



U.S. Small Business  
Administration

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



**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)



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## Which Resource Partners are Right for You?

If you're 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



**SCORE Business Mentors**

Billings SCORE  
402 N. Broadway  
Billings, MT,  
59102  
(406) 927-7640  
[billings.score.org/](https://www.billings.score.org/)

Bozeman SCORE  
2000 Commerce  
Way  
Bozeman, MT 5971  
5  
(406) 586-5421  
[bozeman.score.org/](https://www.bozeman.score.org/)

Helena SCORE  
225 Crus Ave.  
Suite D  
Helena, MT 59601  
(406) 442-4896  
[westernmontana.score.org/](https://www.westernmontana.score.org/)



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## Which Resource Partners are Right for You?

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

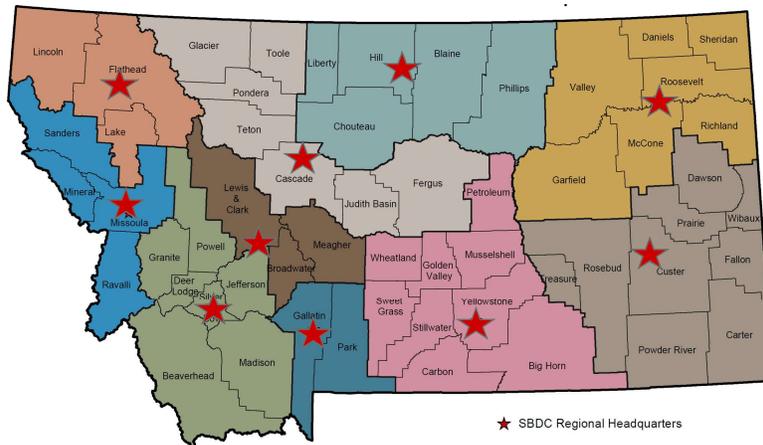
- **Free business consulting** to get started or grow
- **Low-cost training** on crucial topics



**Small Business Development Centers**



## MONTANA SBDC OFFICES & AGENCIES



Billings Big Sky Economic Development Authority (406) 254-6014	Butte Headwaters Resource Conservation and Development Area, Inc. (406) 533-6780	Havre Bear Paw Development Corporation (406) 399-1557	Kalispell Flathead Valley Community College (406) 756-3836	Missoula University of Montana (406) 243-4770
Bozeman Montana State University (406) 994-5885	Great Falls Development Authority (406) 750-0314	Helena Helena College University of Montana (406) 447-6376	Miles City Miles Community College (406) 874-6168	Wolf Point Great Northern Development Corporation (406) 653-2590



## Which Resource Partners are Right for You?

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

- Confidential business counseling
- Leadership programs for women
- Annual Women's Business Summit
- Technical assistance & mentoring
- **Woman-Owned Business Certifications**
- Custom Trainings, Workshops



***Propera Business Network***

2015 Charlotte Street, Suite  
Bozeman, MT 59718  
406-587-3113

<https://www.properamt.org/womens-business-center/overview>



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## Veterans Business Outreach Centers

### SERVICES

- Concept Assessments
- Business Plan Assistance
- Comprehensive Feasibility Analysis
- One-on-One Counseling/Mentorship
- Business Development Services  
<https://www.sba.gov/vboc>

U.S. SMALL BUSINESS ADMINISTRATION

**VBOC**

VETERANS BUSINESS OUTREACH CENTERS

**Veterans Business Resource Center**

Big Sky EDA  
Addresses: 222 N. 32<sup>nd</sup> St. STE 400  
Billings, MT 59101

Website:

<http://www.vbocregion8.com/contact/>

Telephone: 406-869-8411

Email: [info@vbocregion8.com](mailto:info@vbocregion8.com)



## 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)



## The SBA Can Help You Evaluate Your Readiness

Federal contracting can represent a very profitable market for your business—but it can also be extremely complex to get started and thrive. The SBA can help you determine if your business is ready for federal contracting by assessing your:



- **Marketability**
- **Structure and experience**
- **Systems and capacity**
- **Ability to find contracts**

## 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:

8(a) Business Development Program

Historically Underutilized Business Zones (HUBZone) Program

Women-Owned Small Business (WOSB) Program

Service-Disabled Veteran-Owned Program

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



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## All Small Mentor Protégé Program

Gain valuable business development insight from mentors who are experience government contractors. Mentors can help you:



- **Strategize** contracting & partnership opportunities
- **Navigate** the bidding and acquisition process
- **Manage** contracts by securing the appropriate business and financial systems, resources, and financial assistance



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**Government Contracts = Business Opportunity**

PTACs specialize in Helping **Your** Company:

- Learn how to navigate the government marketplace
- Be more successful in finding, bidding and winning government contracts
- Register, Research & Respond!
  - Technical Support, Online Registrations (SAM and Many More!), Invoicing Systems, Set-Aside Certifications, Market Research, Identify Suitable Government Markets, Locating Opportunities, Understanding Procurement Procedures, Review & Understand Solicitations, GovMatch, Respond to Bids & Proposals, and.....

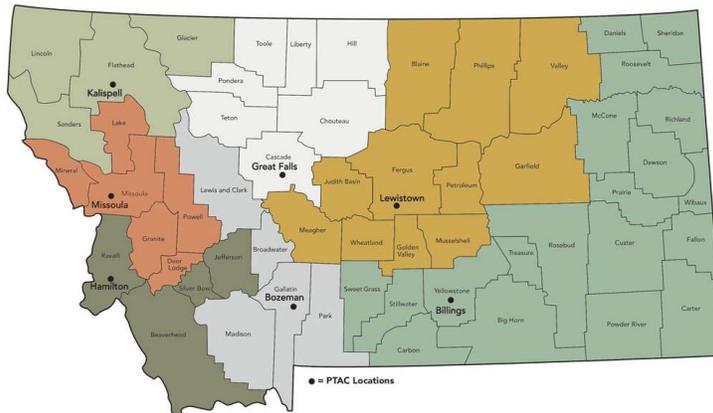
**Contact the advisor nearest you for a consultation**

**6 locations across Montana**

[www.montanaptac.org](http://www.montanaptac.org)

PTAC assistance is provided at **NO CHARGE!**

This procurement technical assistance center is funded in part through a cooperative agreement with the  
**Defense Logistics Agency.**



<https://www.montanaptac.org/locations/>

- ❑ **Billings office at Big Sky Economic Development (Lead Center)** - 222 North 32nd Street Suite 200, Billings, MT 59101
  - ❑ Deanna Langman, State Program Manager – [langman@bigskyeda.org](mailto:langman@bigskyeda.org) (406) 869-8410
  - ❑ Rosalind Dix, Government Contracting Advisor – [dix@bigskyeda.org](mailto:dix@bigskyeda.org) (406) 869-8413
- ❑ **Bozeman office (will close on July 31, 2020 – all calls will go to Billings office)**
  - ❑ Phillip Luebke, Government Contracting Advisor - [luebke@bigskyeda.org](mailto:luebke@bigskyeda.org) (406) 624-9518
- ❑ **Kalispell office at Montana West Economic Development** - 44 Second Avenue West, Kalispell, MT 59901
  - ❑ Christy Cummings-Dawson, Government Contracting Advisor - [christy@dobusinessinmontana.com](mailto:christy@dobusinessinmontana.com) (406) 257-7711 ext 5
- ❑ **Missoula office at University of Montana** - 255 Gallagher Business Building, 32 Campus Dr, Missoula, MT 59812
  - ❑ Patty Cox, Government Contracting Advisor – [patty.cox@umontana.edu](mailto:patty.cox@umontana.edu) (406) 243-4030
- ❑ **Great Falls office at Great Falls Local Development Authority** - The Portage Building - 405 3rd Street NW, Suite 203 Great Falls, MT 59401
  - ❑ Lillian Sunwall, Government Contracting Advisor – [lsunwall@growgreatfalls.org](mailto:lsunwall@growgreatfalls.org) (406) 750-1253
  - ❑ Shannon Clancy, Government Contracting Advisor – [sclancy@growgreatfalls.org](mailto:sclancy@growgreatfalls.org) (406) 590-1184
- ❑ **Hamilton office at Ravalli County Economic Development Authority** - 274 Old Corvallis Rd., Hamilton, MT 59840
  - ❑ John Schneeberger, Government Contracting Advisor – [john@rceda.org](mailto:john@rceda.org) (406) 375-9416
- ❑ **Lewistown office at Snowy Mountain Development Corporation** - 507 W. Main St., Lewistown, MT 59457
  - ❑ Carly Wheatley, Government Contracting Advisor, [wheatley@snowymountaindevelopment.org](mailto:wheatley@snowymountaindevelopment.org) (406) 535-2591
  - ❑ Kathie Bailey, Government Contracting Advisor, [bailey@snowymountaindevelopment.org](mailto:bailey@snowymountaindevelopment.org) (406) 535-2591



## NADC PTAC Offices

- Marshall Lucas, Procurement Specialist Supervisor
  - Service Area: MT Hi Line Reservations
  - Office Location: Billings, MT
- Robert Much, Procurement Specialist
  - Service Area: Flathead Reservation
  - Office Location: Helena, MT
- Brek Maxon, Procurement Specialist
  - Service Area: ND Reservations
  - Office Location: Bismarck, ND
- Darrell Hernandez, Procurement Specialist
  - Service Area: SD Reservations
  - Office Location: Lakota Funds, Kyle, SD Pine Ridge Reservation
- Terry Curley, Procurement Specialist Supervisor
  - Service Area: South Eastern, MT, WY Reservations
  - Office Location: Billing, MT
- Heather Latray, Procurement Specialist
  - Service Area: Eastern MT
  - Office Location: Billings, MT



# Need Access to Capital? The SBA Can Help



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



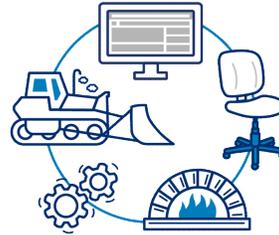
The SBA works with approved lenders to offer **microloans** and **SBA-backed loans** with:

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

## 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

## Increase Your Chances of Securing a Loan

Lenders want to know they're making a smart choice by giving you a loan. Your local SBA Resource Partners can help you develop your:



- **Business plan**
- **Expense sheets**
- **Financial statements**
- **Financial projections**

# Export & International Trade



## Export & International Trade

SBA, helping your business go global.



**Get Counseling:** Export Assistance Centers, SBDCs, Int'l Trade Hotline



**Find Buyers:** State Trade Expansion Program (STEP)



**Get Funding:** Export Express loan, Export Working Capital Loan, or International Trade Loan



## Export & International Trade



### Export Express Loan

Loans are typically approved within 36 hours and can be up to \$500,000.



### Export Working Capital Loan

These loans can be up to \$5 million, and the turnaround time is usually five to 10 business days.



### International Trade Loan

Combination of fixed asset, working capital financing, and debt refinancing  
The maximum loan is \$5 million.

[www.sba.gov/business-guide/grow-your-business/export-products](http://www.sba.gov/business-guide/grow-your-business/export-products)



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## 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](http://SBA.gov/prepare)



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

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## 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**



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# PPP & EIDL

**Andy Shirliff**

**Outreach & Marketing Specialist**

**406-249-4546 | [andy.Shirliff@sba.gov](mailto:andy.Shirliff@sba.gov)**

# Paycheck Protection Program



## Paycheck Protection Program



An **SBA loan** that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis.:

- Any existing SBA 7(a) lender
- Keep workers on the payroll
- Rent, mortgage interest, or utilities



## PPP: Nationwide



**5.2 Million loans**

(8/10/20)

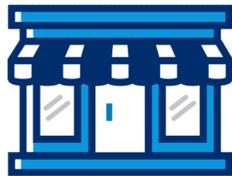


**\$525 Million**

(8/10/20)

[www.sba.gov/funding-programs](http://www.sba.gov/funding-programs)

## PPP: Montana



**24,000 loans**

(8/10/20)



**\$1.8 Billion**

(8/10/20)

[www.sba.gov/funding-programs](http://www.sba.gov/funding-programs)



# PPP Forgiveness

Talk to your local lender about forgiveness.

# Economic Injury Disaster Loan Advance



## Economic Injury Disaster Loan Advance

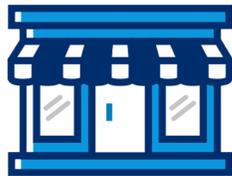


**SBA EIDL Advance** will provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties.

- A temporary loss of revenue,
- Will not have to be repaid,
- Pre-approval not required.



## Economic Injury Disaster Loan Advance



**15,929 loans**

(6/27/20)



**\$47,787,000**

(6/27/20)

[www.sba.gov/funding-programs](http://www.sba.gov/funding-programs)





## Montana Success Story

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# Questions?

<p><b>Martin DeWitt</b> 406-459-5347 <a href="mailto:Martin.dewitt@sba.gov">Martin.dewitt@sba.gov</a></p>	<p><b>Kelly Dixon</b> 406-441-1085 <a href="mailto:Kelly.Dixon@sba.gov">Kelly.Dixon@sba.gov</a> <u>OV</u></p>	<p><b>Andy Shirliff</b> 202-941-8094 <a href="mailto:Andy.Shirliff@sba.gov">Andy.Shirliff@sba.gov</a></p>
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