



U.S. Small Business
Administration



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Intro to SBA

**Counseling
Capital
Contracting**

Counseling

SBA has resource
partners to assist new
and established
businesses at little or no
cost

Which Resource Partners are Right for You?

If you're an aspiring entrepreneur or small business owner looking for:

- **Free business consulting** to get started or grow your business
 - **Low-cost training** on crucial topics
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**Small Business
Development Centers**

Which Resource Partners are Right for You?

If you are an aspiring entrepreneur or small business owner looking for:

- **Mentorship and advice** from volunteer real-world business executives—in-person or virtually
 - **Free online workshops** and webinars
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SCORE Business Mentors

www.score.org

Which Resource Partners are Right for You?

If you are an aspiring or current woman small business owner looking for:

- **Comprehensive training and counseling** on a variety of topics in several languages
 - **Business advice** to level the playing field against unique challenges or obstacles
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**Women's Business
Centers**

www.wesst.org

Which Resource Partners are Right for You?

If you are a veteran of the US military or a military spouse in need of:

**Counseling or
transition assistance
Training and advice to
start or grow your
business, or purchase a
new business
Resource referrals**



Veteran's Business Outreach Centers

New Mexico VBOC
5201 Eagle Rock Rd NE
Suite 2-A
Albuquerque NM 87113
505-383-2403
<https://nmvboc.org/contact-nm-vboc>

Why Consider SBA Guaranteed Loan?

- Longer maturity needed.
- Inadequate collateral.
- Broaden your lending to include businesses outside your normal bank policy such as start-ups, changes of ownership & higher turnover businesses.
- Active secondary market to help manage liquidity
- Lower down Payment (SBA requires at least 10% on start-up's)

Capital

- 7(a) Loan Program

Includes SBA Express & Export Express

- 504 Loan Program

Fixed Assets

- Microloan Program

Up to \$50,000 with an approved Microlender

- 504 Loan

50/40/10 lender participation required

www.sba.gov

Contracting

- Program is designed for businesses that are socially or economically disadvantaged.
- 9 year program
- Set aside funding for small businesses
- Businesses can participate in SBA's 8a program and work with one of SBA's Business Opportunity Specialists

New Mexico District Office

www.sba.gov/nm

505-248-8225