



U.S. Small Business  
Administration

**The SBA works to ignite change and spark action  
so small businesses can confidently**



**START • GROW • EXPAND • RECOVER**

# Increasing Your Confidence & Business Smarts

**START • GROW •  
EXPAND • RECOVER**

# The SBA Resource Partner Network

Access the right tools at the right time—wherever you are.



Approved and  
funded by the SBA



1,400+ partner  
offices nationwide



Find local resource  
partners near you at  
**[SBA.gov/local-assistance](https://www.sba.gov/local-assistance)**



# Which Resource Partners are Right for You?



# Counseling/Training Resources

## Maine Small Business Development Centers

### Maine SBDC: [www.mainesbdc.org](http://www.mainesbdc.org)

Advisors across the state in 11 regional centers.

- ✓ Free and Confidential
- ✓ Business plan and loan application assistance
- ✓ Combines resources of SBA, local government, private sector and academia
- ✓ Export and government contracting assistance.

### Contact the Maine SBDC:

Auburn	207-783-9186
Augusta	207-620-3521
Bangor	207-942-1744
Biddeford	207-613-1352
Brunswick	207-504-5886
Caribou	207-493-5765
Ellsworth	207-664-2990
Portland	207-780-4949
Waterville	207-319-4316
Wiscasset	207-573-5073

# Counseling/Training Resources

**WBC:** [www.wbcmaine.org](http://www.wbcmaine.org)

**Centers in Farmington, Machias, and Portland provide:**

- Classes on how to write a business plan
- Support in launching your business
- Opportunities for networking with other business owners
- Topic-specific workshops
- One-on-one business consulting
- Classes to support you in your job search

## **Portland**

2 Portland Fish Pier, Suite 206  
Portland, Maine 04101  
Telephone: (207) 535-2914  
E-mail: [WBC@ceimaine.org](mailto:WBC@ceimaine.org)

## **Farmington**

P.O Box 963  
165 Front Street  
Farmington, Maine 04938  
Telephone: (207) 241-5593  
E-mail: [WBC@ceimaine.org](mailto:WBC@ceimaine.org)

## **Machias**

7 Ames Way  
Machias, Maine 04654  
Telephone: (207) 241-5592  
E-mail: [WBC@ceimaine.org](mailto:WBC@ceimaine.org)

# Counseling/Training Resources

SCORE: [www.score.org](http://www.score.org)

SCORE volunteers are statewide in 6 chapters

## Experienced Volunteers Offering:

- Expert business counseling
- Marketing advice
- Business plan preparation
- Loan application assistance
- Online or in person counseling
- **FREE AND CONFIDENTIAL**

## Contact SCORE:

SCORE Androscoggin County ....207-782-3708

[www.androscoggincounty.score.org](http://www.androscoggincounty.score.org)

SCORE Augusta.....207-622-8509

[www.augustame.score.org](http://www.augustame.score.org)

SCORE Bangor.....207-772-1147

[www.bangor.score.org](http://www.bangor.score.org)

SCORE Belfast..... 207-772-1147

[www.bangor.score.org/belfast](http://www.bangor.score.org/belfast)

SCORE Downeast.....207-667-5800

[www.downeastmaine.score.org](http://www.downeastmaine.score.org)

SCORE Oxford Hills.....207-743-0499

[www.oxfordhills.score.org](http://www.oxfordhills.score.org)

SCORE Portland.....207-772-1147

[www.portlandme.score.org](http://www.portlandme.score.org)





## **VETERANS BUSINESS OUTREACH CENTER**

Holly Aker

**Project Manager**

844-404-2174

[Haker@cweonline.org](mailto:Haker@cweonline.org)

# The SBA Can Help You Go Global

1



## Get Counseling & Training

- U.S. Export Assistance Centers (USEACs)
- Small Business Development Centers (SBDCs)

2



## Find Buyers Internationally

- State Trade Expansion Program (STEP)
- Maine International Trade Center (MITC)

3



## Get Export Funding

- Export Express Loans
- Export Working Capital Loans
- International Trade Loans

# Export Assistance

State Trade Expansion Program (STEP) grant initiative of the  
U.S. Small Business Administration

Eligible businesses may receive reimbursements for costs associated with:

- Trade Shows
- International Marketing
- Export Training



**George Lindbom**  
International Trade Specialist  
Maine International Trade Center  
207-517-3514  
lindbom@mitc.com



Connecticut

[https://portal.ct.gov/DECD/Content/Business-Development/05\\_Funding\\_Opportunities/State-Trade-Expansion-Program---STEP](https://portal.ct.gov/DECD/Content/Business-Development/05_Funding_Opportunities/State-Trade-Expansion-Program---STEP)

Maine

<https://www.mitc.com/how-we-help/grants/>

Massachusetts

<https://www.msfdc.org/export/step/>

New Hampshire

<https://nhexportassistance.com/faa-step/>

Rhode Island

<https://commerceri.com/incentives/export-promotional-grants/>

Vermont

<https://accd.vermont.gov/STEP>

# Need Access to Capital? The SBA Can Help

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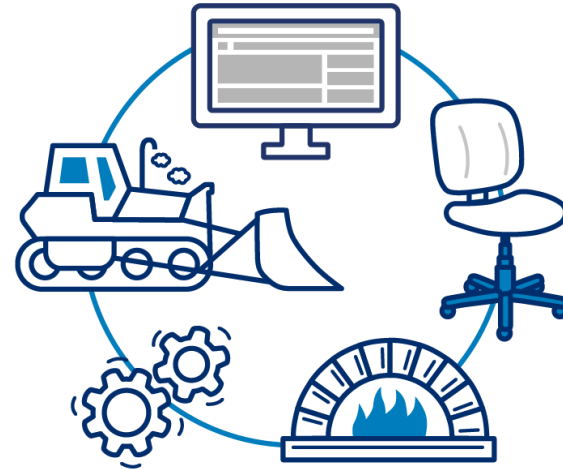
## **SBA's Role in Commercial Financing**

- Guarantee loans that lenders will not finance on their own due to:
  1. Collateral Shortfalls (SBA is cash-flow driven)
  2. Change of Ownership/Partner Buyout(s)
  3. Start-Ups/New Business
  4. Longer maturity needed (up to 25 year term)
  5. Out of Lender's credit policy guidelines

# How Can an SBA-backed Loan Help You?



- Launch, grow, or repair a start-up
- Start or purchase a small business
- Access revolving credit or working capital for day-to-day expenses



- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service

# Need a Business Loan to Start, Grow, or Expand?



The SBA works with approved lenders to offer **microloans** and **SBA-backed loans** with:

- Competitive terms
- Lower down payments
- Flexible overhead requirements
- Counseling and education





# Lender Match

**1.**

**Describe  
Your Needs**



**2.**

**Interested Lenders  
Reply Within 2 Days**



**3.**

**Talk to  
Lenders**



**4.**

**Apply for a  
Loan**

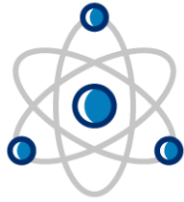


Find an SBA-approved lender that's right for you by visiting

**[SBA.gov/lendermatch](https://www.sba.gov/lendermatch)**



# Need Funding for Research & Development?



Open the door to early stage capital through **Small Business Innovation Research (SBIR)** and **Small Business Technology Transfer (STTR)**.



# Fund Innovations with the SBIR-STTR Program

If you are a technology-focused small business looking to fund research and development or prototyping operations, you may qualify for **federal grants** from 11 federal agencies participating in the SBIR-STTR program.

## Key areas for funding include:

- Artificial intelligence
- Nanomaterials
- Clean energy
- Water filtration
- Education technology
- Wearable technology



Learn more and determine if SBIR-STTR is right for you at

**SBIR.gov**

# Build Capacity as Your Business Develops

**GROW • EXPAND**

# Are You Ready to Consider Federal Contracting?



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



Evaluate your readiness & learn more by visiting **[SBA.gov/contracting](https://www.sba.gov/contracting)**



# Qualify for Federal Contracts with Certifications



The SBA works with federal agencies to award at least 23% of all prime government contracting dollars each year to small businesses that are certified with the **SBA's contracting programs**. Programs include:

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8(a) Business Development Program

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Historically Underutilized Business Zones (HUBZone) Program

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Women-Owned Small Business (WOSB) Program

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Service-Disabled Veteran-Owned Program

Learn more and determine your eligibility at  
**[certify.SBA.gov](https://certify.sba.gov)**

# SBA Government Contracting Highlights

The Federal government purchases over \$500 billion a year. Over \$226 million contract dollars awarded to Maine small businesses

The FY19 breakdown for some of the certifications are as follows

- 8a: \$69,503,564.11
- HUBZone: \$20,045,763.81
- Woman Owned Small Biz: \$36,517,174.88
- Veteran Owned: \$44,384,555.29

# Who Can Help?

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If you are looking to expand with government contracting, PTACs can help:

- **Determine if your business is ready** for federal contracting
- **Help you register in the proper places** to get involved in the government marketplace
- **See if you're eligible** for certifications

## Procurement Technical Assistance Centers

Southwest Maine  
EMDC  
403 Hallowell Road  
Pownal, ME 04069  
207-951-0644  
[www.maineptac.org](http://www.maineptac.org)



## 4. Need to be Bonded to Bid on a Contract?



The **SBA Surety Bond Program** guarantees surety bonds from select providers so more small businesses can qualify for and win work.







# **Triumph Over Adversity**

**RECOVER**

# Disasters Happen. Prepare Your Business.



An estimated 25% of businesses don't reopen after a major disaster.\*



Businesses can protect themselves with an up-to-date plan of action.



Prepare your business & learn more by visiting [\*\*SBA.gov/prepare\*\*](https://www.sba.gov/prepare)



\*According to the Institute for Business and Home Safety (IBHS).

# SBA Disaster Assistance Loans

Each year, the SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters. Loans may cover:



**Real  
Estate**



**Personal  
Property**



**Economic  
Injury**



**Machinery &  
Equipment**




**Inventory**



**Active Duty  
Military**

# SBA on the Internet



Easy-to-find information to help small businesses start, grow & succeed.

Small Business Training Network – an online virtual campus offering free courses workshops and resources.

**[www.sba.gov/me](http://www.sba.gov/me)**

## LOCAL RESOURCES



**[facebook.com/SBAgov/](https://facebook.com/SBAgov/)**



**[twitter.com/SBA](https://twitter.com/SBA) and  
[twitter.com/SBA\\_Maine](https://twitter.com/SBA_Maine)**

# US Small Business Administration Maine District Office

Diane Sturgeon - District Director  
207-622-8286 – [diane.sturgeon@sba.gov](mailto:diane.sturgeon@sba.gov)

- Jim Pineau  
Senior Area Manager, Northern Maine  
207-450-2290  
[james.pineau@sba.gov](mailto:james.pineau@sba.gov)
- Brad Currie  
Senior Area Manager, Southern Maine  
207-248-9040  
[bradley.currie@sba.gov](mailto:bradley.currie@sba.gov)
- Bill Card  
Economic Development Specialist  
207-622-8555  
[william.card@sba.gov](mailto:william.card@sba.gov)
- Keith Lind  
Public Affairs Specialist  
202-853-0592  
[keith.lind@sba.gov](mailto:keith.lind@sba.gov)