



Congressman Christopher P. Carney

Representing Pennsylvania's 10th Congressional District

Congressman Carney's Small Business InfoPack

How to find and apply for federal assistance to small businesses in our
community

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Internet Resources

- Congressman Christopher P. Carney's website <http://carney.house.gov>
- Small Business Administration <http://www.sba.gov/>
- Service Corps of Retired Executives <http://www.score.org/>
- Small Business Development Centers www.pasbdc.org/
- Overseas Private Investment Corporation <http://www.opic.gov/>
- Procurement Technical Assistance
<http://www.nepa-alliance.org/ptac.htm>

For more information please contact my district offices:

Clarks Summit Office • 233 Northern Blvd, Suite 4 • Clarks Summit, PA 18411 (570) 585-9988 • 1-866-846-8124 (toll free)
Williamsport Office • 175 Pine Street, Suite 103 • Williamsport, PA 17701 • (570) 327-1904
Shamokin Office • 521 Franklin Avenue PO Box 397 • Shamokin, PA 17872 • (570) 327-1904

1. Introduction: Message from Congressman Carney

Dear Friend,

My office is here as a resource for you. One of the best ways to improve Northeast and Central Pennsylvania is to invest in our small businesses. There are a great deal of government resources available to our small business owners, and my office is here to assist you through the process.

Enclosed in this *InfoPack* are resources and information you can use to see if your small business is eligible for federal assistance and how you can apply. If you have additional questions or need further assistance, please contact my Clarks Summit office at (570) 585 9988.

Sincerely,

Christopher P. Carney
Member of Congress

Introduction: Programs of the Small Business Administration

The United States Small Business Association provides financial, technical, and management assistance to help Americans start, run, and grow their own businesses. With a portfolio of business loans, loan guarantees, and disaster loans of more than \$45 billion, SBA is the nation's largest single financial backer of small businesses. The SBA also plays a major role in the government's disaster and relief efforts by making low-interest recovery loans to both homeowners and businesses.

General contact information for the Regional SBA is as follows:

U.S. Small Business Administration

Robert N.C. Nix Federal Building
900 Market Street, 5th Floor
Philadelphia, PA 19107
(215) 580-2SBA
(215) 580-2722

Website: <http://www.sba.gov/pa/phil>

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The SBA provides consumer-oriented, full-service programs. At the above address, you may also obtain additional information about the SBA's work in recent years and previous SBA projects with in the PA-10. Perhaps most importantly, the Philadelphia SBA can provide information about the SBA's extensive programs for small business owners. Below is an overview of the SBA's programs and services.

Certain size standards define "small business" for the SBA. The SBA's Office of Size Standards works to establish standards under which businesses can qualify for assistance through the SBA. Duties include conducting economic studies of industry structures, evaluating requests to change size standards, conducting industry hearings, and presenting issue papers on firm size. More information is available online at <http://www.sba.gov/size/>. The office may be reached at SIZESTANDARDS@sba.gov or by calling (202) 205-6618.

2. Financing a Business

The SBA sponsors a series of loan programs directed at further improving small business access to federal funds. General information concerning the different programs is available online at:
<http://www.sba.gov/financing/indexloans.html>.

SBA Loan programs include the following:

- **7(a) Loan Programs**

One of the SBA's primary lending programs, the 7(a) program provides loans to small businesses unable to secure financing on reasonable terms through normal lending channels. The program operates through private sector lenders that provide loans, which are in turn guaranteed by the SBA. A maximum of 2 million dollars has been established for 7(a) loans, and loan recipients are chosen based on their ability to repay, their management ability and character, the quality of their business plan, and their equity share in the loan. Information about eligibility and application procedures is available online at <http://www.sba.gov/financing/fr7aloan.html>

- **LowDoc Loan Program**

This loan program supplies small businesses with small (limited to \$150,000) loans available soon after application. For more information about obtaining one of these loans, visit the website <http://www.sba.gov/financing/frlowdoc.html> or call (215) 580-2722

- **SBA Express**

This loan program allows approved lenders to grant small business loans more quickly and easily. The SBA guarantees these loans. Two sub-programs operate as part of SBA Express: SBA Export Express, which facilitates lending to exporting businesses; and Community Express, which focuses on businesses located in low- and moderate income areas. For more information about how to become involved, call 1-800-697-4636 or visit the website at <http://www.sba.gov/financing/frfastrak.html#works>.

- **U.S. Community Adjustment and Investment Program (CAIP)**

The CAIP promotes economic implementation of the adjustment by increasing the availability and flow of credit and encourages business development and expansion in areas impacted by the North American Free Trade Association. It tries to stimulate investment and economic growth in these areas by encouraging lending and small business development.

- **Certified Development Company (504) Loan Program**

The CDC (504) Loan Program provides small businesses with long-term, fixed-rate financing for physical capital investments such as the purchase of land and buildings. Information about eligibility and application processes can be found online at <http://www.sba.gov/financing/frcdc504.html> or by contacting the following office:

Pennsylvania Economic Development Finance Authority
http://www.harrisburgregionalchamber.org/business/finance_programs/pedfa.asp
3211 North Front Street, Suite 201
Harrisburg, PA 17110-1342
717.213.5020 Phone
717.232.5184 Fax

- **CAPLines**

Through this program, the SBA finances small businesses' working capital needs. Five subprograms focusing on specific costs – including contracting costs and renovation costs – operate under the CAPLines program. For details on these programs and how to apply, visit the website at <http://www.sba.gov/financing/frcaplines.html#general>

- **International Trade Loans**

Directed solely at small businesses engaged in international trade, this program offers loans for both fixed-asset and working-capital loans up to \$1,250,000. Information is available online at <http://www.sba.gov/financing/frinternational.html>

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- **Export Working Capital Program**

This program provides small businesses otherwise unable to obtain loans for short-term working capital. Additional information can be found online at <http://www.sba.gov/financing/frlexport.html>

- **Pollution Control Loans**

Pollution Control Loans provide loan guarantees to eligible small businesses for the financing of the planning, design, or installation of a pollution control facility. This facility must prevent, reduce, abate, or control any form of pollution, including recycling. Details and information about eligibility and application procedures can be found online at <http://www.sba.gov/financing/frpollute.html#general>.

- **DELTA Loans**

The DELTA program offers loan support to small businesses impacted by cuts in the defense industry. DELTA loans may finance working capital, acquisition of assets, raw materials or inventory, capital improvements, and refinancing of current debt. Additional information can be found at the website, <http://www.sba.gov/financing/frdelta.html>.

- **Prequalification Pilot Loan Program**

Targeted at low and moderate income small business owners, new market customers, disabled small business owners, new and emerging businesses, veterans, exporters, rural and specialized industries, this program uses intermediaries to help loan applicants secure loans. For more information, visit the website at <http://www.sba.gov/financing/frprequal.html#general>.

- **Qualified Employee Trusts Loan Program**

This program assists Employee Stock Ownership Plans. For more information, see the website at <http://www.sba.gov/financing/frqet.html#general>.

- **Microloans**

The SBA Microloan Program supplies very small loans (average size is \$10,500) to start-up or growing businesses. It does so by making funds available to nonprofit intermediaries who in turn offer loans to small businesses in their communities. In addition to distributing loans, intermediaries also provide business based training and technical assistance to its microborrowers.

In Pennsylvania, visit this website to view the microloan lenders:
http://www.sba.gov/pa/phil/PA_PHILMLP.html

3. Business Training Initiatives

The Office of Business and Community Initiatives administers a number of programs and services designed to provide information, education, and training to prospective and existing small business owners. The Office also sponsors online business training at <http://www.sba.gov/services/training/index.html>

The Office of Business and Community Initiatives' programs include the following:

- **Office of Business Education and Resource Management**

This office engages technical experts, academics, and members of the business community to provide management and business development programs. For information about how to become involved, call 202-205-6665.

- **Co-sponsorships**

Through this program, the SBA matches small business owners with members of the private sector who provide counseling, publicity assistance, seminars, and problem solving. For more information call 202-205-6665.

- **Incubators**

These shared facilities encourage entrepreneurship and minimize obstacles to business formation and growth by housing businesses together. For a list of small business incubators, please visit

<http://www.gaebler.com/Pennsylvania-small-business-incubators.htm>.

The SBA also operates two training programs independently of the Office of Business and Community Initiatives:

- **Service Corps of Retired Executives (SCORE)**

SCORE is a national nonprofit organization with 11,500 volunteer members and 389 chapters throughout the U.S. and its territories. The members of SCORE are dedicated to entrepreneurial education and the formation, growth, and success of small businesses nationwide. SCORE volunteers serve as "counselors to America's small businesses." Working and retired business owners and executives donate their time to provide low-cost workshops and free counseling. More than 4.2 million clients have received SCORE counseling since 1964. SCORE offers financial workbooks and planning guides in several areas:

- Setting up your home office
- Office efficiency
- Online purchasing

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- How to secure financing
- How to choose the best bank for you
- Small business leasing

For More Information about SCORE:

Wilkes-Barre SCORE
Stegmaier Building - Room 403
7 North Wilkes-Barre Blvd
Wilkes-Barre, PA 18702
Phone: (570) 826-6502

SCORE also has a website that provides free e-mail counseling and a monthly "How-To" feature that gives answers and tips on small business ownership at <http://www.score.org/>.

• **Small Business Development Centers (SBDCs):**

SBDCs provide business education at over a dozen locations throughout Pennsylvania. SBDC professionals analyze the needs of small business owners and provide links to tools and resources for business success. The SBDCs also offer free individual counseling services and low-cost courses in a wide variety of interest areas, including

- Accounting
- Personnel management
- Cash flow management
- New product ideas
- Financial analysis
- Marketing and sales
- Inventory control
- International trade

For More Information about the SBDC:

<http://sbdc.scranton.edu/>--Covers Bradford, Lackawanna, Pike, Susquehanna, Tioga, Wayne and Wyoming counties

<http://www.bucknell.edu/x7025.xml> --Covers Montour, Northumberland, Union, and Snyder counties

<http://sbdc.wilkes.edu/>-- Covers Luzerne and Sullivan county

<http://www.lhup.edu/sbdc/>-- Covers Lycoming county

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4. Investment Opportunities

Through the Small Business Investment Opportunities Program (SBIC), the SBA aims to encourage small business access to venture capital. SBICs are privately owned and managed investment firms that use their own capital along with funds borrowed at favorable rates with an SBA guarantee. The program works with all types of small businesses from services to manufacturing. To seek funding from an SBIC, a small business must research the different SBICs to determine which have specific interests matching the companies' work. Then, the small business should prepare a detailed plan outlining general plans and giving specific information requested by the SBA for an SBIC application. For more details concerning this process, or more general information about SBICs, visit the website at <http://www.sba.gov/INV/> or e-mail sbic@sba.gov.

5. International Trade

The SBA helps small businesses participate in international trade through its office, which publishes reports and guides for interested small businesses, hosts an Internet service for internationally trading small businesses, provides loans for exporters, and sponsors events on the theme of small businesses and international trade. Three international loan programs run through this office: the Export Working Capital Program, the International Trade Loan Program, and the SBA Export Express. Additional information about these programs and publications is available online at <http://www.sba.gov/oit/>. The U.S. Department of Commerce also supplies information for those wishing to conduct business abroad at www.commerce.gov. The Overseas Private Investment Corporation (OPIC) also provides assistance with overseas trade:

- OPIC is committed to helping America's small businesses grow through investment in emerging markets around the world. U.S. companies with annual revenues less than \$250 million are eligible for OPIC's small business programs.

Small business projects eligible for OPIC's support include:

- New investments, privatizations, expansions, modernizations
- Formation of a new branch office, sales office, or service center
- Warehousing or small assembly operations
- Contracting to provide constructions, advisory, or technical assistance services, and exporting equipment

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OPIIC's programs include the following:

- **Political Risk Insurance**

If businesses are investing in overseas projects, OPIIC can cover three political risks: currency inconvertibility, expropriation, and political violence.

- **Finance Assistance**

OPIIC can provide several types of loans, some of which may be helpful to small business owners. These included corporate finance direct loans (minimum \$250,000), project finance direct loans (which fund overseas investments in expansion facilities, permanent working capital, and fixed assets), and contractors' finance assistance. For more information about how these and other OPIIC programs can help small businesses, contact information for OPIIC's small business office is below:

Robert Elsas
Regional Manager, International Trade Programs
U.S. Export Assistance Center
The Curtis Center
601 Walnut Street, Suite 580 West
Philadelphia, Pennsylvania 19106
Tel: 215-597-6110
Fax: 215-597-6123
Email: robert.elsas@mail.doc.gov

U.S. Export Assistance Centers, located in major metropolitan areas throughout the United States, are one-stop shops ready to provide your small- or medium-sized business with local export assistance.

Receive personalized assistance by professionals from the U.S. Small Business Administration, the U.S. Department of Commerce, the U.S. Export-Import Bank and other public and private organizations.

6. Assistance Programs

A. Assistance to Small and Disadvantaged Businesses

The SBA sponsors several programs for businesses that qualify as "disadvantaged." To qualify as such, small businesses must be owned and controlled by a socially and economically disadvantaged individual. African

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Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans are presumed to qualify, whereas those who do not belong to these groups must provide evidence of disadvantage.

The SBA administers two specific programs aimed at small, disadvantaged businesses (SDBs):

- **SDB Certification**

The federal government allots a certain percentage of its contracts each year to SDBs. Classification as an SDB allows certain bidding benefits when bidding for federal contracts. Additional information is available online at <http://www.sba.gov/sdb/> or by calling (202) 619-0610

- **8(a) Business Development**

While SDB certification applies solely to federal procurement opportunities, the 8(a) program provides a broader range of services. Through public/private partnerships, 8(a) classification provides certain benefits in applying for both federal and non-federal contracts. In addition, 8(a) participants can become part of the Mentor-Protégé Program, which pairs small business owners with members of the private sector for assistance. Additional information can be found online at <http://www.sba.gov/sdb/>.

B. Assistance for Women

The SDB sponsors a wide variety of programs aimed at encouraging women in small business. These include specially designated women's business centers; an online women's small business network; and the Women's Network for Entrepreneurial Training a network of experienced female business leaders to act as mentors. In addition, female-owned businesses can obtain special consideration and assistance from the SBA in federal contract procurement. Information about these and other resources is available online at <http://www.sba.gov/womeninbusiness> or by calling (202) 205-6673.

C. Assistance for Veterans

The SBA provides assistance for veterans interested in starting businesses. Veterans may apply for certain SBA loans and qualify for other general SBA services. In particular, the SBA operates Veterans Business Development Centers, where SBA representatives help veterans plan and prepare for business endeavors. The Veterans Business Outreach Program works on similar issues. For more information, please visit <http://www.sba.gov/aboutsba/sbaprograms/ovbd/index.html>

D. Assistance for Very Small Businesses

The Very Small Business Program aims to improve very small business access to government loans and contracts. For more information, visit the website at <http://www.sba.gov/sdb/>. The Office of Surety Guarantees provides small businesses with increased contacting opportunities by guaranteeing bonds for contracts up to \$1.25 million, covering bid, performance and payment bonds for small and emerging contractors who cannot obtain surety bonds through regular commercial channels. Different specific programs within the office work with different segments of the small business community. More information is available online at <http://www.sba.gov/osg/> or by contacting Kenneth Olson at (215) 580-2703.

7. Surety Bonds

The mission of the Office of Surety Guarantees is to provide and manage surety bond guarantees, bonds mediated by the government for disadvantaged forms for qualified small and emerging businesses, in direct partnership with surety companies and their agents and utilizing the most efficient and effective operational policies and procedures. For more information, contact them at www.sba.gov/osg/

8. Technology Programs

The SBA works with small businesses to incorporate technology into their activity. The Small Business Innovation Research Program works with small businesses to obtain funds from the federal government for research and development and for spreading the results of the research. The Small Business Technology Transfer Program connects small businesses to research and development funding opportunities in the private and nonprofit sectors. For more information on either of these programs, contact:

US Small Business Administration
Office of Technology
409 Third Street, SW
Washington, DC 20416
(202) 205-6450

9. Disaster Assistance

The purpose of the SBA's Disaster Loan Program is to offer financial assistance to those who are trying to rebuild their homes and businesses in the aftermath of a disaster. The disaster must be certified by the state governor and the loans must be repaid. Detailed information about how to apply is available at

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http://www.sba.gov/localresources/disasteroffices/disaster_recov/ or by calling 1-800-359-2227. The website also provides information on preparing for disasters.

Other disaster assistance programs are offered by the Federal Emergency Management Agency (FEMA), <http://www.fema.gov>.

The SBA helps people recover from disasters and rebuild their lives by providing affordable, timely and accessible financial assistance to homeowners, renters and businesses. You can visit their above website **or** call their customer service line at 1-800-659-2955 from 8AM to 9PM, Mon - Sat, or email them at disastercustomerservice@sba.gov.

10. Advocacy and Information

The advocacy branch of the SBA encourages policies that support development and growth of small business in all areas of the country. The branch's services include publications, policy reform, and a variety of other supports for small businesses operating in the United States.

Advocacy services fall under the auspices of the following three offices:

- **Office of Economic Research:**

This office compiles and disseminates research on small businesses and the issues affecting them, publishing reports each year on topics such as minorities in small business, procurement reform, and the effects of bank mergers on small businesses. Copies of the report and other information from this office is available online at <http://www.sba.gov/advo/research/> and at the Office of Advocacy, U.S. SBA, 409 3rd St., SW, Washington, D.C. 20416

- **Office of Interagency Affairs:**

This branch of the SBA employs advocates who pursue regulatory, legislative, and other policy initiatives that support small business growth. Issues addressed by this office include access to capital, the burden of regulatory compliance on small business, telecommunications reform, and federal agency compliance with regulations pertaining to small business. In particular, this office sponsors two programs of special interest to small business owners, PRO-Net and ACE-Net. Pro-Net serves as an electronic gateway of procurement information (<http://pronet.sba.gov/>)

- **Regional Advocates:**

The Regional Advocates serve as the chief counsel's direct link to local business owners, state and local government agencies, state legislatures and small

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business organizations. The Advocates identify new issues and problems facing small businesses and monitor the impact of federal and state regulation on local businesses. Information about regional advocacy and services is available online at <http://www.sba.gov/advo/region.html>.

Residents of the 10th Congressional District may also contact Pennsylvania's regional advocate:

Small Business Administration
Robert N.C Nix Federal Building
900 Market Street, 5th Floor
Philadelphia, PA 19107
Ph: (215) 580-2703
advocacy@sba.gov

11. Hearings and Appeals

This office adjudicates disputes arising in numerous jurisdictional areas. These include appeals from SBA formal size determinations; appeals from Contracting Officer designations of North American Industry Classification System (NAICS) codes for procurements government-wide; appeals from certain SBA determinations relating to development companies; and appeals from Agency and Private Certifier small disadvantaged business determinations. More information is available online at <http://www.sba.gov/oha>

Special Note on the Freedom of Information Act:

The SBA provides guides to the Freedom of Information Act (FOIA) and considers FOIA requests. The website <http://www.sba.gov/foia/> contains information and explanations of how to submit a FOIA request.