in addition to her duties at ABC.

She launched Landmark Pest Management in 2010 with four employees. Fyffe still needed to borrow money, which would be more difficult now that she didn't have an established business standing behind her. Thanks to workshops hosted by the SBA-supported Women's Business Development Center, Fyffe applied for an SBA-backed 7(a) loan through Chase Bank. A conventional loan would have allowed her to mortgage the warehouse facility she needed, but nothing more.

"We would have maxed out our ability to borrow," Fyffe says. "That would not have worked for our business." Because of SBA backing, Chase was willing to offer Fyffe a larger line of credit, which allowed her to get the warehouse as well as the uniforms, tools, and materials she needed. "We couldn't have done it without the SBA," she says.

Landmark established its reputation from its first contract, installing netting on a bridge project in Chicago. This bridge became the Chicago Transit Authority's showpiece for bird control. Within two years, Landmark was one of the main companies providing bird deterrent systems in Chicago. Fyffe used the money she made to purchase ABC and merge the two companies in 2012.



LANDMARK PEST MANAGEMENT



LANDMARK PEST MANAGEMENT

“

We couldn't have done it without the SBA.”

Rebecca Fyffe

Founder

Landmark Pest Management

The company has grown to 85 employees with 50 trucks on the road every day, working alongside the biggest construction firms in the country. Still, Fyffe challenges herself by finding ways to expand the company. In addition to its work in Illinois, Landmark does business in Michigan, Indiana, and Missouri. Fyffe is considering expansion to California and New York.

Landmark has continued to use its science-based methodology and proprietary technology to expand its offerings. The company is a leader in bedbug science, pioneering a special DNA test to detect infestations with a relatively small sample. Fyffe's team is also testing a new nontoxic fungi spore that could be used to kill the pests. The company's fastest growing sector is food production applications. Inspectors shut down factories if they find a pest, even if the animal has already been caught in a trap. Fyffe's company developed a trap that is equipped with sensors that allow Landmark to dispatch technicians as soon as a pest is captured. Although Fyffe has used conventional loans for these expansions, she credits her first SBA-backed loan and her Women's Business Development Center guidance with teaching her how to craft a growth plan and pitch ideas to lenders.

“We might not have been able to access that without the SBA,” she says.

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you realize it. Our SBA Resource Partners extend our reach, offering free or low-cost mentoring, counseling, and training to help you start-up and thrive at all stages of the business life cycle.

There are more than

300 SCORE chapters

980 Small Business Development Centers

100 Women's Business Centers

20 Veterans Business Outreach Centers

SCORE

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. These business executives share real-world knowledge for no cost and to fit your busy schedule. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit sba.gov/score to start working on your business goals.

SMALL BUSINESS DEVELOPMENT CENTERS

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

WOMEN'S BUSINESS CENTERS

Women entrepreneurs receive essential business 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 their business. For your nearest Women's Business Center, visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

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

Our Local SBA Resource Partners

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

SCORE

Visit sba.gov/score to start working on your business goals.

Western Montana

225 Cruse Ave., suite D
Helena
(406) 442-4986
westernmontana@scorevolunteer.org

Bozeman

2000 Commerce Way
(406) 586-5421
scorebozeman@gmail.com

Billings

Stockman Bank
402 N. Broadway
(406) 927-7640
billings.score@scorevolunteer.org

Small Business Development Center

SBDC Lead Center

Montana Department of Commerce
301 S. Park Ave.
Helena
sbdcmont.gov

Billings SBDC

Big Sky Economic Development
222 N. 32nd St., suite 200
(406) 869-8412

Bozeman SBDC

Montana State University TechLink Center
2310 University Way, building 2
(406) 599-0790

Butte SBDC

Headwaters RC&D
65 E. Broadway
(406) 533-6780

Great Falls SBDC

Great Falls Development Authority
405 Third St. NW, suite 203
(406) 750-0314
Jason Nitschke
jnitschke@growgreatfalls.org

Havre SBDC

Bear Paw Development Corp.
48 Second Ave., suite 202
(406) 399-1557

Helena SBDC

University of Montana Helena College
1115 N. Roberts St.
(406) 447-6376

Kalispell SBDC

Flathead Valley Community College
777 Grandview Drive
(406) 756-3836

Miles City SBDC

Miles Community College
2715 Dickinson St.
(406) 874-6168

Missoula SBDC

University of Montana
32 Campus Drive
Missoula, MT 59812
(406) 243-4770

Wolf Point SBDC

Great Northern Development Corp.
233 Cascade St.
(406) 653-2590

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.

Big Sky Economic Development

222 N. 32nd St., suite 200
Billings
(406) 254-6014

Women's Business Centers

For your nearest Women's Business Center, visit sba.gov/women.

Prospera Business Network

2015 Charlotte St. #1
Bozeman
(406) 587-3113
montanawbc.org

Ravalli County Economic Development Authority

274 Old Corvallis Road, suite A
Hamilton
(406) 375-9416



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 Montana

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 the applicable 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.

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.

- » **One stop business licensing and renewals**
(406) 444-6900
revenue.mt.gov/forbusiness/onestop_licensing/default.mcp
- » **Business Services Division**
1301 Sixth Ave., Helena
(406) 444-3665
Fax (406) 444-3976
sosbusiness@mt.gov
sos.mt.gov/business/index.asp

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.

Taxes

As a business owner, you should know your federal tax responsibilities and make some basic 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.

Whether you are a new or an experienced business owner, there are new tax law changes that may affect your business. As the IRS works to implement the Tax Cuts and Jobs Act, signed into law December 2017, you can access the latest information on irs.gov/tax-reform to better understand the new tax law implications and how they affect your bottom line.

» Tax Assistance Centers

Billings

2900 Fourth Ave. North
(406) 247-7446

Bozeman

1805 S. 22nd Ave.
(406) 582-8671

Great Falls

11 Fifth St. North
(406) 761-8095

Helena

10 W. 15th St.
(406) 441-1039

Kalispell

275 Corporate Ave.
(406) 752-6636

Missoula

2681 Palmer St.
(406) 728-9127

Local Taxpayer Advocate

Karen Alvear
10 W. 15th St., suite 2319
Helena
(406) 444-8612
karen.l.alvear@irs.gov

» Montana Payroll Tax

Montana Department of Revenue
Sam W. Mitchell Building,
Capitol Complex, Helena
(406) 444-6900

» Contribution Bureau

Department of Labor and Industry
(406) 444-3834

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, socialsecurity.gov/employer or (800) 772-1213. 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 e-mail 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, (800) 321-6742 or visit osha.gov.

» OSHA Billings area office

2900 Fourth Ave. North, suite 303
(800) 488-7087 or (406) 247-7494

» Safety and Health Bureau

Bureau Chief Bryan Page
(406) 444-6401

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 & Industry
(406) 444-3783

» Workers' Compensation Insurance
Montana State Fund
(406) 495-5000

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, 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.

» Montana State University Extension Service

Pollution Prevention Program
(406) 994-6948 or (888) 678-6872
montana.edu/wwwated

Disability Compliance

For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit ada.gov.

Child Support

Employers are essential to the success of the child support program and are responsible for collecting 75 percent 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. "A Guide to an Employer's Role in the Child Support Program" is available 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. Intellectual property may be valuable assets for small businesses and entrepreneurs, and are important to consider in the development of any business plan.

Patents and Trademarks

For information and resources about U.S. patents and federally registered trademarks: Visit uspto.gov or call the U.S. Patent and Trademark Office Help Center at (800) 786-9199. The Rocky Mountain Regional Office in Denver, Colorado, serves Colorado, Idaho, Kansas, Montana, Nebraska, North Dakota, South Dakota, Utah, and Wyoming, uspto.gov/denver.

A patent for an invention is the grant of a property right to an inventor, issued by the 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.

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. For information visit uspto.gov/inventors.

A trademark or service mark includes any word, name, 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 with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit uspto.gov/trademarks.

- » **Montana Tech Patent Depository Center**
1300 W. Park.
Butte
(406) 496-4281
mtech.edu/library

Copyrights

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 it may protect the way these 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

Chambers of Commerce

Anaconda
discoveranaconda.com

Augusta
augustamontana.com

Baker
bakermt.com

Dillon
beaverheadchamber.org

Belgrade
belgradechamber.org

Big Sandy
bigsandymontana.com

Big Sky
bigskychamber.com

Bigfork
bigfork.org

Billings
billingschamber.com

Bitterroot Valley
bitterrootchamber.com

Boulder
bouldermtchamber.com

Bozeman
bozemanchamber.com

Bridger
bridgermontana.com

Browning
browningchamber.com

Butte
buttechamber.org

Carter County
cartercountychamberofcommerce.com

Chinook
chinookmontana.com

Choteau
choteaumontana.us

Circle
circle-montana.com

Colstrip
colstripchamber.com

Cooke City
cookecitychamber.org

Columbia Falls
columbiafallschamber.org

Conrad
conradmt.com

Culbertson
culbertsonmt.com

Cut Bank
cutbankchamber.com

Daniels County
scobeymt.com

Drummond
townofdrummondmontana.com/chamber-of-commerce

East Glacier
eastglacierpark.info

Ennis
ennischamber.com

Eureka
welcome2eureka.com

Fairfield
centralmontana.com

Fairview
midrivers.com/~fairview

Forsyth
forsythmt.com

Fort Benton
fortbentonchamber.org

Gardiner
gardinerchamber.com

Garfield
garfieldcounty.com

Glasgow
glasgowchamber.net

Glendive
glendivechamber.com

Great Falls
greatfallschamber.org

Hardin
thehardinchamber.org

Harlowton
wheatlandchamber.com

Havre
havrechamber.com

Helena
helenachamber.com

Hot Springs
hotspringsmtchamber.org

Hysham
hysham.org

Judith Basin
russellcountry.com

Kalispell
kalispellchamber.com

Lakeside
lakesidesomers.org

Laurel
laurelmontana.org

Lewistown
lewistownchamber.com

Libby
libbychamber.org

Liberty County
libertycountycc.com

Lincoln
lincolnmontana.com

Livingston
livingston-chamber.com

Malta
maltachamber.com

Manhattan
manhattanareachamber.com

Meagher County
meagherchamber.org

Miles City
mileschamber.com

Mineral County
montanarockies.org

Missoula
missoulachamber.com

Montana Chamber, Helena
montanachamber.com

Musselshell Valley
(406) 323-1966

Philipsburg
philipsburgmt.com

Plains
plainsmtchamber.org

Polson
polsonchamber.com

Poplar
poplarmt.com

Powder River
powderriverchamber.org

Powell
powellcountymontana.com

Prairie County
visitterrymontana.com

Red Lodge
redlodgechamber.org

Ronan
ronanchamber.com

Ruby Valley
rubyvalleychamber.com

Saco
sacomontana.net

Seeley Lake
seeleylakechamber.com

Sidney
sidneymt.com

Stanford
(406) 735-6948

Stillwater County
stillwatercountychamber.com

Swan Lake
swanlakemontana.org

Sweet Grass County
bigtimber.com

Thompson Falls
thompsonfallschamber.com

Three Forks
threeforksmontana.com

Townsend
townsendmt.com

Troy
troymtchamber.org

Virginia City
virginiacity.com

West Yellowstone
destinationyellowstone.com

Whitefish
whitefishchamber.org

Whitehall
whitehallchamberofcommerce.com

Wibaux
(406) 796-2412

Wolf Point
wolfpointchamber.com

Economic Development

Governor's Office of Economic Development

(406) 444-5634
business.mt.gov

Montana Business Assistance Connection

(406) 447-1510
mbac.biz

Montana Department of Commerce

Office of Tourism and Business Development
(406) 841-2870
marketmt.com

Montana Manufacturing Assistance Center Manufacturing Extension Partnership

Montana State University, Bozeman
2310 University Way, building 2
(800) 637-4634
montana.edu/mmec

Serving central Montana
300 Central Ave., suite 406, Great Falls
(406) 868-9574

Serving northwestern Montana
Montana West Economic Development
44 Second Ave. West, Kalispell
(406) 249-9404
bnicholson@montana.edu

Serving western Montana
1121 E. Broadway St., Missoula
(406) 218-9910
shane.cantrell@montana.edu

Serving southwest Montana
2310 University Way, building 2, Bozeman
(406) 994-3812
alistair.stewart@montana.edu

Serving eastern Montana
2310 University Way, building 2, Bozeman
(406) 560-2289
david.allard1@montana.edu

Native American Development Corp.

(406) 259-3804
nadc-nabn.org

Montana U.S. Export Assistance Center

Gallagher Business Building, suite 257
University of Montana
Missoula
(406) 370-0097
carey.hester@trade.gov
export.gov



Your Advocates

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

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

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

- » 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.

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.



Business plans help you run your business

A good business plan guides you through each stage of starting and managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business. It's a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll 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 choice.

Pick a business plan format that works for you

- There's no right or wrong way to write a business plan. What's important is that your plan meets your needs.
- Most business plans fall into one of two common categories: traditional or lean startup.
- **Traditional business plans** are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long.
- **Lean startup business plans** are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

Which business plan format is right for you?



Traditional Business Plan

- This type of plan is very detailed, takes more time to write, and is comprehensive.
- Lenders and investors commonly request this plan.



Lean Startup Plan

- This type of plan is high-level focus, fast to write, and contains key elements only.
- Some lenders and investors may ask for more information.



TRADITIONAL BUSINESS PLAN FORMAT

You might prefer a traditional business plan format if you're very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

Executive Summary

Briefly tell your reader what your company is 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

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

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

Market Analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. 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

Tell your reader 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 LLC.

Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes or CVs of key members of your team.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. 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 in detail.

Marketing and Sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

Funding Request

If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

Financial Projections

Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and 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. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years. 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.

This is a great place to use graphs and charts to tell the financial story of your business.

Appendix

Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

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

LEAN STARTUP PLAN FORMAT

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan.

Lean startup formats are charts that use only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. You can search the web to find free templates of the Business Model Canvas, or other versions, to build your business plan.

We'll discuss the nine components of the Business Model Canvas version here.

Key Partnerships

Note the other businesses or services you'll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers or using technology to tap into the sharing economy.

Key Resources

List any resource you'll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don't forget to 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. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

Customer Segments

Be specific when you name your target market. Your business won't be for everybody, so it's important to have a clear sense of who your business will serve.

Channels

List the most important ways you'll talk to your customers. Most businesses use a mix of channels and optimize them over time.

Cost Structure

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

Revenue Streams

Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

Want to see an example of a business plan?

View examples of both business plan formats at [sba.gov/business-guide/plan/write-your-business-plan-template](https://www.sba.gov/business-guide/plan/write-your-business-plan-template)

LEAN STARTUP PLAN CHECKLIST

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

“If you fail to plan, you are planning to fail.”

Benjamin Franklin

Programs for Entrepreneurs

SBA's Emerging Leaders program helps grow businesses.

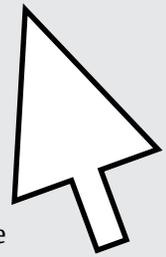
Business executives looking for their next educational opportunity will find it in the SBA's Emerging Leaders program.

Participants in the intense seven-month Emerging Leaders entrepreneurship program are selected through a competitive process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions. Emerging Leaders graduates have reported gaining more than \$300 million in new financing and securing over \$2.16 billion in government contracts. For information about the Emerging Leaders program, visit sba.gov/emergingleaders.



Online Resources for Entrepreneurs

Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The SBA's free 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
- small business legal requirements
- small business financing options
- digital and traditional marketing to win customers
- disaster recovery
- cyber security and crime prevention

Entrepreneurs receive business counseling and assistance at the Philadelphia SBA district office in King of Prussia.



Jack Goodison, a veteran, grew his business in North Kingstown, Rhode Island, J. Goodison Co., with the help of an SBA-guaranteed 504 loan.

Programs for Veterans

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

Need entrepreneurship training?

Entrepreneurship training is available through the SBA's programs for veterans, sba.gov/veterans, at military installations around the world. These programs are open to active duty service members, those transitioning out of service, National Guard and Reserve members, veterans of all eras, and military spouses. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs.

Veterans Business Outreach Centers, sba.gov/vboc, provide business training and counseling to those interested in starting, purchasing, or growing a small business.

Boots to Business is an entrepreneurial education and training program offered by the SBA as part of the Department of Defense's Transition Assistance Program. Service members transitioning out of active duty and military spouses are eligible for Boots to Business.

During the course, 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 that host the Transition Assistance Program,

both in and out of the contiguous United States.

Boots to Business: Reboot delivers the Boots to Business curriculum to veterans of all eras, members of the National Guard and Reserve, and military spouses in their local communities.

Register for either program at <https://sbavets.force.com>.

If you're a service-disabled veteran or a spouse, the SBA's Service-Disabled Veteran Entrepreneurship Training Program provides guidance on starting or growing your small business, visit sba.gov/ovbd.

Interested in doing business with the government?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting opportunities can receive training through the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans: VIP Start, VIP Grow, and VIP International.

- » VIP Start is for companies wanting to 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 is the core curriculum which assists companies in developing strategies 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 is for companies that want to enter or expand their federal and commercial contracting opportunities overseas.

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. To learn more, contact your local SBA district office or ask your SBA Lender about the Veterans Advantage program, sba.gov/loans.

Learn about the Service-Disabled Veteran-Owned Small Business certification program on page 49.

Have an employee who was called to active duty?

Ask your local SBA district office or lender about the Military Reservist Economic Injury Disaster Loan program. If you meet the eligibility requirements, 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.

Devon Davidson

OWNER, MAGIC CITY AUTO RECONDITIONING SERVICES, DBA MARS OF BILLINGS
Billings, MT

When the Great Recession drove the auto detailing franchisor MARS out of business, franchisee Devon Davidson didn't just sit back—he acted, creating an association of fellow franchise owners that saved jobs and maintained the company's legacy. The SBA then helped Devon finance his dream of small business growth. Devon and other former MARS franchisees formed MARS Nation, a buying group, to continue the business model during a bleak time in the markets. Acting as association president, Devon helps lead the corporate vision, sharing business practices and leveraging purchasing power. MARS of Billings has enjoyed year-over-year revenue growth since its inception in 2002. Devon has used an SBA-backed 504 Certified Development Company Loan to level up, purchasing real estate and growing his business to a 22,500-square-foot facility.

- **What challenge did you have?** MARS of Billings was growing rapidly and adding new services for our customers, so we needed more space. I wanted to own my own facility, so I needed assistance with financing. It was difficult to get a traditional lender to sign on to a business loan during a difficult economic time like the recession of 2007-2009.
- **What was the SBA solution?** SBA-backed financing is a great option for small business owners who cannot secure traditional forms of credit. My business qualified for the SBA-backed 504 Certified Development Company Loan program in 2007, which allowed us to expand our space to 10,000 square feet. Our community responded and business boomed. We outgrew that space and relocated to a 22,500-square-foot building on Gabel Road thanks to a second 504 loan.
- **What benefit did this have for you?** If you're looking to purchase or renovate real estate, the 504 loan program offers competitive fixed-rate mortgage financing for those who qualify. This SBA program allowed MARS of Billings to acquire the real estate it needed to grow. We now employ almost 40, offering auto body repair, restoration, and detailing all under one roof. We've had a staff increase of 62 percent over the last two years, which is the best benefit a small business can bring to its community.



COURTESY OF MARS OF BILLINGS

On the left, Lance Davidson, shop foreman and lead painter, and business owner Devon Davidson.

**“
SBA-backed financing is a
great option for small business
owners who cannot secure
traditional forms of credit.”**

Devon Davidson
Owner, MARS of Billings

FUNDING PROGRAMS

Financing Your Small Business



A Deal is Inked

An SBA loan helps these entrepreneurs succeed in the challenging printing market.

WRITTEN BY Pam Kasey

When Mark Morales's employer, the owner of Printing Palace in Santa Monica, California, told him in 2014 he'd found a buyer for the business, Morales reacted with shock. "Why?" his boss asked. "Do you want to buy it instead?"

The idea surprised Morales, but it was appealing. He'd been in the industry for more than 20 years and at Printing Palace for a decade. As general manager, he managed nine employees and took care of the business as if it were his own; many customers assumed he was the owner. He and his husband, John Briggs, discussed a possible purchase over lunch. "It wasn't something I was looking to do, I was just trying to take control of my own destiny," Morales says. He was scared, but the couple decided to take the leap.

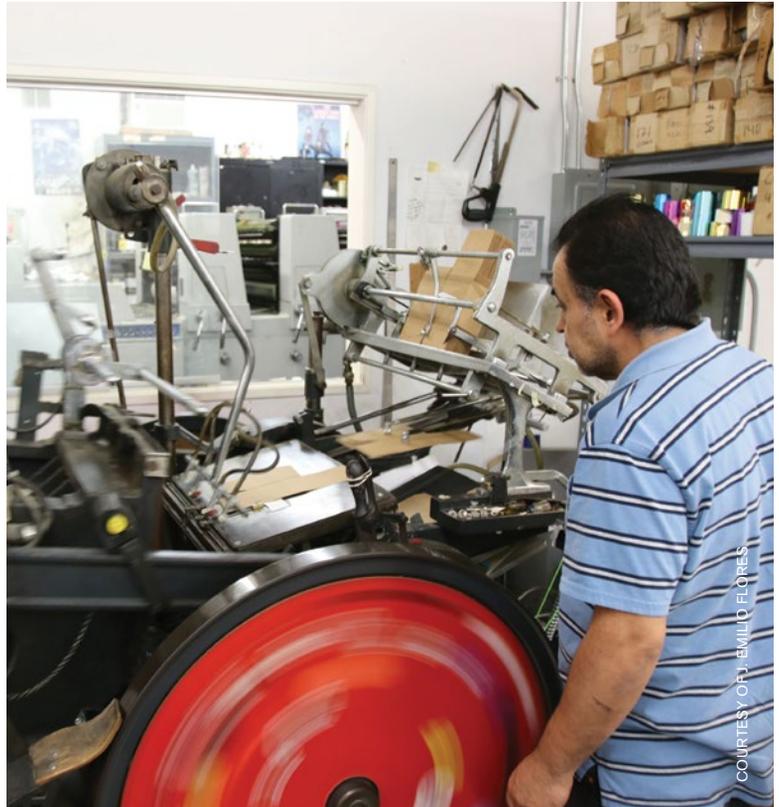
Morales and Briggs visited their credit union and were quickly disappointed. The loan officer wouldn't take the risk. "He decided that printing was a dying industry and there was no way he was going to fund us," Morales said.

In frustration, Morales posted about the setback on Facebook. His social network came to his aid; the post got him the attention of an SBA Lender—as high up as the bank's vice president, Mark Morales. This SBA Lender decided the couple deserved the chance, and Morales and Briggs soon qualified for SBA funding. They received a 7(a) loan of \$1.1 million toward the \$1.4 million purchase, enabling Morales and Briggs to buy Printing Palace in 2015.

It was a challenging time to invest in printing. "There were probably 20 printers in our area 10 years ago, and there are probably four now," Morales says. "The industry has changed a lot, even in the past three years. What used to be 20 to 30 percent of our business is now 50 to 60 percent, and that's on-demand, digital, quick, turned around in a day." The couple has met the challenge, giving up equipment they owned for five new digital printers they lease. They also added an architectural plan printer in response to frequent customer requests. "It's not a huge moneymaker, but it meets demand and it's a profitable unit," Morales says.

What sets Printing Palace apart in a changing industry is the shop's commitment to customer service. "Everybody wants to do online printing," he says. "What keeps us going, and we're doing well, is that we cater to people who are frustrated with that—or who just want to come in and feel things and talk to somebody who's knowledgeable about the product." Printing Palace's website touts its print-industry veterans who take pride in delivering jobs on time. Morales and Briggs have earned high reviews online.

Morales sought certification early on as an LGBT-owned business. He serves as president of his local chapter of the Los Angeles Gay & Lesbian



COURTESY OF J. EMILIO FLORES



COURTESY OF J. EMILIO FLORES

Mark Morales believes that what sets Printing Palace apart in a changing industry is his talented work force and their customer service.

“

If it's something you want to do and you have the skill to do it, you just have to jump in with both feet.”

Mark Moralez
Owner
Printing Palace

Chamber of Commerce, giving Printing Palace prominence in a loyal market. “We’ve also done some charity work for Human Rights Campaign and Equality California, we’ve donated money and free printing. Those causes are near and dear to our hearts.”

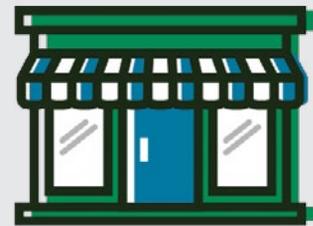
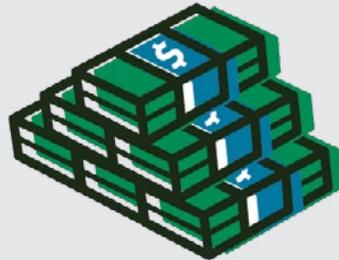
At a time when print shops routinely struggle and fail, Printing Palace has secured its place. “Revenues have stayed steady,” Moralez says. “But we’ve streamlined everything, so we’re a lot more efficient and profitable than we were. In an industry that peaked 10 years ago and has slowly been in decline, the fact that we can stay where we are and make it profitable is a strong indication of how well we’re doing.”

The pressure is real. “Now everybody is relying on us, and the weight falls on my shoulders,” Moralez says. “It’s more work than I’ve ever done in my life, but it’s been a good thing. I’m glad we did it.”

For those seeking business financing, Moralez has this advice: do your research and find an SBA Lender who wants to work with you. “Then, go for it,” he says. “If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

SBA-backed Loans

For small business owners and entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. If you are eligible and cannot obtain conventional financing with reasonable rates and terms, the SBA guarantee reduces a lender’s risk of loss in the event of a default on the loan. 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 SBA Lender in accordance with your terms.



Lender Match

Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch. The SBA’s online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.

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're unable to 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 percent

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 percent

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 percent; for loans of \$50,000 and greater, prime + 4.75 percent

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 percent

Community Advantage Program

Financing 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 percent

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90 percent

Microloan Program

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 percent; loans \$10,000 and greater, lender cost + 7.75 percent

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program

If you do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for your business, ask about the 504 loan program. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (up to 40 percent 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 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent 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 percent

SBA Lenders

Our participating SBA Lenders serve all Montana. For information visit sba.gov/mt.

ABSAROKEE

First Interstate Bank

3 Woodard St.
(406) 322-4731

Yellowstone Bank

2 Grove St.
(406) 328-4512

AMSTERDAM

Manhattan Bank

7175 Churchill Road
(406) 282-7175

ANACONDA

First Montana Bank

123 Main
(406) 563-8303

Glacier Bank

307 E. Park
(406) 563-5203

Wells Fargo Bank

120 W. Park Ave.
(406) 563-4154

Alaska Growth Capital Bidco

(907) 339-6776

ARLEE

Valley Bank

17925 Highway 93
(406) 726-2000

ASHLAND

First Community Bank

Custer and Main
(406) 784-2302

BAKER

Bank of Baker

116 S. Main
(406) 778-3382

Wells Fargo Bank

24 S. Main
(406) 778-3348

BELGRADE

Big Sky Western Bank

(406) 388-3750

First Interstate Bank

98 N. Broadway
(406) 388-4283

6999 Jackrabbit Lane
(406) 388-0917

First Security Bank

511 W. Main
(406) 388-3700

Stockman Bank

6345 Jackrabbit Lane
(406) 388-5025

BELT

Belt Valley Bank

111 Castner St.
(406) 277-3314

BIG SANDY

Wells Fargo Bank

(406) 378-2175

BIG SKY

American Bank of Montana

1700 Big Sky Road
(406) 995-7111

Big Sky Western Bank

55 Lone Peak Drive
(406) 995-2321

First Security Bank

78 Meadow Village Drive
(406) 993-3350

BIG TIMBER

American Bank of Montana

313 W. First St.
(406) 932-5265

Citizens Bank & Trust

130 McLeod St.
(406) 932-5311

Opportunity Bank

101 McLeod St.
(406) 932-5317

BIGFORK

First Interstate Bank

800 Grand Ave.
(406) 837-1600

8111 Montana Highway 35
(406) 756-4160

Glacier Bank

8251 Highway 35
(406) 837-5980

Rocky Mountain Bank

8165 Montana Highway 35
(406) 751-7061

BILLINGS

Beartooth Bank

4130 King Ave. West
(406) 294-6500

First Interstate Bank

730 Main St.
(406) 255-5800

2501 Central Ave.
(406) 255-6100

401 N. 31st St.
(406) 255-5000

3199 Grand Ave.
(406) 255-6090

Little Horn State Bank

2900 Central Ave.
(406) 656-5148

Opportunity Bank

455 S. 24th St. West
(406) 256-1891

PNC Bank

3220 Fourth Ave. North
(406) 256-0000

Rocky Mountain Bank

(406) 656-3140

2615 King Ave. West

(406) 655-5142 -6025 -5106 -5164

2929 Third Ave. North

(406) 655-2797 -2781 -2782 -2794

Stockman Bank

402 N. Broadway (Downtown)
(406) 655-2417

2700 King Ave. West
(406) 655-2700

1450 Shiloh Road
(406) 655-3900

800 Main St. (Billings Heights)
(406) 896-4800

U.S. Bank

303 N. Broadway
(406) 657-8004

6 24th St. West
(406) 651-5626

Wells Fargo Bank

175 N. 27th St.
(406) 657-3515

Western Security Bank

2812 First Ave. North
(406) 371-8200

2675 King Ave. West
(406) 238-8150

1546 Main St.
(406) 238-8880

Yellowstone Bank

2000 Overland
(406) 652-4100

3010 Third Ave. North
(406) 248-3600

1511 Shiloh Road
(406) 294-9400

BOULDER

First Boulder Valley Bank

109 W. Second Ave.
(406) 225-3351

BOX ELDER

Native American Bank

RR1, Box 565
(406) 395-4355

BOZEMAN

American Bank of Montana

1632 W. Main St.
(406) 587-1234

Bank of Bozeman

875 Harmon Stream Blvd.
(406) 587-5626

Big Sky Western Bank

4150 Valley Commons Drive
(406) 587-2922

33 ICE Center Lane
(406) 582-1500

First Interstate Bank

2800 W. Main
(406) 586-4555

202 W. Main
(406) 556-4900

First Montana Bank

1336 Stoneridge Drive
(406) 587-2227

First Security Bank

208 E. Main St.
(406) 585-3800

670 S. 19th St.
(406) 585-3900

642 Cottonwood Road
(406) 556-6110

Manhattan Bank

2610 W. Main
(406) 582-0044

MoFi

222 E. Main St.
(844) 728-9234

Opportunity Bank

5 W. Mendenhall
(406) 586-2309

1455 W. Oak St.
(406) 587-7711

Rocky Mountain Bank

2901 W. Main
(406) 556-7600

Rocky Mountain Credit Union

8645 Huffine Lane
(406) 586-1505

Sky Federal Credit Union

(406) 587-1750

Stockman Bank

1815 S. 19th St.
(406) 556-4151

1433 N. 19th St.
(406) 556-4100

U.S. Bank

104 E. Main St.
(406) 585-5222

1460 N. 19th Ave.
(406) 582-9188

Wells Fargo Bank

211 W. Main St.
(406) 586-3381

Western Financial Services

1031 E. Olive St.
(406) 582-7894

Yellowstone Bank

(406) 587-9900

BRIDGER

Bank of Bridger

101 S. Main St.
(406) 662-3388

BROADUS

1st Bank

201 N. Wilbur
(406) 436-2611

BROWNING

Native American Bank-Blackfeet

125 N. Public Square
(406) 338-4028

BUTTE

Bank of Butte

3215 Harrison Ave.
(406) 494-8240

First Citizens Bank

3220 Harrison Ave.
(406) 494-4400

First Montana Bank

1940 Dewey Blvd.
(406) 494-6111

Glacier Bank

1880 Harrison Ave.
(406) 497-7000

Granite Mountain Bank

605 Dewey Blvd.
(406) 533-0600

Opportunity Bank

3401 Harrison Ave.
(406) 494-2233

U.S. Bank

10 S. Main St.
(406) 496-4000

Wells Fargo Bank

202 N. Main St.
(406) 533-7066

CASCADE

Stockmens Bank

117 Central Ave.
(406) 468-2232

CHESTER

U.S. Bank

4 Adams Ave. East
(406) 759-5544

Wells Fargo Bank

11 E. Adams
(406) 759-5107

CHINOOK

First Bank of Montana

327 Indiana St.
(406) 357-2244

Wells Fargo Bank

336 Indiana St.
(406) 357-2224

CHOTEAU

Citizens State Bank of Choteau

201 N. Main St.
(406) 466-5743

CIRCLE

McCone County Federal Credit Union

(406) 485-2288

Wells Fargo Bank

301 W. Main
(406) 485-2731

CLYDE PARK

Bank of the Rockies

205 First St.
(406) 686-4204

Mountain West Bank

(208)765-0284

COLSTRIP

First Interstate Bank

6210 Main St.
(406) 748-2840

COLUMBIA FALLS

Freedom Bank

530 Ninth St. West
(406) 892-1776

Glacier Bank

822 Nucleus
(406) 892-7100

COLUMBUS

First Interstate Bank

36 N. Ninth St.
(406) 322-4731

Yellowstone Bank

544 Pike Ave.
(406) 322-5366

CONRAD

Independence Bank

23 Fifth Ave. Southeast
(406) 271-2541

Stockman Bank

420 S. Main St.
(406) 278-8200

Wells Fargo Bank

419 S. Main
(406) 278-3201

CORVALLIS

First Security Bank

297 Woodside Cutoff Road
(406) 961-4466

TrailWest Bank

1070 Eastside Highway
(406) 961-5200

CULBERTSON

First Community Bank

205 Broadway Ave.
(406) 787-6661

CUT BANK

First Interstate Bank

24 E. Main St.
(406) 873-2265

Stockman Bank

125 W. Main St.
(406) 873-5517

DARBY

Farmers State Bank

805 N. Main St.
(406) 821-4646

DEER LODGE

First Security Bank

311 Milwaukee Ave.
(406) 846-2300

Peoples Bank of Deer Lodge

430 Main St.
(406) 846-2400

Pioneer Federal Savings & Loan

(406) 846-2202

DENTON

Farmers State Bank of Denton

423 Broadway
(406) 567-2265

DILLON

Pioneer Federal Savings & Loan

32 N. Washington
(406) 683-5191

State Bank & Trust Co., a division of the Bank of Commerce

110 S. Idaho St.
(406) 683-2393

Stockman Bank

590 N. Montana
(406) 683-8200

Wells Fargo Bank

20 N. Montana St.
(406) 683-8088

DRUMMOND

Granite Mountain Bank

26 A St.
(406) 288-3553

DUTTON

Dutton State Bank

101 W. Main St.
(406) 476-3462

Signal Bank

(651) 306-1603

Independence Bank, dba Enterprise Capital

(401) 471-6300

EKALAKA

Summit National Bank

307 N. Main
(406) 775-8724

EMIGRANT

Bank of the Rockies

307 Story Road
(406) 333-9009

ENNIS

First Interstate Bank

118 Williams St.
(406) 682-3124

First Madison Valley Bank

132 E. Main
(406) 682-4215

EUREKA

First Interstate Bank

508 Highway 93 North
(406) 297-3116

Glacier Bank of Eureka

222 Dewey Ave.
(406) 297-2521

FAIRFIELD

Citizens State Bank of Choteau

321 Central
(406) 467-2531

FAIRVIEW

Merchants Bank

216 S. Ellery Ave.
(406) 742-5203

FLORENCE

Farmers State Bank

5501 Old Highway 93
(406) 273-0935

FORSYTH

First State Bank

880 Main St.
(406) 346-2111

Wells Fargo Bank

325 N. Ninth Ave.
(406) 346-2961

FORT BENTON

First Security Bank

1502 Main St.
(406) 622-2000

U.S. Bank

1304 Front St.
(406) 622-3434

FRENCHTOWN

TrailWest Bank

(406) 626-4500

FROID

First Community Bank

109 Main St.
(406) 766-2357

GARDINER

First Interstate Bank

(406) 848-7474

GERALDINE

Stockman Bank

Main and Collins streets
(406) 737-4288

GLASGOW

First Community Bank

540 Second Ave. South
(406) 228-8231

Independence Bank

125 Fourth St. South
(406) 228-9361

Valley Bank

110 Sixth St. South
(406) 228-4364

Wells Fargo Bank

623 Second Ave. South
(406) 228-4371

GLENDIVE

Community First Bank

319 N. Merrill
(406) 377-8282

First Interstate Bank

1115 Main St.
(406) 232-8571

Stockman Bank

204 W. Bell
(406) 377-1000

U.S. Bank

123 W. Bell
(406) 365-5651

GREAT FALLS

First Interstate Bank

2601 10th Ave. South
(406) 454-6217

12 Third St. NW
(406) 727-2265

Prairie Mountain Bank

1019 Seventh St. South
(406) 268-0404

Stockman Bank

(406) 771-2740
711 Third St. NW
25 Fifth St. North
2425 Tenth Ave. South

U.S. Bank

(406) 455-1077
300 Central Ave.
120 First Ave. North

Wells Fargo Bank

21 Third St. North, suite 200
(406) 454-5411

1400 Third St. NW
(406) 454-5562

HAMILTON**Farmers State Bank**

1950 N. First St.
(406) 363-0030

First Interstate Bank

1501 N. First St.
(406) 363-0900

100 Main St.
(406) 375-6434

Opportunity Bank

711 S. First St.
(406) 363-4400

TrailWest Bank

224 Pinckney St.
(406) 363-1222

U.S. Bank

1265 N. First St.
(406) 363-6700

HARDIN**First Interstate Bank**

402 N. Center
(406) 665-3822

Little Horn State Bank

317 N. Custer
(406) 665-2332

HARLEM**Bank of Harlem**

101 S. Main
(406) 353-2201

HARLOWTON**Citizens Bank & Trust**

32 N. Central Ave.
(406) 632-4373

**National
Cooperative Bank**

(703) 302-8000

HAVRE**Independence Bank**

435 Third St.
(406) 265-1241

Stockman Bank

324 Third Ave.
(406) 265-3800

U.S. Bank

235 First St.
(406) 262-2109

Wells Fargo Bank

135 Third Ave.
(406) 265-2264

HELENA**Bank of the Rockies**

2000 Prospect Ave.
(406) 495-1900

Big Sky Finance

825 Great Northern Blvd.,
suite 301
(406) 443-3261

Farmers State Bank

1040 Partridge Place
(406) 603-4300

First Community Bank

2987 Prospect Ave.
(406) 449-9300
North Branch
7517 Roughsawn Drive
(406) 996-1160

First Interstate Bank

25 E. Lyndale Ave.
(406) 457-7151

First Security Bank

1721 11th Ave.
(406) 442-8870

**Helena Community
Credit Union**

(406) 495-6040

Opportunity Bank

1400 Prospect Ave.
(406) 442-3080

**Rocky Mountain
Credit Union**

3400 N. Montana Ave.
(406) 449-2680

Stockman Bank

5 W. Lyndale
(406) 441-1597

3094 N. Sanders St.
(406) 447-9000

U.S. Bank

302 N. Last Chance Gulch
(406) 447-5215

Valley Bank

3030 N. Montana Ave.
(406) 495-2400

Wells Fargo Bank

350 N. Last Chance Gulch
(406) 447-2033

HINSDALE**First Community Bank**

203 Montana St.
(406) 364-2202

HOT SPRINGS**Valley Bank**

101 Main St.
(406) 741-2000

**Small Business
Loan Source**

(713) 425-3923

HYSHAM**Stockman Bank**

719 Elliott Ave.
(406) 342-5214

**CitiCapital Small
Business Finance**

(972) 652-4758

JOLIET**Bank of Joliet**

128 E. Front St.
(406) 962-3030

JORDAN**Garfield County Bank**

444 Main St.
(406) 557-2201

KALISPELL**First Interstate Bank**

120 Hutton Ranch Road
(406) 752-4051

2 Main St.
(406) 756-5200

**First Interstate
Bank-Evergreen**

100 E. Cottonwood
(406) 758-7600

First Montana Bank

85 N. Main St.
(406) 755-9999

Glacier Bancorp

202 Main St.
(406) 756-4200

Rocky Mountain Bank

2405 Highway 93 North
(406) 751-5070

Three Rivers Bank

233 E. Idaho
(406) 755-4271

552 N. Meridian Road
(406) 755-5432

TrailWest Bank

222 W. Idaho
(406) 755-9781

U.S. Bank

1825 Highway 93, suite F
(406) 257-5363

Valley Bank

41 Third St. West
(406) 752-7123

Wells Fargo Bank

(406) 756-4010

Whitefish Credit Union

234 Montana St.
(406) 257-3123

LAKESIDE**First Interstate Bank**

7265 Highway 93
(406) 844-2535

Glacier Bank

(406) 758-4802

LAUREL**First Interstate Bank**

401 SE Fourth St.
(406) 628-2200

Western Security Bank

20 Montana Ave.
(406) 628-1100

Yellowstone Bank

12 First Ave.
(406) 628-7951

LEWISTOWN

Bank of the Rockies

401 W. Main St.
(406) 538-7448

First Bank of Montana

224 Main St.
(406) 538-7471

Stockman Bank

1716 W. Main St.
(406) 535-8374

Wells Fargo Bank

404 W. Broadway
(406) 538-1008

LIBBY

First Montana Bank

504 Mineral Ave.
(406) 293-0280

Glacier Bank

615 California
(406) 293-4109

LINCOLN

Citizens Alliance Bank

503 Main St.
(406) 362-4248

LIVINGSTON

American Bank of Montana

120 N. Second St.
(406) 222-2265

Bank of the Rockies

1203 W. Park St.
(406) 222-9010

First Interstate Bank

Second & Callendar streets
(406) 222-2950

Opportunity Bank

123 S. Main
(406) 222-1981

Sky Federal Credit Union

111 N. B St.
(406) 222-1750

Wells Fargo Bank

323 W. Park
(406) 222-3648

LOLO

TrailWest Bank

Lolo Shopping Center
(406) 273-2400

MALTA

First Security Bank

(406) 654-2221

First Security Bank

130 S. First East
(406) 654-2221

First State Bank of Malta

1 S. First St. East
(406) 654-2340

Independence Bank

216 Second Ave. East
(406) 654-2700

MANHATTAN

Manhattan Bank

124 S. Broadway
(406) 284-3255

Stockman Bank

100 Wooden Shoe Road
(406) 284-3100

MILES CITY

First Interstate Bank

1115 Main St.
(406) 232-5590

Stockman Bank

700 Main St.
(406) 234-8420

U.S. Bank

619 Main St.
(406) 232-0810

MILLTOWN

TrailWest Bank

7676 Highway 200
(406) 258-2400

MISSOULA

Bank of Montana

125 Bank St.
(406) 829-2662

Farmers State Bank

3130 N. Reserve St.
(406) 829-5000

First Interstate Bank

101 E. Front St.
(406) 523-4200

1821 South Ave. West
(406) 542-6222

First Montana Bank

201 N. Higgins Ave.
(406) 829-2666

First Security Bank

3010 American Way
(406) 327-1054

3660 Mullan Road
(406) 543-8700

First Security Bank of Missoula

1704 Dearborn, Missoula
(406) 728-3115

Missoula Federal Credit Union

3600 Brooks St.
(406) 523-3300

MoFi

229 E. Main St.
(844) 728-9234

Opportunity Bank

200 N. Higgins Ave.
(406) 542-1500

Stockman Bank

135 W. Main St., suite A
(406) 258-1404

TrailWest Bank

5600 Airway Blvd.
(406) 532-8023

U.S. Bank

1635 S. Russell St.
(406) 721-4910

2801 Brooks St.
(406) 523-2350

Wells Fargo Bank

1800 S. Russell St.
(406) 327-6266

MONTANA CITY

Montana City Bank

9 Bankers Lane
(406) 443-0497

PABLO

Glacier Bank

36024 Major Houle Road
(406) 675-4600

PHILIPSBURG

Granite Mountain Bank

139 E. Broadway
(406) 859-3241

PLAINS

First Security Bank

510 W. Railroad
(406) 827-6272

Rocky Mountain Bank

108 E. Railroad
(406) 826-3662

PLENTYWOOD

Montana State Bank

220 N. Main St.
(406) 765-2800

Rocky Mountain Bank

115 E. First Ave.
(406) 765-3208

Stockman Bank

102 S. Main St.
(406) 765-2460

POLSON

Eagle Bank

80 Heritage Lane
(406) 883-2940

First Citizens Bank

213 First St. West
(406) 883-4358

First Interstate Bank

106 Second Ave. East
(406) 883-8800

Glacier Bank

14 Second Ave. West
(406) 883-8300

1505 Highway 93 South
(406) 883-0600

POPLAR

Independence Bank

214 Second Ave. East
(406) 768-3916

RED LODGE

Bank of Red Lodge

401 S. Broadway
(406) 446-3208

First Interstate Bank

602 N. Broadway
(406) 446-1422

Wells Fargo Bank

1 S. Broadway
(406) 446-1620

RICHEY

Stockman Bank

(406) 773-5521

RONAN

Glacier Bank

123 Highway 93
(406) 676-4600

Valley Bank

815 Highway 93 South
(406) 676-2000

ROUNDUP

First Security Bank

401 Main St.
(406) 323-1100

Wells Fargo Bank

12 Main St.
(406) 323-2000

RUDYARD

Wells Fargo Bank

5 Main St.
(406) 355-4129

RYEGATE

Citizens Bank & Trust

121 E. First Ave.
(406) 568-2405

SCOBEY

Independence Bank

204 Main St.
(406) 487-2282

U.S. Bank-SBA Division

(206) 340-4753

SEELEY LAKE

Citizens Alliance Bank

Highway 83 & Sycamore Lane
(406) 677-2464

SHELBY

First State Bank

260 Main St.
(406) 434-5567

U.S. Bank

301 Main St.
(406) 434-5525

Wells Fargo Bank

131 Main St.
(406) 434-5528

SHERIDAN

Ruby Valley National Bank

103 N. Main St.
(406) 842-5411

SIDNEY

Richland Federal Credit Union

201 W. Holly St.
(406) 482-2704

Stockman Bank

101 S. Central Ave.
(406) 433-8600

Wells Fargo Bank

101 Second Ave. Southwest
(406) 433-2321

Yellowstone Bank

120 Second St. Northwest
(406) 433-3212

Stearns Bank

(320) 253-6607

ST. IGNATIUS

Lake County Bank, a branch of Valley Bank

102 Crystal
(406) 745-3123

ST. REGIS

TrailWest Bank

37 Highway 135
(406) 649-2400

STANFORD

Stockman Bank

103 Central Ave.
(406) 566-2238

STEVENSVILLE

Farmers State Bank

725 Main St.
(406) 777-7210

Rocky Mountain Bank

220 Main St.
(406) 777-5553

SUPERIOR

TrailWest Bank

208 River St.
(406) 822-8000

Wells Fargo Bank

112 Mullan Road West
(406) 822-4225

TERRY

Stockman Bank

117 Logan
(406) 635-5591

THOMPSON FALLS

First Security Bank

(406) 827-7000

Valley Bank

1222 Maiden Lane
(406) 827-9490

THREE FORKS

First Community Bank

120 S. Montana St.
(406) 285-9999

First Security Bank

320 S. Main St.
(406) 285-3291

Manhattan Bank

2 Railway Ave.
(406) 285-0500

TOWNSEND

Dutton State Bank

400 Broadway
(406) 266-3176

Opportunity Bank

416 Broadway
(406) 266-3137

TROY

First Montana Bank

600 E. Missoula
(406) 295-5238

TWIN BRIDGES

Ruby Valley National Bank

107 S. Main St.
(406) 684-5678

VALIER

Wells Fargo Bank

502 Montana Ave.
(406) 279-3225

VAUGHN

Citizens State Bank of Choteau

390 Post Ave.
(406) 965-3074

VICTOR

Farmers State Bank

103 Main St.
(406) 642-3431

WEST YELLOWSTONE

First Security Bank

106 S. Electric
(406) 646-7646

Yellowstone Basin Bank

216 Grizzly Ave.
(406) 646-4000

WHITE SULPHUR SPRINGS

Bank of the Rockies

205 W. Main St.
(406) 547-3331

Dutton State Bank

4261 Highway 12 East
(406) 547-3265

WHITEFISH

American Bank of Montana

140 Baker Ave.
(406) 863-1850

First Interstate Bank

306 Spokane St.
(406) 863-8888

Glacier Bank

319 E. Second St.
(406) 863-6300

Whitefish Credit Union

300 Baker Ave.
(406) 862-3525

WHITEHALL

Rocky Mountain Bank

101 E. Legion
(406) 287-3251

WIBAUX

Stockman Bank

120 S. Wibaux
(406) 796-2424

WOLF POINT

First Community Bank

215 Third Ave. South
(406) 653-2010

Western Bank of Wolf Point

111 Third Ave. South
(406) 653-5500

WORDEN

Stockman Bank

2450 Main St.
(406) 967-3612

Participating Certified Development Companies

Big Sky Finance

222 N. 32nd St., suite 200 Billings
(406) 869-8403

Dakota Business Lending

207 W. Main St., suite 2, office 4 Lewistown
(406) 760-1002

High Plains Financial

405 Third St. Northwest, suite 203 Great Falls
Mike Archer
marcher@growgreatfalls.org
(406) 284-1789

Participating Microlender

MoFi

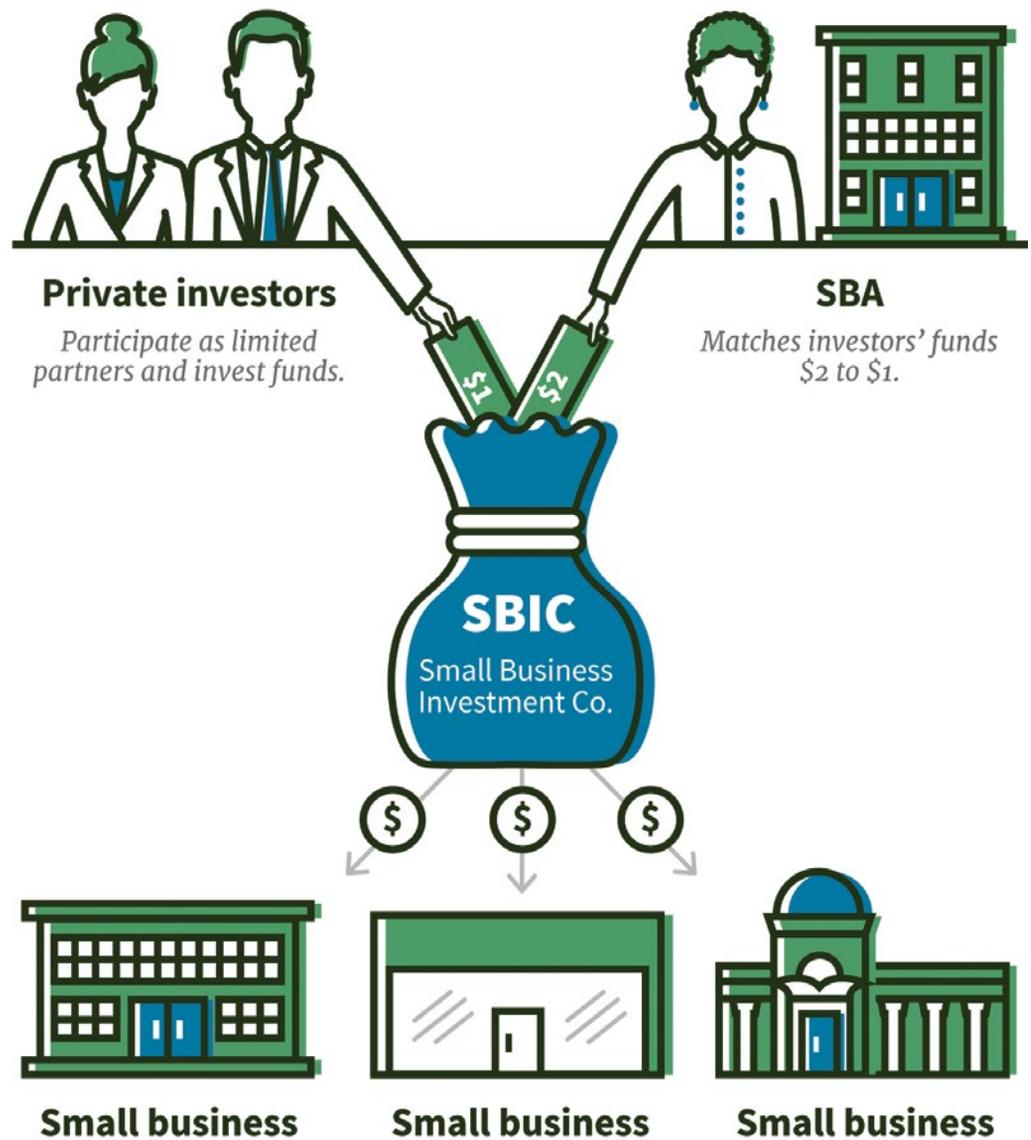
(844) 728-9234
mofi.org
Missoula
229 E. Main St.
Bozeman
222 E. Main St., suite 202

Investment Capital

Looking for investors? You might find leads in our Small Business Investment Company online directory.

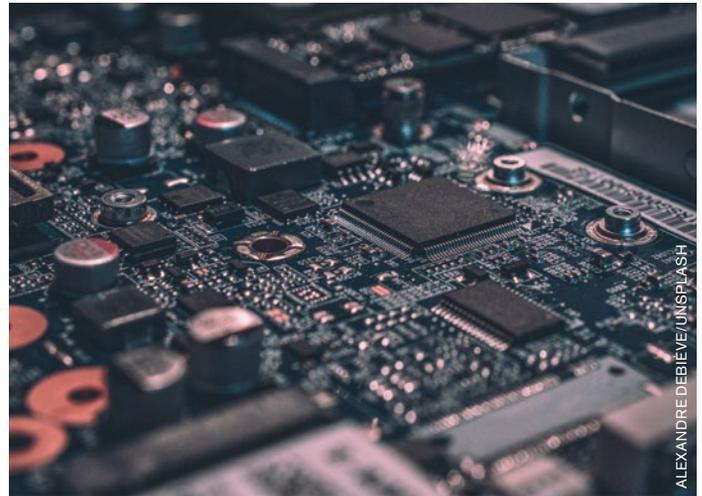
If you own a U.S. small business, you could receive capital from a Small Business Investment Company that is regulated by the SBA. Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Small businesses then receive a loan, equity (a share of ownership an investment company gets in a business), or a combination of both.

Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive an investment from an SBIC. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. Search the SBIC directory by visiting sba.gov and clicking on **Funding Program** and then **Investment Capital**.



R&D Opportunities for Next Gen Entrepreneurs

If you are engaged in high-risk research and development, your small business may be eligible to compete for funding to develop your tech and get it to market.



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 \$2.5 billion in early stage capital through more than 4,000 new awards annually.

How it works

Every year, 11 participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals through a competitive process, and if successful, enter a three phase awards program.

- » Phase I, the proof-of-concept stage, typically lasts from 6-12 months, often providing \$100,000-\$225,000.
- » Phase II, the full R&D period, lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » Phase III, the commercialization stage, where you seek public or private funds for your venture.

How else does your startup benefit? The funding agency does not take an equity position or ownership of your business. The federal government also has a protection period in which it does not disclose your reports and data.

Visit [sbir.gov](https://www.sbir.gov) to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

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



COURTESY OF FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER

After the Flood

A South Carolina fabric business rebounds bigger and better with the help of an SBA disaster loan.

WRITTEN BY CARLEE LAMMERS

After floodwaters devastated his family business, Michael Marsha visited the SBA and received something not many others could give him: security. Marsha is the owner and president of Forest Lake Drapery and Upholstery Fabric Center Inc. in Columbia, South Carolina. The fabric store started in 1964 as an offshoot of L.A. Marsha Textile Co., a closeout fabric store owned by his father and grandfather. Marsha took over the family business in 1990 and worked to grow it into something bigger. "I grew it slow," he

says. "I didn't borrow money. I just took the cashflow over the years and grew it into a big, big company. I didn't really have a banker at all. I didn't really need one."

When catastrophic flooding hit South Carolina in October 2015, water destroyed Marsha's entire fabric inventory and nearly destroyed the lower level of his store, wrecking structural havoc, tearing out sheetrock and destroying the carpeting. The damages came to about \$1.4 million. Crews spent hours cleaning after the floods receded. All that was left of Marsha's business was a shell.

He had to act fast. Marsha bought a space two doors down from his store. Marsha kept his inventory in the upper level of his original store and cut the fabric in his new space. Lenders made offers to help him rebuild, but Marsha wanted better terms. He was speaking to state officials about the flood when he met some SBA disaster assistance specialists.

Marsha recalled how he felt at the time: "I couldn't crawl back into business, I needed to sprint back into business."

He received a low-interest, fixed-rate SBA

“
The SBA bent
over backward
to help me get
back in business.
I couldn’t have
asked for a
better situation.
I really
couldn’t.”

Michael Marsha
Owner/President
Forest Lake Drapery and Upholstery
Fabric Center

disaster loan for \$735,000, which Marsha used to rebuild the property, replace inventory, and install storm shields to protect the property from future floods.

Forest Lake Fabrics reopened a year later and saw back-to-back months of record sales. He rebuilt even stronger and was excelling. SBA assistance didn’t stop with construction. Marsha still regularly consults with his local SBA district office staff for help with online marketing. “Not only does SBA disaster assistance lend you money, but local staff help me find out ways to make money to make sure I’m in a profitable situation to pay them back,” he says. “It’s security.”

Now, three years after the flood, Marsha is doing so well, the SBA recently presented him with the Phoenix Award for Outstanding Small Business in Disaster Recovery. “The SBA bent over backward to help me get back in business,” Marsha says. “I couldn’t have asked for a better situation. I really couldn’t.”



Working Together

The SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance to those affected by a disaster. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. The SBA provides loans to businesses of all sizes, nonprofits, homeowners, and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit [sba.gov/disaster](https://www.sba.gov/disaster).



COURTESY OF KATRINA KIDDER

“We Would Have Been Out of Business Twice”

SBA disaster assistance helps a Houston bakery recover after disaster.

WRITTEN BY CARLEE LAMMERS

Three Brothers Bakery is no stranger to difficult times. The business got its start in Chrzanow, Poland in the early 1800s as Morris Jucker’s Bakery. Jucker’s twin boys, Sigmund and Sol, started out in the business in 1932 when a baker’s strike meant only family members could work the ovens—this started a lifetime of camaraderie and partnership between the brothers. They worked together through the outbreak of World War II and the invasion of Poland, enduring internment in a Nazi concentration camp when they were

19. After their liberation, Sigmund and Sol Jucker joined their younger brother, Max, and immigrated to America. Living in Houston, Texas, the three brothers returned to their family roots and established their bakery in 1949, near one of the city’s bayous on Braeswood Boulevard. Today, the three locations of the kosher Eastern European bakery are owned by Sigmund’s son Bobby Jucker and his wife, Janice.

The family has continued to weather storms. Hurricane Ike in 2008 brought 12 inches of rain, destroying the bakery roof. Hurricane Harvey in 2017 poured four and a half feet of water



COURTESY OF THREE BROTHERS BAKERY



COURTESY OF THREE BROTHERS BAKERY

into the building. Photos of the bakery's submerged parking lot went viral on social media.

After each disaster, the family had some money for recovery, but not nearly enough. There was so much to purchase, so much to repair. Each time, Three Brothers turned to the U.S. Small Business Administration's disaster assistance program for help.

The SBA was a saving grace for the Juckers, providing money and resources they wouldn't otherwise have access to. "If it weren't for the SBA, we would've been out of business—twice," Janice Jucker says. "There was no way we would have had the cash to recover."

Houston is recovering, but there's still work to be done. "People are buying sofas and socks," Janice Juckers says, "But they are not yet buying as many cakes and other baked goods." She remains optimistic for a full recovery. The Juckers are also leading an effort to craft legislation that would encourage consumers to shop in areas affected by a disaster—to help rebuild broken economies.

With help from their local SBA district office, the bakery is rebranding, working on a new website, and investing in new marketing strategies. "Everything the SBA does—everything they do—is good," she says.

Disaster Declarations

Who to contact after a disaster is declared by the President



Register with FEMA at

disasterassistance.gov, 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 agency cannot help you with a loan for all your needs, the SBA will, in most cases, refer you back to FEMA.

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited bridge loan financing through an SBA Express lender. The bridge loan 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 7 years

Guarantee: 50 percent

Who to contact after a disaster is declared by the SBA

Contact the SBA directly to apply for a disaster loan. Businesses of all sizes, nonprofits, homeowners and renters are eligible to apply:



- online at **disasterloan.sba.gov/ela/**
- visit a federal/state Disaster Recovery Center in your area
- call our customer service center at (800) 659-2955 (TTY: 800-877-8339) and ask for an application package to be mailed to you

FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information needed to get started:

- address of damaged residence or business and contact info
- insurance information, including type of insurance, policy numbers, amount received
- household and/or business income
- routing and bank account numbers
- description of disaster-caused damage and losses

How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster. A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

- Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.
- Rates are low, based on the type of loan and if you have credit available elsewhere.

For Physical Damages

A business of any size and any nonprofit may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

- A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.
- A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

For Economic Injury

The SBA also offers economic injury disaster loans for up to \$2 million to help meet working capital needs caused by a disaster.

- Who are eligible: small businesses, small agricultural cooperatives, small aquaculture businesses, and most nonprofits.
- Economic injury assistance is available regardless of whether the business suffered any property damage.

Closing & Funds Disbursement

Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center, if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to \$25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.

Keep in mind

An SBA disaster 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. Be sure to check with other organizations 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 loan.

How to Prepare Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You'll be in a better position to contribute to the economic recovery of your community.

Establish a protocol to communicate with employees outside of the office to ensure they and their families are safe. Test the procedures regularly.

Keep your plan and all related documents in a digital format or in an accessible, protected, off-site location.

Review your 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 after 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. Set yourself up to be able to get key supplies from companies outside your area, if possible.

- Create a contact list of important contractors and vendors you plan to use in an emergency.
- Make sure you know your suppliers' recovery plans.

Plan for an alternative location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.

Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



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.

Surety Bonds

Surety bonds help small businesses win construction, supply, and service contracts.

Surety bonds help small businesses win construction, supply and service contracts by providing the customer with a guarantee the work will be completed. 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. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the **Surety Bond Guarantee Program**. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

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
- **Subcontract trades** with a desire to establish their own bonding as a prime contractor
- **Those wishing to increase** their current bonding limits



1 Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.



2 Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.



3 The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.



4 Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

For Public and Private Prime Contracts and all Subcontracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies

Cost of contract: up to \$6.5 million

SBA reimburses surety companies in case of default
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000
80 percent for all other small businesses.

For Federal Contracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies—if a guarantee would be in the best interest of the government

Cost of contract: up to \$10 million

SBA reimburses surety companies in case of default
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000
80 percent for all other small businesses.

SBA's QuickApp Program

Typically, small businesses provide financial statements and other documentation when applying for surety bond guarantees. This process is streamlined under the **SBA's QuickApp program**, which is for contracts below \$400,000. The streamlined application reduces the normal paperwork to a simple two-page application, and the small business does not need to file any financials with the SBA.

The SBA partners with 35 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at sba.gov/osg.



Questions?

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee Program or need to locate an SBA authorized agent? 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

Assistance with Exporting

Businesses that export are less dependent on any one market. Exporting also broadens the market and stabilizes sales for those who make seasonal products.

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

The International Trade Loan can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.

Max loan amount: \$5 million

Interest rate: generally prime + a reasonable rate capped at 2.75 percent

Terms: up to 25 years for real estate, up to 10 years for equipment

Guarantee: up to 90 percent

Ask your SBA Lender about the **Export Express Loan** for enhancing your export development.

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5 percent

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 percent

Exporters looking to meet their short-term capital needs can use the **Export Working Capital Program**. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.

Max loan amount: \$5 million

Interest rate: negotiated between lender and business, fixed or variable rate

Terms: typically one year, cannot exceed three years

Guarantee: up to 90 percent

Benefits of Exporting

Nearly 96 percent of consumers live outside the U.S., and two-thirds of the world's purchasing power is in foreign countries. If you're a small business owner, here's how to work with the SBA for your trade needs.

STEP 1 GET COUNSELING



STEP 2 FIND BUYERS



STEP 3 GET FUNDING



Expert Advice on Exporting

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.

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. Also, visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.

CONTRACTING

Doing Business with the Government



COURTESY OF EVANS CAPACITOR CO.

Staying Power

Evans Capacitor Co. of Rhode Island was chosen as the SBA's 2018 National Small Business Subcontractor of the Year for its customer care.

WRITTEN BY JESS WALKER

Powering some of America's greatest defense and aerospace technologies is a small product from a small business located in the smallest state. Evans Capacitor Co. of Rhode Island is a leading manufacturer of high energy density capacitors, battery-like components that can release stored electrical energy quickly—crucial in applications such as laser or radar systems.

“The best and most rewarding feeling is when we have visitors to our plant, be they customers, politicians, or even from the SBA, who look around and are truly astonished by what we do right here in East Providence,” says Charles Dewey, cofounder and CEO of Evans Capacitor. “They are always smiling and surprised when they see our great employees actually building these devices by hand.”

In 1996, Dewey and his cousin and cofounder Dave Evans spun Evans Capacitor out of an old family business. Dewey handled the business model and finances, and Evans spearheaded engineering and development. Evans's hybrid capacitor invention, which combined electrolytic with electrochemical technology, had come to him in a dream. He made that dream into a reality, but the market for it was not immediately robust. A licensing deal with medical device producer Wilson Greatbatch Technologies incorporated the invention into capacitors for implantable defibrillators, jump-starting the young company.

Evans Capacitor has been a subcontractor since its beginning, with most products sold commercially to defense contractors. Its client base now extends into commercial aviation and the oil and gas industry. “Dave Evans and I decided early on that we would work on what we knew,” says Dewey. “He invented a lot of stuff, but only some things were business-viable. We stuck to what worked and built a niche.”

Evans Capacitor prides itself on its responsiveness to customers. When a client once needed a smaller product, the company repackaged its round capacitor into a square, which provided more energy using the same footprint. Another client's comments about overheating resulted in a capacitor that reduced resistance by half, effectively doubling the power while decreasing the need for cooling. “Listening to our customers is critical so we know which direction to focus our efforts,” says Colin McClennan, vice president and general manager. It's a practice that pays off in relationships and recognition: Longtime customer Lockheed Martin



COURTESY OF EVANS CAPACITOR CO.



COURTESY OF EVANS CAPACITOR CO.

Evans Capacitor built its business by being a subcontractor that sells its products to defense contractors. The company is expanding into commercial aviation and the oil and gas industry.

nominated Evans Capacitor for the 2018 National Small Business Subcontractor of the Year, which the company went on to win.

The State Trade Expansion Program, administered by the SBA's Office of International Trade, has helped Evans Capacitor smooth the peaks and valleys of production through expansion of its customer base. A national export initiative, the STEP grant awards matching funds to states and territory governments to help small businesses enter and thrive in international markets.

For the past two years, Evans Capacitor has used Rhode Island STEP funding to send representatives to global exhibits, create trade show materials, and revamp its website for international audiences. The company has been represented as far away as India, Spain, and the United Kingdom. "We've done programs with [STEP assistance] we likely wouldn't have done otherwise," says McClennan. "I expect we'll continue using it."

Running a small business can be hard, but the close-knit environment makes it worthwhile. When McClennan joined the company in 2000, he thought he'd live in Rhode Island for a year or so before moving back to Ohio. Eighteen years later, he still finds every day at the 47-employee plant engaging and ever-changing. "You're able to have such an impact in a small business," he says, "as opposed to working in a large corporation where the impact of your efforts might be much more diluted."

Dewey is happy for other entrepreneurs to learn from Evans Capacitor's experience. "We hope the SBA uses us as a model, especially to other small businesses looking to get into subcontracting and defense work," he says. "It is a daunting undertaking for a commercial company, but it's been our lives since day one, so maybe we can help." For other small businesses, no matter the industry, Dewey recommends they hone in on their niches. "Don't stray, stay focused, and be the best you can be. As Dave says, 'You have to play the hand you're dealt.' But you can learn to play it well."

How to do business with the government

- 1** Identify your product or service number at naics.com.
- 2** Search the FedBizOpps database (fbo.gov) or web.sba.gov/subnet 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** See if you're eligible for a contracting program and start the certification process. All required documents must be uploaded to certify.sba.gov before submitting an offer on a contract set aside for a specific program.



- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40 percent 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.

8(a) Business Development Program

If you’re an entrepreneur who is socially and economically disadvantaged, you can get business training and government contracting assistance through the 8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a). The program 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 meet the following criteria:

- » qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character
- » be controlled by a U.S. citizen who lives in the United States
- » demonstrate a track record of work and that you have potential for continued success

Socially disadvantaged: those who have been 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 of people are assumed to be socially disadvantaged: 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 they have suffered disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because the person has not had as much capital and credit opportunities compared to others in the same or similar line of business who are not socially disadvantaged.

SBA Contracting Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.

The federal government sets aside contracts for small business, and these certification programs are designed to help you compete for and win federal contracts. Visit [sba.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government contracting programs is right for your business.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort rewarded in the All Small Mentor-Protege Program, [sba.gov/allsmallmpp](https://www.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 and have experience in that field.

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



The benefits:

- » 8(a) businesses are assigned an SBA professional to help coordinate your 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.

What is an 8(a) sole-source contract? A direct awarding of a contract to an 8(a) small business that can provide the needed services.

HUBZones

Businesses located in Historically Underutilized Business Zones, HUBZones, sba.gov/hubzone, must be certified to gain special access to federal contracts. To qualify for the program, a small business must:

- » be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe
- » be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, maps.certify.sba.gov/hubzone/map.
- » have at least 35 percent of your employees residing 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 at 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.

Procurement Technical Assistance Centers

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost.

How can a procurement assistance center help you?

- » A center adviser can help you determine if your business is ready for government contracting.
- » An adviser can help you register in the System for Award Management (sam.gov).
- » Your adviser will help you see if you are eligible for any small business certifications and programs.

Federal contracting can be complex, but you don't have to do it alone. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Billings PTAC Big Sky Economic Development Authority

222 N. 32nd St., suite 200
Deanna Langman
(406) 869-8410
langman@bigskyeda.org
Rosalind Dix
(406) 869-8413
dix@bigskyeda.org

Bozeman PTAC at Montana State University

2310 University Way, building two, suite two
Phillip Luebke
(406) 994-7748
phillip.luebke@montana.edu

Great Falls PTAC at Great Falls Development Authority

405 Third St. Northwest, suite 203,
Lillian Sunwall
(406) 750-1253
lsunwall@growgreatfalls.org

Hamilton PTAC at Ravalli County Economic Development Authority

274 Old Corvallis Road
John Schneeberger
(406) 375-9416
john@rceda.org

Kalispell PTAC at Mountain West Economic Development

44 Second Ave. West
Doug Bolender
(406) 257-7711
doug@dobusinessinmontana.com

Lewistown PTAC at Snowy Mountain Development Corp.

613 NE Main
Kathie Bailey
(406) 535-2591
smdcdist6@hotmail.com

Missoula PTAC at University of Montana

014 Gilkey Executive Education Building
950 Arthur Ave.
Patty Cox
(406) 243-4030
patricia.cox@umontana.edu

Native American Development Corporation PTAC

2929 Third Ave. North, suite 300
Billings
(406) 259-3804
nadc-nabn.org

By the Numbers

The U.S. government is the largest single purchaser of goods and services in the world. Every year it awards more than

\$500 billion

in contracts.

Of those prime contracts, the federal government must set aside 23 percent for small businesses.

This includes:

- 5 percent for small disadvantaged businesses
- 5 percent for women-owned small businesses
- 3 percent for HUBZone-certified small businesses
- 3 percent for service-disabled veteran-owned small businesses



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](https://www.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](https://www.fbo.gov)) for your new business opportunity.

Progressive Casualty Ins. Co. & Affiliates. Business and Workers' Compensation coverage provided and serviced by affiliated and third party insurers.



Small business is no small task.

So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.

Local Agent | ProgressiveCommercial.com

PROGRESSIVE
COMMERCIAL

SBA 504 LOANS WORK FOR ALL TYPES OF BUSINESSES!



PROFESSIONAL FIRMS
TD&H Engineering

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