2016-2017

RESOURCE GUIDE *for* SMALL BUSINESS

U.S. Small Business Administration • New Mexico Edition

Celebrating a Resource Partner Milestone

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SBA

SMALL BUSINESS

content

2016–2017 NEW MEXICO

FEATURES

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Finding Your Partner for Success

I am proud to hold the seat in the President's cabinet responsible for helping America's Mom & Pop businesses grow and scale up. At the U.S. Small Business Administration (SBA), we are committed to empowering potential entrepreneurs and small business owners like you who help drive America's economy. In today's competitive global landscape, small businesses face major opportunities and challenges. The SBA is here to help with capital, counseling, contracts, and loan assistance after a natural disaster. But our work doesn't happen alone. Just like any seasoned entrepreneur can tell you, effective partnerships are pivotal to an organization's success.

That's why we have dedicated resource partners located in close proximity to virtually every community in America. These partners amplify the support SBA offers through one-on-one counseling, training and mentorship.

This issue of our resource guide spotlights the 35th anniversary of our Small Business Development Centers. SBDCs are the most comprehensive small business assistance network in the world, serving America's urban centers, rural towns and underserved communities. They are hosted by universities and economic development agencies, and funded in part through cooperative agreements with SBA.

Small business owners and aspiring entrepreneurs can go to one of the more than 940 SBDC service locations throughout the United States and its territories to obtain free professional counseling from qualified business advisors. These SBDC advisors have expertise and can consult with you about how to write a successful business plan, obtain capital, market your business, manage your working capital, obtain a government contract, and export to the billions of consumers who live outside of our borders.

My personal commitment to help SBA serve America's small businesses is rooted in my own entrepreneurial experience. Before taking on the leadership of SBA, I started three small businesses, including a community bank that specialized in small business lending. I understand firsthand the sacrifice, struggle and strength that entrepreneurs muster every single day to sustain their vision. My success depended on my ability to seek out knowledgeable and trusted counselors. I wish I knew then what I know now: SBA and its resource partners offer the services and mentorship that can help you propel your business.

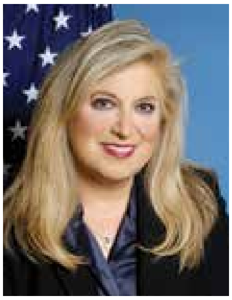
I encourage you to leverage the partnerships SBA and SBDC offer. Consult this resource guide for more information and visit www.sba.gov/ tools/local-assistance/sbdc to find your local center.

After all, our business is to empower yours.

Sincerely,

Maria Contreras-Sweet
Administrator
U.S. Small Business Administration

FROM THE REGIONAL ADMINISTRATOR



Greetings,

Whether you're just starting out or in the process of scaling up your small business, you'll find SBA products and services are smart, bold and more accessible than ever before.

Fiscal year 2015 has gone down in the history books as one of the most productive in the 53-year history of the SBA. We supported nearly $33 billion in lending through our 7(a) and 504 loan programs, and these loans supported over 680,000 jobs across the country.

SBA's 7(a) lending increased to underserved communities: women increased 22 percent; minorities increased 23 percent; and veterans, increased 103 percent. We are changing the way SBA connects with entrepreneurs by creating a network of growth accelerators and incubators, and reaching out to millennials through the My Brother's Keeper Initiative. These are just a few of the steps we've taken that have significantly bolstered SBA's impact in underserved communities.

In the South Central Region – Arkansas, Louisiana, New Mexico, Oklahoma and Texas - the FY 2015 numbers show strong growth and impact:

- 22.92% increase in loan dollars across the Region - $3.43 Billion
- 20.27% increase in loan numbers across the Region – 6,841 loans
- 110.3% growth in total loan dollars for FY15 vs FY 09, year over year growth.
- 36.7% growth in total loan numbers for FY 15 vs FY 09, year over year growth.
- 118,878 clients served by our resource partners in the Region.

The SBA Small Business Investment Company (SBIC) Debenture program had another record year of growth in FY 2015. Investment funds licensed as SBICs provided more than $6 billion in capital to small businesses, a 15 percent increase over FY 2014.

SBA achieved $1.4 billion in export financing last year by increasing the number of lenders providing export loans. These loans produced $3 billion in small business export sales for those entrepreneurs seeking to sell goods and services to the 95% of the world's consumers that live outside the United States. We believe small exporters will be able to do even more with the Trans-Pacific Partnership (TPP). TPP would allow our small businesses to reach new markets in the Asia-Pacific region, and it would unlock additional opportunities by addressing trade barriers that are particularly challenging for small firms. Additionally, TPP will eliminate 18,000 taxes and tariffs that deter many from considering foreign markets.

For the third consecutive year, the SBA announced the federal government met the 23 percent small business procurement goal. In FY 2015, 25.75 percent or $90.7 billion of all federal small business eligible contracting dollars were awarded to small businesses, supporting 537,000 jobs. Small businesses in the South Central Region were awarded $9.6 billion in federal contracts in FY 15, an increase over the previous year.

Health care continues to be a priority for small businesses. Since February 2013, SBA has participated in over 2,100 ACA field events with combined in-person attendance of over 88,000. The Small Business Health Options Program (SHOP Marketplace) is the Health Insurance Marketplace for Small Businesses created by the Affordable Care Act (ACA). Through SHOP, small businesses with 1 to 50 employees can find affordable, high-quality private health and dental coverage. Visit SBA.gov/healthcare for more information.

If you're ready to create a new chapter in your life and be a leader in your community, now is the best time to take that first step. SBA is working smarter because we're taking advantage of technology to make it easier for you to communicate with us, access our loan programs and counsel with our resource partners. We are building a more efficient platform for America's small businesses to access the services and programs you need.

We look forward to hearing from you! Please visit us at www.sba.gov and follow us on twitter @SBAsouthcentral.

All the best!

Yolanda Garcia Olivarez
Regional Administrator
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NEW MEXICO

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Own A Part Of The American Dream

Entrepreneurship is one of the most undersold resources we have as a nation.

Here at the New Mexico District Office of the U.S. Small Business Administration (SBA), our team is in the business of helping the American dream come true for entrepreneurs like you! And specifically for you, we've designed the 2017 New Mexico Small Business Resource Guide to connect you to numerous federal, state, and local resources throughout the state of New Mexico.

You, the small business owners, are the innovators of the world, bringing us cutting edge products and services and making significant contributions to job growth. You are used to rolling up your sleeves, working hard and are driven and determined to succeed. Whether you are a small business looking to continue on your growth path, or a fledgling entrepreneur who needs to get the right information and assistance from the start, we encourage you to explore this year's edition of the Small Business Resource Guide, where you will find many tools and resources that are available to help you address your specific needs:

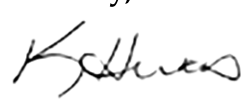
- Learn how to get help with a business plan and/or to find the many outreach locations where you can meet on a confidential, one-on-one basis with our dedicated cadre of business advisors to get the answers you need;
- Find out about the many sources and types of small business loans we can assist with including: microloans; export finance products; below market priced real estate loans; and working capital lines of credit.We have programs to help you whether you are a start-up looking for that very first commercial loan all the way up to high tech or growth oriented businesses in need of venture funding;
- Explore ways to increase revenues by selling your goods and services to local, state and the federal government. We have a number of certification programs to help small businesses compete effectively and experts to help you navigate and to succeed.

The foundation of this guide is the extensive network of New Mexico specific resource partners essential to our district's success and with whom SBA is proud to collaborate: SCORE, Counselors to America's Small Business, the Small Business Development Centers (SBDC), Veteran's Business Outreach Center (VBOC), and the Women's Business Center (WBC), each with highly qualified professionals to help your small business start and succeed. In addition, we work with chambers of commerce, universities and technology centers, the Procurement and Technical Assistance Program (PTAP), incubators and accelerators, as well as many other economic development organizations throughout the state. And of course, lenders who participate in our finance programs, increasing the flow of capital to our small businesses. Our partners should be your first stop when seeking out information or assistance.

We, at the New Mexico District Office, take pride in our work, particularly when it empowers you to turn your business ideas into reality. We feel that each successful business in the Land of Enchantment contributes to our collective prosperity. This work includes outreach into our underserved markets. We understand the importance of business ownership in these communities and making sure that all have equal access to opportunities through entrepreneurship.

I want to express my appreciation to our valued advertisers who made this publication possible. Together with them and all of our partners, we wish you great success in your business endeavors.

Sincerely,



Kerri T. Hurd
Acting District Director of SBA's New Mexico District Office

Doing Business in New Mexico

THE NEW MEXICO DISTRICT OFFICE

The New Mexico District Office is responsible for the delivery of SBA's many programs and services. The Acting District Director is Kerri Hurd. The District Office is located at 500 Gold Ave. S.W., Ste.11301, Albuquerque, NM 87102. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

CONTACTING THE NEW MEXICO DISTRICT OFFICE

For program and service information, please contact the 505-248-8225.

For information on financing, please contact 505-248-8243 or 505-248-8228.

SERVICES AVAILABLE

Financial assistance is available for new or existing businesses through guaranteed loans made by area banks and non-bank lenders.

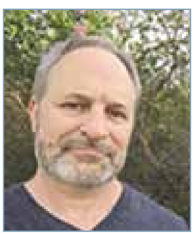
Free counseling, advice and information on starting, better operating or expanding a small business through the SCORE - Counselors to America's Small Business, Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district with some requiring a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program. Please contact 505-248-8225 for further information.

A women's business ownership representative is available to assist women business owners. Please contact Alice Mora at 505-248-8234 or 505-248-8225.

Special loan programs are available for businesses involved in international trade. Please call 505-248-8225 for information.

Information on SBA programs and services is available for veterans. Please contact Ivan Corrales at 505-248-8227 or 505-248-8225.



SUCCESS STORY

Private Label Select Ltd. Co.

Karl Halpert, a native of Portland Maine, began his work life at age17 as a professional musician. In the late 1980's he transitioned into the commercial real estate business and worked in that industry for several years in Portland and Albuquerque. While still in real estate, a friend approached him and asked if he would be interested in making lip balm. As he worked with this individual, he gained an affinity for formulating the product. During that time, he took a cash advance of $5000 on his credit card and together with his partner created a natural lip balm line called Aunt Bee's.

Halpert marketed his product from store to store with a small inventory. First year sales were $35,000. With a wife and three children, the early years were extremely difficult. The business was without capital. He had no industry connections, and no technical or manufacturing background. What he did have was a strong natural talent as a formulator. Steadily, he built the business by acquiring small accounts. It wasn't until 1996 that he made Aunt Bee's Lip Balm his full time job.

When he decided to branch out on his own in 2000, a buyer from Estee Lauder looking to add to its line of natural products bought and liked Aunt Bee's Lip balm. She contacted Halpert and asked if he would he be interested in manufacturing a lip balm for Estee Lauder. At that time, Karl was pouring Aunt Bee's Lip Balm one by one out of a coffee yearn in his garage. He knew full well he was over his head. He did not have the means for production but felt that he could not pass up this opportunity to produce for a world-renown company and so he consented.

In panic mode, he collaborated with a local commercial landlord to occupy a storefront property which he would use as his lab. An Estee Lauder auditor came out to inspect the facility and ultimately rejected the first production due to issues with the product. Estee Lauder executives were not deterred. They asked him to do it again. Halpert was forced to borrow money from family to contract with a professional lab to complete the production.

In 2011, PLS borrowed an SBA guaranteed loan in the amount of $126,000, through Peoples Bank, to keep the company afloat. (The loan was paid in full by 2014.)

From then on, sales were focused on private labeling. That is when Private Label Select (PLS) was formally established. It develops and manufactures organic and natural personal care and cosmetics, specializing in bringing high performance natural products to mass and drug retailers throughout the world. It is registered by the Food and Drug Administration as a Drug Facility and was the first non-agricultural facility in the United States to be Certified Organic by the United States Department of Agriculture. Halpert now heads a company of 54 employees that is a pioneer in bringing organic products to mass market. It serves markets throughout the United States and Canada. It has also expanded its exporting into Asian and European Union markets. To aid in these marketing efforts, PLS will be ISO Certified in 2016. Partly due to SBA financing and export assistance, Halpert has grown his business over 15 years to include such clients as Estée Lauder, Colgate, Walgreens, and many brands that Target carries.

While PLS started in a garage, it has graduated to a 650-square foot space. In 2005, it expanded to a 1500-square foot facility and then to 3000-square feet in 2010. In 2014, it took over a former car dealership property and expanded to its current location of 16,800 square feet. The property sits on four acres and it has plans to develop the property as a state of the art manufacturing campus for Taos. PLS now also has a sales office in the Washington DC area and graphic arts capacity in Los Angeles.

From 2009 to 2012, PLS saw flat sales and continued negative earnings. In 2013, PLS turned a profit. Growth is attributed to the ripening market conditions for which the company previously prepared for. It is now recognized as an industry leader. These market conditions include the rapid growth of Organic into mass and drug retail, the globalization of natural consumer goods, and the growth of private label/store brand.

In 2012, Private Label Select employed 13 full time employees, of which 4 were administrative. In 2013, it added 8 production jobs. In 2014, it hired a Chief Financial Officer, promoted its bookkeeper to Controller and added production staff to its current level of 54 employees. Payroll in 2015 amounted to $1.3 million. It regularly participates in New Mexico's Job Training Incentive Program in hiring and training new employees.

Halpert gives back to his northern New Mexico home by supporting local arts and theatre programs. He is also a founding member of the Taos Jewish Center which is responsible for several community-based service programs in Taos.

Halpert has three adult children and two grandchildren. His son Micah is the Vice-President of Sales and will one day be its Chief Executive Officer. Mr. Halpert has lived in Taos since 1996. He is a founding executive board member of the Taos Jewish Center. The center is a community-based program which fosters a positive cultural identity in Taos. Other programs include Chesed, which is a Taos County program for seniors funded by Catholic Charities. The center also supports food bank programs. Private Label Select also contributes to the Taos Center for the Arts. It also supports Metta Theater, which a strong program for at-risk teens.

FEATURE

Celebrating a Resource Partner Milestone

by Paula Panissidi, SBA's Director of Marketing

If you're a small business owner, whether you're just starting out or have been in business for a while, you're likely wearing multiple hats…So many hats, in fact, that it's very easy to miss the little successes along your journey as an entrepreneur. Those milestones give us perspective and, often, a sense of accomplishment. They allow us to see just how far we've come. So, it's important to celebrate them.

Hiring your first employee. The first month you made a profit. Getting your first huge client or public endorsement. Securing that first loan so you can expand your business. Opening that second location. These are all important milestones, but many years in the future these milestones will also help you gauge the impact you've made…whether on an individual, in a community, or globally.

It is with this appreciation for milestones in mind that we recognize the 35th anniversary of the Small Business Development Center (SBDC) program. Funded in part through cooperative agreements with the SBA, SBDCs offer existing and future entrepreneurs free business counseling and planning assistance, as well as insight and guidance with respect to several special focus areas, such as green business technology, disaster preparedness and recovery, veteran's assistance, technology transfer, and regulatory compliance. And, with more than 900 locations throughout the country, Guam, Puerto Rico, American Samoa, and the U.S. Virgin Islands, SBDCs are unparalleled in their reach as a professional business counseling network.

In recognition of the tremendous contribution SBDCs have made and continue to make to the growth and sustainability of America's small businesses, this edition of SBA's Small Business Resource Guide is dedicated to America's Small Business Development Centers. The next several pages profile just a handful of the small businesses that have succeeded, in large part, due to the assistance they received from an SBDC. We hope these stories both inspire and motivate you to pursue the path of entrepreneurship.

To learn more about Small Business Development Centers, please read the Counseling section of this resource guide. To find the nearest SBDC, visit www.sba.gov and click on the Local Assistance tab.

COUNSELING

Getting Help to Start, Market and Manage Your Business

Every year, the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and existing small business owners start, grow and succeed.

Whether your target market is global or local, the SBA and its resource partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting out, the SBA and its resources can help you with business and financing plans. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, find foreign markets for your produce or services, and make your voice heard in the federal government.

You can access SBA information at **www.sba.gov** or visit one of our local offices for assistance.

SBA'S RESOURCE PARTNERS

In addition to our district offices, which serve every state and territory, the SBA works with a variety of local resource partners to meet your small business needs: SCORE chapters, Small Business Development Centers (SBDCs), and Women's Business Centers (WBCs). This partner network reaches into communities across America: More than 13,000 business counselors, mentors and trainers are available through over 320 SCORE chapters, 900 Small Business Development Centers, and 110 Women's Business Centers. These professionals can help with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, and recovering from disaster. To find your local district office or SBA resource partner, visit **www.sba.gov/tools/local-assistance**.

SCORE

SCORE is a national network of more than 11,000 entrepreneurs, business leaders and executives who volunteer as mentors to America's small businesses. SCORE leverages decades of experience from seasoned business professionals to help small businesses start, grow companies and create jobs in local communities. SCORE does this by harnessing the passion and knowledge of individuals who have owned and managed their own businesses and want to share this "real world" expertise with you. With more than 320 offices throughout the country, SCORE provides key services both face-to-face and online to busy entrepreneurs who are just getting started or in need of an experienced business professional as a sounding board for their existing business. SCORE can help you as they have done for more than 10 million entrepreneurs and small business owners by matching your specific needs with a business mentor, traveling to your place of business for an on-site evaluation, and teaming with several SCORE mentors to provide you with tailored assistance in a number of business areas.

- SCORE mentors understand the needs and challenges of managing successful businesses because they've experienced them too. Most have owned and operated their own businesses or served in management positions for our nation's top companies.
- SCORE chapters provide business workshops and seminars on topics customized to the needs of the local business community. In all communities, SCORE offices advocate the need for business planning and offer an introduction to the fundamentals of a business plan.
- For established businesses, SCORE offers in-depth training on topics such as customer service, hiring practices, using the Internet for business, marketing, home-based business operations and many other issues.

Since 1997, SCORE has offered a leading online business resource for entrepreneurs – www.score.org. This site is a comprehensive small business resource that includes SCORE's 24/7 email mentoring service. Entrepreneurs can use email mentoring available at www.score.org/mentors to search a database of hundreds of SCORE online

ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- Earnings and growth potential are unlimited.
- Running a business will provide endless variety, challenge and opportunities to learn.

COUNSELING

mentors with a combined knowledge of more than 600 business backgrounds.

For information on SCORE and to get your own business mentor, visit www.sba.gov/score, go to **www.score.org** or call 1-800-634-0245 for the SCORE office nearest you.

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SMALL BUSINESS DEVELOPMENT CENTERS

The U.S. Small Business Administration's Small Business Development Centers (SBDC) mission is to build, sustain, and grow small businesses; promote small business development; and enhance local economies by creating businesses and fulfilling its mission of creating jobs.

The SBDCs are vital to SBA's entrepreneurial outreach and have been providing service to small businesses for over 35 years. It is one of the largest professional small business management and technical assistance networks in the nation. With over 900 locations across the country, SBDCs offer existing and future entrepreneurs free one-on-one expert business counseling and low-cost training by qualified small business professionals.

In addition to its core business development services, the SBDCs offer special focus areas such as disaster recovery and preparedness, technology transfer and commercialization, regulatory compliance, and accessing unique resources for women, minority, and veteran business owners and entrepreneurs. SBDCs have also increased their capacity to help U.S. entrepreneurs enter global markets through export readiness assessment, training, regulatory compliance and a broad range of international trade assistance for new and existing exporters.

The program combines a unique combination of federal, state and private sector resources to provide, in every state and territory, the foundation for the economic growth of small businesses. In FY2015 they:

- Assisted more than 12,000 entrepreneurs to start new businesses – equating to nearly 32 new business starts per day.
- Provided counseling services and training services to over 549,000 clients.
- Raised more than 4.68 billion in capital infusion.

The efficacy of the SBDC program has been validated by a nationwide evaluation study. Of the clients surveyed, more than 80 percent reported that the business assistance they received from the SBDC counselor was worthwhile. The top five impacts of counseling cited by SBDC clients were revising marketing strategy, increasing sales, expanding products and services, improving cash flow and increasing profit margin. More than 40 percent of long-term clients who received five hours or more of counseling reported an increase in sales and profit margins.

For information on the SBDC program, visit **www.sba.gov/sbdc**.

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4001 Southern Blvd. S.E.
Rio Rancho, NM 87124
505-999-1834 • 505-892-6157 Fax
farmerbryan@unm.edu

Roswell SBDC
Eastern New Mexico University
Scott Bucher, Director
20 W. Mathis St./P.O. Box 6000
Roswell, NM 88202-6000
575-624-7133 • 575-624-7132 Fax
scott.bucher@roswell.enmu.edu

Santa Fe SBDC
Santa Fe Higher Education Center
Brian DuBoff, Director
1950 Siringo Rd.
Santa Fe, NM 87505
505-428-1343 • 505-428-1469 Fax
brian.duboff@sfcc.edu

Silver City SBDC
Western New Mexico University
Jane Janson, Director
500 18th St./P.O. Box 680
Silver City, NM 88062
575-538-6320 • 575-538-6341 Fax
jane.janson@wnmu.edu

Taos SBDC
UNM - Taos
Daniel Peralta, Director
114 Civic Plaza Dr.
Taos, NM 87571
575-737-6214
dpera3@unm.edu

Tucumcari SBDC
Mesalands Community College
Vicki Watson, Director
911 S. 10th St.
Tucumcari, NM 88401
575-461-4413 ext. 140
575-461-4318 Fax
vickiw@mesalands.edu

The International Business Accelerator

The International Business Accelerator (IBA) is a one-stop shop of resources for New Mexican businesses and individuals wishing to introduce their product or service into the global market.

The IBA offers educational programs on how to export/import, an on-line resource guide of international trade materials and an electronic database of international trade leads/joint venture opportunities. The IBA also leads outgoing and reverse trade missions of foreign buyers and sellers for the benefit of New Mexican companies. IBA's team of trade experts offers one-on-one counseling for businesses seeking assistance in meeting their international trade objectives.

COUNSELING

The International Business Accelerator is part of the New Mexico Small Business Development Center's network and is administered through Western New Mexico University.

The International Business Accelerator

Jerry Pacheco, Executive Director
2660 Airport Rd., Ste. 780
Santa Teresa, NM 88008
575-589-2200 • 575-589-5212 Fax
jerry@nmiba.com

New Mexico Small Business Development Center

Procurement Technical Assistance Program (PTAP)

Santa Fe Community College
Richard Asenap, PTAP Program Manager
6401 Richards Ave.
Santa Fe, NM 87508
505-462-2272 or 505-224-5965
www.nmptap.org
richard.asenap@sfcc.edu

Government procurement can be a major source of revenue for small businesses, especially in New Mexico, with its many city, state, and federal government offices, military facilities, and two national laboratories. Administered by the NMSBDC and Department of Defense Logistics Agency, the Procurement Technical Assistance Program (PTAP) provides procurement assistance to small businesses. The staff of advisors are experienced in government contracting and provide a wide range of services, including individual counseling and training to enable businesses to successfully compete for government contracts.

STATEWIDE PTAP ADVISORS:

Lenny Bean, PTAP Advisor

Central New Mexico Community College
CNM Workforce Training Center
5600 Eagle Rock Ave. N.E., #204
Albuquerque, NM 87113
505-224-5966
leonard.bean@sfcc.edu

Diane Kimbrell Howell, PTAP Advisor

Central New Mexico Community College
CNM Workforce Training Center
5600 Eagle Rock Ave. N.E., #206
505-224-5969
diane.howell@sfcc.edu

Arthur Humphries, PTAP Advisor

Central New Mexico Community College
CNM Workforce Training Center
5600 Eagle Rock Ave. N.E., #205
505-224-5966
arthur.humphries@sfcc.edu

Jonnie Loadwick, PTAP Advisor

Clovis Community College Small Business Development Center
Business Enterprise Center
417 Schepps Blvd., Rm. 152
Clovis, NM 88101
575-769-4135
jonnie.loadwick@sfcc.edu

Karen Medina, PTAP Advisor

Dona Ana Community College/Workforce Center
Small Business Development Center
2345 E. Nevada Ave., Ste. #101
Las Cruces, NM 88001-3902
575-528-7431
karen.medina1@sfcc.edu

Elke Mosholder, PTAP Senior Advisor

NMSU – Alamogordo
Small Business Development Center
2400 N. Scenic Dr.
Alamogordo, NM 88310-3722
575-439-3666
elke.mosholder@sfcc.edu

Elaine Palin, PTAP Advisor

Santa Fe Community College
Small Business Development Center
1950 Siringo Rd.
Santa Fe, NM 87505
505-428-1850
elaine.palin@sfcc.edu

WOMEN'S BUSINESS CENTERS

The SBA's Women Business Center (WBC) program is a network of over 100 community-based centers that provide business training, counseling, coaching, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. WBCs are located in nearly every state and U.S. territory including the District of Columbia and the territories of Puerto Rico and American Samoa. They are partially funded through a cooperative agreement with the SBA.

To meet the needs of women entrepreneurs, WBCs offer services at convenient times and locations, including evenings and weekends. WBCs are located within non-profit host organizations that offer a wide variety of services in addition to the services provided by the WBC. Many of the WBCs also offer training and counseling and provide materials in different languages in order to meet the diverse needs of the communities they serve.

WBCs often deliver their services through long-term training or group counseling, both of which have shown to be effective. WBC training courses are often free or are offered for a small fee. Some centers will also offer scholarships based on the client's needs.

A number of WBCs also provide courses and counseling via the Internet, and in mobile classrooms and satellite locations. In fiscal year 2015, the WBC program counseled and trained over 140,000 clients, creating local economic growth and vitality. The WBCs helped entrepreneurs access more than $87 million dollars in capital. Based on a 2010 Impact Study, of the WBC clients that have received three or more hours of counseling, 15 percent indicated that the services led to hiring new staff, 34 percent indicated that the services led to an increased profit margin, and 47 percent indicated that the services led to an increase in sales.

In addition, the WBC program has taken a lead in preparing women business owners to apply for the Women-Owned Small Business (WOSB) Federal Contract program that authorizes contracting officers to set aside certain federal contracts for eligible women-owned small businesses or economically disadvantaged women-owned small businesses. For more information on the program, visit **www.sba.gov/wosb**.

To find the nearest SBA WBC, visit **www.sba.gov/women**.

For more information contact the New Mexico SBA District Office at 505-248-8225 or one of the following WESST Offices, or visit the website listed below.

WESST Enterprise Center

Agnes Noonan, President
609 Broadway Blvd. N.E.
Albuquerque, NM 87102
505-246-6900 • 505-243-3035 Fax
www.wesst.org

WESST – Albuquerque

Clint Reecer, Regional Manager
609 Broadway Blvd. N.E.
Albuquerque, NM 87102
505-246-6900 • 505-243-3035 Fax

WESST – Farmington

Christopher Hunter, Regional Manager
5101 College Blvd., Ste. 5060
Farmington, NM 87402-4709
505-566-3715 • 505-566-3698 Fax

WESST – Las Cruces

Manuel (Manny) Morales Jr., Regional Mgr.
221 N. Main, Ste. 104 A
Las Cruces, NM 88001
575-541-1583

WESST – Rio Rancho

Brad Crowson, Regional Manager
4001 Southern Blvd. S.E., Ste. B
Rio Rancho, NM 87124-2069
505-892-1238 • 505-892-6157 Fax
(Located at the Rio Rancho Chamber of Commerce in the New Mexico Bank & Trust Building)

WESST – Roswell

Rhonda Johnson, Regional Manager
500 N. Main St., Ste. 700
Roswell, NM 88201
575-624-9850 • 575-624-9845 Fax

WESST - Santa Fe

Bette Bradbury, Regional Manager
3900 Paseo del Sol, Ste. 351
Santa Fe, NM 87507
505-474-6556 • 505-474-6687 Fax

Business Management

There are a variety of organizations that can provide business management assistance. These organizations provide one-on-one counseling, entrepreneurial training and/or link business owners with appropriate mentors and resources.

Accion New Mexico

Anne Haines Yatskowitz, President/CEO
2000 Zearing N.W.
Albuquerque, NM 87104
505-243-8844 • 505-243-1551 Fax
800-508-7624 Toll Free
accion@accionnm.org
www.accionnm.org
Accion is a non-profit organization that increases access to business credit, makes loans and provides training which enable emerging entrepreneurs to realize their dreams and be catalysts for positive economic and social change in the community. Accion offers loans from $200 to $500,000 and above, as well as networking and training opportunities.

Albuquerque/Santa Fe Minority Business Development Agency Business Center

Albuquerque MBDA Business Center
Theodore "Ted" Pedro, Project Director
American Indian/Alaska Native Program
2401 12th St. N.W., S5-South
Albuquerque, NM 87104
505-243-6775 • 505-766-9499 Fax

Business & Community Finance/Economic Development Division

New Mexico General Services Department
State Purchasing Division
Lawrence Maxwell, State Purchasing Agent & Director
Joseph M. Montoya Bldg.
1100 St. Francis Dr., Rm. 2016
Santa Fe, NM 87505
505-827-0472 • 505-827-2484 Fax
www.generalservices.state.nm.us/spd/

City of Albuquerque Economic Development Department

Albuquerque Business Center
One Civic Plaza N.W., Rm. 11110, 11th Fl.
Albuquerque, NM 87102
505-768-3222
www.cabq.gov/econdev/AlbuquerqueBusinessCenter.html
The City of Albuquerque Economic Development Department has opened the Albuquerque Business Center (ABC) in City Hall designed to help make the daunting task of starting and growing a business easier. It is a clearinghouse of local business information and resources. The Albuquerque Business Center (ABC) is a unique place designed to assist new and growing companies doing business in, and with, the City of Albuquerque. At the center individuals will find information from various partner organizations, a library with various business reference books, computer stations and much more.

Dept. of the Interior Indian Affairs – Division of Capital Investment

Indian Loan Guaranty Program
1001 Indian School Rd. N.W., Ste. 131
Albuquerque, NM 87104
505-563-5471 • 505-563-5472 Fax
www.indianaffairs.gov/WhoWeAre/AS-IA/IEED/DCI/index.htm
The Division of Capital Investment manages the Indian Loan Guaranty, Insurance, and Interest Subsidy Program which breaks through the conventional barriers to financing for tribes and individual Indians. The program helps facilitate loan financing for borrowers. The Division helps secure reasonable interest rates and reduces risks for all parties involved.

The Division of Capital Investment guarantees loans made by lenders. The guaranty may be up to 90% of unpaid principal and accrued interest. Any lending institution, including Community Development Financial Institutions, may apply for a guaranty provided the institution is regularly engaged in making business loans and has a capacity for evaluating and servicing loans. The program is available to federally recognized American Indian tribes, individually enrolled members of such tribes, and business organizations with at least 51 percent ownership by American Indians. The borrower's business must contribute to the economy of a reservation or tribal service area. Loan proceeds may be used to facilitate business startup, acquisition, operation, and expansion.

Los Alamos National Laboratory New Mexico Small Business Assistance Program

Kim Sherwood, Project Manager
P.O. Box 1663, Mail Stop C333
505-665-1305
www.nmsbaprogram.org
ksherwood@lanl.gov

COUNSELING

NEDA Business Consultants, Inc.
Anna Muller, President
718 Central Ave. S.W.
Albuquerque, NM 87102
505-573-7443
info@nedainc.net
NEDA Business Consultants, Inc. helps small businesses seeking certification(s) as SBA 8(a) and HUBZone firms. They also assist with certifications for SDB and SDVOSB and other program-specific certifications and applications.

Sandia National Laboratories New Mexico Small Business Assistance Program
Genaro Montoya, Program Leader
P.O. Box 5800, Mail Stop 1495
505-284-0625 • 505-284-9551 Fax
www.nmsbaprogram.org
gmontoya@sandia.gov

Santa Fe MBDA Business Center
Theodore "Ted" Pedro, Project Director
American Indian/Alaska Native Program
Wendell Chino Bldg., 2nd Fl.
1220 S. St. Francis Dr., Ste.251
Santa Fe, NM 87505
505-476-1611 • 505-766-9499 Fax
The MBDA goal is geared toward the formation and survival of new and existing businesses. The MBDA assists individuals, sole proprietors, corporations and Tribal entities with their business needs on and off the reservation. Specific types of Management and Technical Assistance include but not limited to the marketing, access to capital, contracting and procurement opportunities, finance and accounting, bonding, general management, personnel and administration.

State of New Mexico Economic Development Department
Joseph M. Montoya Bldg.
1100 St. Francis Dr., Ste. 1060
Santa Fe, NM 87505
505-827-0300 or 800-374-3061
505-827-0328 Fax
www.goNM.biz

The Loan Fund
F. Leroy Pacheco, President/CEO
423 Iron S.W./P.O. Box 705 (Mailing)
Albuquerque, NM 87103
505-243-3196 • 505-243-8803 Fax
866-873-6746 Toll Free
info@loanfund.org (inquiries)
www.loanfund.org
Founded in 1989, The Loan Fund is a private, tax-exempt organization that provides loans for business start-ups, operations and expansion, as well as training and consulting to entrepreneurs and non-profits throughout New Mexico and the Navajo Nation. Business loans range from $5,000 to $150,000 or more for qualified businesses. The Loan Fund is also an SBA 504 participant and a SBA Microlender. The Loan Fund's services support the efforts of low-income individuals and their communities to achieve self-reliance and control over their economic destinies. To date, The Loan Fund has provided loans in excess of $30 million to businesses and non-profits, creating or preserving over 4,600 jobs.

USDA Rural Development Business & Industry (B&I) and Cooperative Programs
Richard Carrig, Program Director
6200 Jefferson Blvd. N.E., Rm. 255
Albuquerque, NM 87109
505-761-4950 • 505-761-4976 Fax
www.rurdev.usda.gov
USDA Rural Development has an array of tools which include grants (including technical assistance) direct loans and loan guarantees. These tools support the development of businesses, critical infrastructure, housing and renewable energy production in rural communities. Each of the programs for grants, direct loans and loan guarantee programs have eligibility requirements for applicants. The applicant may be an individual or a legal entity. Legal entities may be: Cooperative, Corporation, Indian Tribe or Federally recognized Tribal Group, Partnership, Trust, For-Profit, Non-Profit, Municipality, County or other political subdivision of a state.

The Business & Industry (B&I) Guaranteed Loan Program guarantees loans made by commercial lenders against a portion (up to a maximum of 90%) of loss resulting from borrower default. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate and certain types of debt refinancing. The loan is made by commercial and other authorized recognized lenders. The maximum aggregate B&I guaranteed loan amount is $25 million to any one borrower. Maximum maturities are 7 years for working capital, 15 years for machinery and equipment and 30 years for real estate. Collateral must be sufficient to protect the interests of both the lender and government.

SBA EMERGING LEADERS

The intense seven-month entrepreneurship training for identified SBA Emerging Leaders creates a learning environment to accelerate the growth of high-potential small businesses, stimulates job creation and helps drive economic development within their communities. A competitive selection process results in company executives participating in high-level training and peer-networking sessions led by professional instructors. Graduates are poised to create an economic ripple effect because they are now equipped with the support, resources and enhanced business skills necessary to succeed.

Impact of Emerging Leaders:

The initiative is currently offered in 51 underserved communities across the country.

To date 3,000 businesses have participated and nearly 2,700 Emerging Leaders have graduated since its inception. A study of Emerging Leaders past participants reported that:

- Nearly 70% obtained revenue growth
- Over 80% created new jobs or retained all
- Participants secured federal, state, local and tribal contracts awards over $1 Billion
- 95% were satisfied with the Emerging Leaders program

Visit **www.sba.gov/emergingleaders** for more information.

SBA'S LEARNING CENTER

SBA's Learning Center is a virtual campus complete with free online courses, workshops, podcasts and learning tools.

Key Features of the SBA's Learning Center:

- Training is available anytime and anywhere — all you need is a computer (or mobile device) with Internet access.
- Nearly 50 free online and interactive courses are available.
- Checklists and worksheets to get your business planning underway.
- Course topics include how to write a business plan, financing options that include SBA lending programs, mastering overseas markets through exporting, public sector procurement tactics, and specialty material for veterans, young entrepreneurs, and women business owners.
- Over ten new courses launched in the last year; including a new Spanish-language version of a course for Young Entrepreneurs.

Visit **www.sba.gov/learning** for these free resources.

SBA'S CLUSTER INITIATIVE

The SBA is investing in regional innovation clusters throughout the US that span a variety of industries, ranging from energy and manufacturing to advanced defense technologies. Clusters are geographic concentrations of interconnected companies, specialized suppliers, academic institutions, service providers and associated organizations with a specific industry focus. They provide high-value, targeted connecting of small and large businesses, including networking with potential industry partners abroad.

The Regional Innovation Clusters serve a diverse group of sectors and geographies. Three of the initial pilot clusters, termed Advanced Defense Technology clusters, are specifically focused on meeting the needs of the defense industry. The Wood Products Cluster, debuted in 2015, supports the White House's Partnerships for Opportunity and Workforce and Economic Revitalization (POWER) Initiative for coal communities. All of the clusters support small businesses by fostering a synergistic network of small and large businesses, university researchers, regional economic organizations, stakeholders, and investors, while providing matchmaking, business training, counseling, mentoring, and other services to help small businesses expand and grow.

Throughout the initiative, SBA has asked a third- party evaluator to examine SBA's Regional Innovation Clusters in detail, including their various stakeholder participants and the services and activities provided by the clusters, with a focus on small business participants. Some highlights from the Year 3 report, released in July 2014, include the following:

- 80% of participants agree that cluster activities led to increases in collaborative activity within their region;
- Cluster administrators provided more than 13,000 hours of one-on-one assistance to more than 460 small businesses, with recipient small businesses receiving an average of nearly 29 hours each.
- The value of economic activity in the third year of the program totaled more than $3.9 Billion
- Employment in cluster-associated small businesses grew an average of 6.9%, more than 4 times faster than the regional benchmark.
- Revenues in cluster-associated small businesses increased an average of 6.9%, nearly twice as fast as comparable firms

For more information on SBA's Cluster Initiative, go to **www.sba.gov/clusters**.

SBA'S SCALEUP AMERICA INITIATIVE

The SBA's new ScaleUp America Initiative is designed to help small firms with high potential to "scale up" and grow their businesses so that they will provide more jobs and have a greater economic impact, both locally and nationally. The SBA has structured this community-focused initiative with local entrepreneurial ecosystems in mind: a key emphasis of the program is building and strengthening entrepreneurial networks within a particular community, so that firms can grow by leveraging and complimenting the existing resources and expertise in their areas.

The ScaleUp initiative functions by supporting communities' efforts to deliver cohort-based intensive assistance to established high-potential small businesses and entrepreneurs that are primed for growth beyond the start-up or early stages. The initiative provides funds to organizing entities in local communities to do the following:

- deliver a proven entrepreneurship education curriculum for growth-oriented entrepreneurs and small businesses; provide on-going one-on-one support,
- provide mentoring and technical assistance;
- facilitate connections to growth capital; and
- identify opportunities to build and strengthen connections and networks in their community.

Since launching this initiative, the SBA has awarded funding support to a geographically and organizationally diverse group of fifteen ScaleUp communities.

For more information on SBA's ScaleUp America Initiative, go to **www.sba.gov/scaleup**

FINANCIAL LITERACY

If you want to start a business or learn how to better manage your business money, consider Money Smart for Small Business. Money Smart for Small Business provides a practical introduction to the everyday tasks of starting and managing a business. Developed jointly by the Federal Deposit Insurance Corporation (FDIC) and the U.S. Small Business Administration (SBA), this instructor-led curriculum consists of 13 modules. Each module includes a fully scripted instructor guide, participant workbook, and PowerPoint slides. These resources enable an organization to offer Money Smart for Small Business classes right away. The modules provide the most essential information on running a small business from a financial standpoint. In addition to grounding participants in the basics, the curriculum serves as a foundation for more advanced training and technical assistance. You can find this curriculum by visiting **www.sba.gov/moneysmart**.

To learn more about the Financial Literacy and Education Commission, visit **www.mymoney.gov**.

REACHING UNDERSERVED COMMUNITIES

The SBA also offers a number of programs specifically designed to meet the needs of underserved communities.

ENCORE ENTREPRENEURS

With their range of life experiences and their tendency to have more disposable income, entrepreneurs age 50 and older are one of the fastest growing groups of business owners. To help meet the needs of "encore entrepreneurs," SBA and AARP have joined forces to mentor, counsel, and educate Americans age 50 and over on how to start or grow a small business. Through this partnership, SBA and AARP collaborate to connect the 50+ population to small business development resources, including online courses, webinars, live workshops, conferences, and mentoring activities.

For additional information, visit **www.sba.gov/encore**.

BUSINESS SMART TOOLKIT

SBA's Office of Entrepreneurial Development in partnership with the National Association of Government Guaranteed Lenders (NAGGL) developed the Business Smart Toolkit. The toolkit is a ready-to-use workshop that lays the groundwork for helping new and aspiring entrepreneurs launch a business idea and understand the steps to building a business that is credit ready. The Business Smart Toolkit was designed to provide resources for underserved communities.

The information is laid out simply in three modules. The three modules focus on: 1) Basics of Business startup; 2) Essentials of becoming credit-ready; and 3) How and where to find additional small business support and educational resources. The toolkit is designed for local community organizations whose constituents are interested in starting a business but do not know where to begin. The curriculum will allow the local organization to provide their constituents with enough basic knowledge to get them on the right track in starting and connecting them to local resources—along with providing further support along their entrepreneurial journey. The toolkit and instructor guide are written at a level so that a community volunteer can feel comfortable presenting the information. The Business Smart Toolkit is free and readily-downloadable at **www.SBA.gov/BusinessSmart**.

FAITH-BASED AND COMMUNITY INITIATIVES

SBA's Center for Faith-Based and Community Initiatives works to engage and build strong partnerships with community and nonprofit organizations, both secular and faith-based, to support entrepreneurship, economic growth and promote prosperity for all Americans. The Center works in coordination with other offices within the Agency to formulate policies and practices that extend the reach and impact of SBA programs into local communities. SBA recognizes the important role community leaders and networks have in economic development at the local and national level. Further, the Center plays a key role in helping identify, engage and impact underserved communities. For additional information, visit **www.sba.gov/faith-based**.

LGBT BUSINESS OUTREACH INITIATIVE

The SBA's groundbreaking outreach to the Lesbian, Gay, Bisexual and Transgendered (LGBT) community is for the first time bringing SBA resources directly to LGBT business owners. Recognizing the unique challenges faced by the nation's 1.4 million LGBT-owned businesses, the SBA has partnered with several national business advocacy organizations, including the National Gay and Lesbian Chamber of Commerce, to increase the use of SBA programs by LGBT owned businesses.

The SBA is the nation's leading advocate and champion for all entrepreneurs and is deeply committed to helping LGBT-owned small businesses launch, innovate, hire and grow. Across the country, our resource partners are providing LGBT entrepreneurs with game-changing business advice. For more information on LGBT business development, go to **www.sba.gov/LGBT** or e-mail: **lgbt@sba.gov**.

NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA Office of Native American Affairs (ONAA) ensures that American Indians, Alaska Natives and Native Hawaiians seeking to create, develop and expand small businesses have full access to the business development and expansion tools available through the Agency's entrepreneurial development, lending, and contracting programs.

The office provides a network of training initiatives that include a Native Entrepreneurial Empowerment Workshop, a Native American 8(a) Business Development Workshop, a Money Smart Workshop, an Incubator Workshop and the online tool, "Small Business Primer: Strategies for Growth." ONAA also is responsible for consulting with tribal governments prior to finalizing SBA policies that may have tribal implications. Visit **www.sba.gov/naa** for more information.

Albuquerque/Santa Fe Minority Business Development Agency Business Center

Santa Fe MBDA Business Center
Theodore "Ted" Pedro, Project Director
American Indian/Alaska Native Program
Wendell Chino Bldg., 2nd Fl.
1220 S. St. Francis Dr., Ste. 251
Santa Fe, NM 87505
505-476-1611 • 505-766-9499 Fax

Albuquerque MBDA Business Center

Theodore "Ted" Pedro, Project Director
American Indian/Alaska Native Program
2401 12th St. N.W., S5-South
Albuquerque, NM 87104
505-243-6775 • 505-766-9499 Fax

The MBDA goal is geared toward the formation and survival of new and existing businesses. The MBDA assists individuals, sole proprietors, corporations and Tribal entities with their business needs on and off the reservation. Specific types of Management and Technical Assistance include but not limited to the marketing, access to capital, contracting and procurement opportunities, finance and accounting, bonding, general management, personnel and administration.

WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. In the 1970s, women owned less than 5 percent of the nation's businesses.

Today, they are majority owners of about a third of the nation's small businesses and are at least equal owners of about half of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women.

The SBA's Office of Women's Business Ownership (OWBO) serves as an advocate for women-owned businesses. The office oversees a nationwide network over 100 Women's

REACHING UNDERSERVED COMMUNITIES

Business Centers that provide business training, counseling and mentoring geared specifically to women, especially those who are socially and economically disadvantaged. The program is a public-private partnership with locally-based nonprofits.

Women's Business Centers serve a wide variety of geographic areas, population densities, and economic environments, including urban, suburban, and rural. Each Women's Business Center tailors its services to the needs of its individual community, but all offer a variety of innovative programs, often including courses in different languages. They provide training in finance, management, and marketing, as well as access to all of the SBA's financial and procurement assistance programs.

In addition to the women's business centers, the Office of Women's Business Ownership works with other offices within SBA to monitor how women are utilizing SBA programs such as our loan programs, investment programs and contracting opportunities. OWBO also establishes partnerships with many women's business organizations to help ensure that more women have access to the services provided by SBA and its partners.

Through a strategic alliance with Thunderbird School of Global Management, SBA is pleased to provide access to the DreamBuilder online training curriculum in both English and Spanish. This curriculum is currently being used by over 30 women's business centers. It is available at no cost to entrepreneurs at https://www.dreambuilder.org/sba

For the second year, the Office of Women's Business Ownership has held the InnovateHer competition. The InnovateHER Challenge provides an opportunity for entrepreneurs to showcase products and services that: have a measurable impact on the lives of women and families, have the potential for commercialization, and fill a need in the marketplace. SBA's InnovateHER: Innovating for Women Business Summit on March 17, 2016 in Washington, D.C. will bring together creative ideas to support women's efforts to push the limits, break the glass ceiling and create long-term, positive changes in gender equality.

YOUNG ENTREPRENEURS

The SBA recognizes the importance of fostering young entrepreneurs and small business owners and their role in the economy. The SBA offers different activities and resources throughout the year aimed at aspiring young entrepreneurs, including social media outreach and customized online courses available at www.sba.gov/learning. For additional information, visit **www.sba.gov/young**.

SBA also administers two contracting and business development programs that are specifically designed to benefit underserved communities. For more information on the 8(a) Business Development Program and the HUBZone Program, see the Contracting section.

SERVING THOSE WHO SERVED OUR COUNTRY

Each year SBA serves over 200,000 veterans, service disabled veterans and military spouses across the United States and at military installations around the globe. SBA provides training and mentorship, access to capital, preparation for opportunities in federal procurement, cultivating connections within commercial supply chains and disaster relief assistance.

SBA's Office of Veterans Business Development (OVBD) offers a number of programs and services to support aspiring and existing veteran entrepreneurs and military spouses of all eras, women veterans, and service disabled veterans. These programs, Boots to Business, Boots to Business: Reboot, Veteran Women Igniting the Spirit of Entrepreneurship (VWISE), and Entrepreneurship Bootcamp for Veterans with Disabilities (EBV), offer cutting edge, experiential training in entrepreneurship and small business management. These programs were developed to introduce transitioning service members, veterans, and military spouses, to entrepreneurship, exploring self-employment opportunities, and turning an idea into a growth venture. In addition, these programs also help to connect participants to SBA's local network of resource partners and establish a support structure for graduates.

For more information on any of SBA's program for veterans, please visit **www.sba.gov/veterans**.

BOOTS TO BUSINESS AND BOOTS TO BUSINESS: REBOOT

Boots to Business is an entrepreneurial education and training program offered by the U.S. Small Business Administration (SBA) as a training track within the Department of Defense's Transition Assistance Program (TAP). The curriculum provides valuable assistance to transitioning Service members exploring business ownership or other self-employment opportunities by leading them through the key steps for evaluating business concepts and providing the foundational knowledge required to develop a business plan. In addition, participants are introduced to SBA resources available to help access start-up capital and additional technical assistance.

Boots to Business Reboot is a two-step entrepreneurship training program offered by the U.S. Small Business Administration through a public private partnership with the Institute of Veterans and Military Families, the Marcus Foundation and First Data Corporation. This course is open to Veterans of all eras (Servicemembers, including members of the National Guard and Reserves) and their spouses. The curriculum provides assistance to those interested in exploring business ownership or other self-employment opportunities by leading them through the key steps for evaluating business concepts and providing foundational knowledge required to develop a business plan. In addition, participants are introduced to SBA resources available to access start-up capital, technical assistance and contracting opportunities.

VETERAN WOMEN IGNITING THE SPIRIT OF ENTREPRENEURSHIP (V-WISE)

Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE) is a three-phase program, V-WISE is offered three times per year across the nation, to approximately 200 participants per session. The program includes a growth track for women veterans and women military spouses already in business as well as start-up training for new entrepreneurs.

ENTREPRENEURSHIP BOOTCAMP FOR VETERANS WITH DISABILITIES

The EBV National Program is a novel, one-of-a-kind initiative designed to leverage the skills, resources and infrastructure of higher education to offer cutting-edge, experiential training in entrepreneurship and small business management to post-9/11 veterans with service-connected disabilities and a passion for entrepreneurship as well as military family members who serve in a caregiver role to a veteran with a service-connected disability. The aim of the program is to open the door to economic opportunity for our veterans and their families by developing their competencies in creating and sustaining an entrepreneurial

VETERANS BUSINESS OUTREACH CENTERS (VBOCS)

The Veterans Business Outreach Center Program is designed to provide entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business. The SBA has 14 organizations participating in this cooperative agreement and serving as Veterans Business Outreach Centers (VBOC).

Veterans Institute for Procurement (VIP) - VIP is designed for veteran owned businesses to increase their ability to win government contracts by establishing best business practices. The training is available to established veteran business owners through a cooperative agreement between SBA, the Montgomery County Chamber of Commerce, the State of Maryland, and private sponsors. VIP includes an accelerator-like in-residence educational training program consisting of a three-day comprehensive certification course instructed by professional service experts, government officials, and agency representatives. Since the program launched in 2009, VIP has graduated 546 veteran-owned businesses from 37 states, Washington D.C., and Guam.

U.S. Small Business Administration New Mexico District Office
Ivan C. Corrales, Veteran Business Development Officer
500 Gold Ave. S.W., Ste. 11301
Albuquerque, NM 87102
505-248-8227 • 505-248-8245 Fax
www.sba.gov/nm

State of New Mexico Department of Veterans' Services
U.S. Army Brigadier General (Ret.) Jack Fox, Cabinet Secretary
Department of Veterans' Services
407 Galisteo, Rm. 142/P.O. Box 2324
Santa Fe, NM 87504
505-827-6300 • 505-827-6372 Fax
866-433-VETS (8387) Toll Free
www.dvs.state.nm.us

Veteran Business Outreach Center
Joseph C. Long, Director
Veteran Business Outreach Center
5201 Eagle Rock Ave. N.E.
Albuquerque, NM 87113
505-383-2402 • 505-383-2413 Fax
www.nmvboc.org

New Mexico Department of Workforce Solutions
Veterans' Section
Chris Zafra, State Veterans Coordinator
Jobs for Veterans State Grant (JVSG)
401 Broadway Blvd. N.E.
Albuquerque, NM 87102
505-841-8517 • 505-841-8467 Fax
www.dws.state.nm.us
www.jobs.state.nm.us

CONTINUITY OF OPERATIONS DURING DEPLOYMENT

SBA also connects veterans and military spouses to lenders that offer loan programs providing fee relief for eligible veterans and military spouses and offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. SBA's Veterans Advantage program provides fee relief for eligible veterans and military spouses and survivors. The Military Reservist Economic Injury Disaster Loan Program (MREIDL) provides loans up to $2 million to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the Reserves or National Guard.

ARE YOU RIGHT FOR SMALL BUSINESS OWNERSHIP?

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First, you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

IS ENTREPRENEURSHIP FOR YOU?

There is simply no way to eliminate all the risks associated with starting a small business, but you can improve your chances of success with good planning, preparation and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- **Are you a self-starter?** It will be entirely up to you to develop projects, organize your time, and follow through on details.
- **How well do you get along with different personalities?** Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, employees and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- **How good are you at making decisions?** Small business owners are required to make decisions constantly – often quickly, independently, and under pressure.
- **Do you have the physical and emotional stamina to run a business?** Business ownership can be exciting, but it's also a lot of work. Can you face six or seven 12–hour workdays every week?
- **How well do you plan and organize?** Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.
- **Is your drive strong enough?** Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.
- **How will the business affect your family?** The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

Once you've answered these questions, you should consider what type of business you want to start. Businesses can include franchises, at-home businesses, online businesses, brick-and-mortar stores or any combination of those.

FRANCHISING

There are more than 3,000 business franchises. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: historical profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about starting an independent business venture, then franchising may be an option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including a franchise.

Visit **www.sba.gov/franchise** for more information.

HOME-BASED BUSINESSES

Going to work used to mean traveling from home to a plant, store or office. Today, many people do some or all their work at home.

Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Working under the same roof where your family lives may not prove to be as easy as it seems. One suggestion is to set up a separate office in your home to create a professional environment.

Ask yourself these questions:

- Can I switch from home responsibilities to business work easily?
- Do I have the self-discipline to maintain schedules while at home?
- Can I deal with the isolation of working from home?

Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- **Zoning regulations.** If your business operates in violation of them, you could be fined or shut down.
- **Product restrictions.** Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local and state departments of labor and health to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and Social-Security taxes, and for complying with minimum wage and employee health and safety laws.

WRITING A BUSINESS PLAN

After you've thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, and then expands as an in-business assessment tool to determine success, obtain financing and determine repayment ability, among other factors.

Creating a comprehensive business plan can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers, and SCORE, have the expertise to help you craft a winning business plan. The SBA also offers online templates and a course to get you started.

In general, a good business plan contains:

Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to potential problems.

Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE, WBC or SBDC representatives, SBA district office economic development specialists or veterans' business development specialists.

Remember, the business plan is a flexible document that should change as your business grows.

CAPITAL

Financing Options to Start or Grow Your Business

Many entrepreneurs need financial resources to start or expand a small business and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the Microloan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amounts that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds and the terms placed on the borrower. The SBA does not provide grants to individual business owners to start or grow a business.

SBA BUSINESS LOANS

If you are contemplating a business loan, familiarize yourself with the SBA's business loan programs to see if there may be a viable option. The SBA has a variety of loan programs which are distinguished by their different uses of the loan proceeds, their dollar amounts, and the requirements placed on the actual lenders. The three principal players in most of these programs are the applicant small business, the lender and the SBA. (*The Agency does not actually provide the loan, but rather they guaranty a portion of the loan provided by a lender (except for microloans)*). The lender can be a regulated bank or credit union, or a community based lending organization.

For help locating a lender in your area, SBA has an online tool called LINC that matches small businesses with participating SBA lenders. LINC begins with a simple online form that requests basic information about your business and financing needs. That information is transmitted to all participating SBA lenders operating within your county. If a lender is interested, you will receive an email with the contact information for that lender. LINC can be accessed through SBA's website at **https://www.sba.gov/tools/linc**.

Submitting an inquiry through LINC does not constitute a loan application but is instead a valuable tool to identify SBA lenders within your community. Once you have identified those lenders, you will apply directly to the lenders by providing them the documents they require. Generally an application includes a business plan that explains what resources will be needed to accomplish the desired business purpose including the associated costs, the applicants' contribution, planned uses for the loan proceeds, a listing of the assets that will secure the loan (collateral), a history of the business and explanation of how the business generates income, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets their criteria and make a determination if they will need an SBA guaranty in order to provide the loan. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty to the lender's proposed loan. The SBA's business loan guaranty programs provide a key source of financing for viable small businesses that have real potential but cannot qualify for credit on reasonable terms by themselves.

If no lenders respond to your inquiry through LINC or if you are unable to secure financing from the lenders that you have contacted, please contact your local SBA District Office for additional resources.

7(a) LOAN PROGRAM

The 7(a) Loan program is the SBA's primary business loan program. It is the agency's most frequently used non-disaster financial assistance program because of its flexibility in loan structure, variety of uses for the loan proceeds and availability. The program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

Congress authorized SBA to provide financial assistance either directly or in cooperation with banks or other financial institutions through agreements to participate in section 7(a) of the Small Business Act. Historically, a 7(a) loan was provided either directly from SBA or from regulated lenders who provided the loan after they obtained a guaranty from SBA. Since 1996, all 7(a) loans have only been provided on a guaranteed basis, meaning from a lender participating in the 7(a) Loan Guaranty Program.

The business loans that SBA guarantees do not come from the Agency, but rather from banks and other approved lenders. The loans are funded by these organizations and they

CAPITAL

What to Take to the Lender

Documentation requirements will vary depending upon the purpose of the loan. Contact your lender for the information you must supply.

Common requirements include the following:

A Business Plan that includes:
- Purpose of the loan
- History of the business
- Projections of income, expenses and cash flow as well as an explanation of the assumptions used to develop these projections
- Personal financial statements on the principal owners
- Resume(s) of the principal owners and managers.
- Amount of investment in the business by the owner(s)
- Projected opening-day balance sheet (new businesses)
- Lease details
- Proposed Collateral

Three Years of Financial Statements that include:
- Balance Sheet and Income Statement (P&L) for three years (existing businesses) (Tax Returns usually suffice)
- Interim Financial Statements dated within 180 days of the request for assistance
- Schedule of term debts (existing businesses)
- Aging of accounts receivable and payable (existing businesses), plus
- Interim Financial Statements dated within 180 days of the request for assistance

How the 7(a) Program Works

Small Business applicant assembles their request for financing based on the intended purpose of the proposed loan and what documents the lender requires. A loan to help a moving company acquire a new truck will be less involved than a loan to acquire or start-up a business. The paperwork can be completed on either a business loan application provided by the lender or an SBA application, but using the SBA forms does not actually increase the chance an applicant has in getting a business loan. The applicant then submits their loan application to a lender for the initial review. If the applicant is applying for their first business loan, it is recommended that the selected lender be the one who maintains the personal account of the owner(s).

The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review the application for SBA eligibility. The applicant should be prepared to complete some additional documents if the lender says they need an SBA guaranty for approval. Applicants who feel they need more help with the process should contact their local SBA district office or one of the SBA's resource partners for assistance.

There are several ways a lender can request a 7(a) Guaranty for a proposed business loan from SBA. The main differences between these processing methods are based on the experience the lender has in requesting guarantees from SBA, the documentation the lender provides to SBA, the amount of review the SBA conducts after receiving the request, the amount of the loan and the lender responsibilities in case the loan defaults and the business' assets must be liquidated. The current different processing methods are:
- Standard 7(a) Guaranty
- Certified Lender Program
- Preferred Lender Program
- SBA Express
- Export Express
- Community Advantage

When a lender requests a 7(a) guaranty for a business loan they propose to provide a small business their application consist of two parts. The applicant fills out SBA Form 1919 while the lender completes SBA Form 1920. The Form 1919 is designed for the applicant to explain what they intend to do with the money and how they will repay the loan. The Form 1920 requires the lender to explain their analysis of the eligibility and credit merits of the request.

When the request loan amount is smaller (generally under $350,000) the lender is allowed to provide SBA with less information in their application for guaranty but that does not mean the applicant business can provide the lender with less information. The lender has the ability to ask the applicant for as much detail as they believe is necessary for them to make their decision on the specific request.

When the SBA receives a request for guaranty from a lender they will either re-analyze, review or trust the lender's eligibility and credit analysis before deciding to approve or reject the request. See the section on 7(a) Loan Processing from Lenders later on in this article for more detail on what SBA does when it receives a request for guaranty from the lender.

By guaranteeing a loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a percentage of the amount owed. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they might not otherwise obtain.

When SBA approves a guaranty they notify the lender who will work with the applicant to make sure the terms and conditions designed for the specific loan are met before closing. The lender also disburses the funds and assumes responsibility for collecting the payments and general servicing. The borrower makes loan payments directly to the lender. As with any loan, the borrower is obligated to repay the full amount of the loan in a timely manner.

What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow;
- Owners and operators who are of good character;
- Feasible business plan;
- Management expertise and commitment necessary for success;
- Sufficient funds, including (but not limited to) the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase);
- Adequate equity invested in the business; and
- Enough collateral to fully secure the loan or, all worthwhile available business collateral plus personal real estate if the loan cannot be fully secured.

The Impact of a Credit Score

SBA also credit scores every business that is a potential recipient of a loan guaranteed by SBA. If the loan is for $350,000 or less, the credit score obtained will have a significant impact on the amount of work the lender has to complete when applying for an SBA guaranty. As such it is important for any owner of a business to be aware of their credit score and correct any discrepancies prior to approaching their lender.

make the decision to approve or deny the applicant's loan request.

The guaranty that SBA provides the lender reduces the lender's risk of borrower non-payment because the guaranty assures the lender that if the borrower defaults, the lender can request that SBA pay the debt rather than the borrower. SBA only guarantees a portion or percentage of every loan, so in the event of default the lender will only get partially repaid by SBA. However the borrower is still obligated for the full loan amount.

To qualify for an SBA guaranteed loan, a small business must meet the lender's criteria and the 7(a) program requirements. One of those requirements is that the lender must certify that it would not provide this loan under the proposed terms and conditions without an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the applicant must be eligible and creditworthy and the loan structured under conditions acceptable to the SBA.

The 7(a) Program includes ten (10) types of loans which all share certain eligibility requirements but which also have some different requirements so they can accommodate specific business needs and/or give lenders greater flexibility with loan structure. The most popular 7(a) loan type is the Basic 7(a) Loan, which can be used for the most diverse purposes. The other nine 7(a) loan types are variations of the Basic 7(a) Loan with different uses for the loan proceeds and alternative structures.

The applicant business must:

1. Be an operating business (except for loans to Eligible Passive Companies);
2. Be organized for profit;
3. Be located in the United States;
4. Be able to demonstrate a need for the desired credit.
5. Be a business, along with its Affiliates, that meets SBA's Size Standard Requirements.
6. Be a business that is not engaged in a prohibited business activity or owned by a non-qualified owner, or located at a prohibited place.
7. Only use the Loan Proceeds for only acceptable purposes, which includes proceeds to start-up a new business, buy an existing business, acquire machinery & equipment and/or furniture & fixtures, acquire or renovate a building which the business will occupy, permanent working capital, and refinancing existing business debt under certain conditions. Proceeds from a Basic 7(a) cannot be used to buy investments that are held for their potential appreciation, or to be provided to an associate of the business except under very limited circumstances.
8. Be able to demonstrate that it can't get the proceeds from its own resources or those of its principal owners and the lender must certify that they would only approve the loan if it is able to obtain a guaranty from SBA.
9. Have ownership that is of Good Character
10. Be able to satisfy any Miscellaneous Eligibility Requirements that may be imposed on a loan request based on the circumstances of the case including, but not limited to the purpose of the loan.

THE BASIC 7(a) LOAN

The Basic 7(a) Loan is the most commonly provided type of SBA business loan based on historical dollars approved. They are the most flexible types of SBA loans because they can help finance such a large variety of business purposes for the largest number of business types, engaged in the widest spectrum of activities.

In the Federal Government's 2013 Fiscal Year (October 1, 2012 to September 30, 2013) about 80 percent of the dollars and 38 percent of the number of all 7(a) loans were Basic 7(a) Loans. The reciprocal percentages were divided between the nine other 7(a) Programs.

The Basic 7(a) Loan is a term loan usually repaid with one monthly payment of principal and interest. Interest only repayment periods are permitted when needed, such as for a start-up business that doesn't achieve breakeven in its initial months of operation. Other repayment structures are also permitted depending upon the borrower's needs and the flexibility of the lender.

A Basic 7(a) Loan does not revolve so the sum of the disbursements is the loan amount. SBA can guaranty revolving lines of credit, but that is accomplished through some of the nine variations to the Basic 7(a) Loan.

The following aspects of the Basic 7(a) Loan are also applicable to all other 7(a) Loan unless specifically referenced as not applying to a specific Special 7(a) Loan.

Percentage of Guarantees and Loan Maximums

SBA only guarantees a portion of any particular 7(a) loan so each loan will have an SBA share and an unguaranteed portion which gives the lender a certain amount of exposure and risk on each loan. The percentage of guaranty depends on either the dollar amount or the program the lender uses to obtain its guaranty. For loans of $150,000 or less the SBA generally guarantees as much as 85 percent and for loans over $150,000 the SBA generally provides a guaranty of up to 75 percent.

The maximum dollar amount of a single 7(a) loan is $5 million and there is no minimum. The maximum dollar amount of the SBA share which can be provided to any one business (including affiliates) is $3,750,000.

Interest Rates

The actual interest rate for a 7(a) loan guaranteed by the SBA is negotiated between the applicant and lender but is subject to the SBA maximums. Both fixed and variable interest rate structures are available. The maximum rate comprises two parts, a base rate and an allowable spread. There are three acceptable base rates (Wall Street Journal Prime*, London Interbank One Month Prime plus 3 percent, and an SBA Peg Rate). Lenders are allowed to add an additional spread to the base rate to arrive at the final rate. For loans with maturities of less than seven years, the maximum spread will be no more than 2.25 percent. For loans with maturities of seven years or more, the maximum spread will be 2.75 percent. The spread on loans under $50,000 and loans processed through Express procedures have higher maximums.

Most 7(a) term loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same because the interest rate is constant. For variable rate loans the lender can change the payment amount when the interest rates change. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate income before it starts making full loan payments.

Guaranty and Other Fees

Loans guaranteed by the SBA are assessed a guaranty fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total dollar amount of the loan. The guaranty fee is initially paid by the lender and then passed on to the borrower at closing. The funds the business needs to reimburse the lender can be included in the overall loan proceeds.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the normal guaranty fee is:

- 2.0 percent of the SBA guaranteed portion on loans up to $150,000; **
- 3.0 percent on loans over $150,000 but not more than $700,000; and
- 3.5 percent on loans over $700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over $1 million.

**** All references to the prime rate refer to the base rate in effect on the first business day of the month the loan application is received by the SBA.***

***** For all SBA-guaranteed loans of $150,000 or less that are approved between October 1, 2015 and September 30, 2016, the guaranty fee will be 0%.***

Benefit For Veterans and/or Spouses: Any guaranteed loans approved to businesses owned by Veterans of any era or their Spouses during fiscal year 2016 (October 1, 2015 through September 30, 2016) will receive the benefit of having its regular guaranty fee reduced by 50%, when the loan is over $150,000.

If the loan being provided a business owner by qualifying veterans is for $150,000 or less and the lender chooses to apply for its guaranty of that loan by using Express processing procedures (described elsewhere in this article) then the guaranty fee will be zero as long as the guaranty is approved before September 30, 2016.

The lender may not charge a prepayment penalty if the loan is paid off before maturity but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

7(a) Loan Maturities

The SBA's loan programs are generally intended to encourage longer term small-business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. Maturity generally ranges from 7 to 10 years for working capital, business start-ups, and business acquisition type loans, and up to 25 years if the purpose is to acquire real estate or fixed assets with a long term useful life.

Collateral

The SBA expects every 7(a) loan to be secured first with the assets acquired with the loan proceeds and then with additional business and personal assets, depending upon the loan amount and the way the lender requests their guaranty. However, SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, provided all available collateral is offered. When the lender says they will need an SBA guaranty, the applicant should be prepared for liens to be placed against all business assets. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may also be required. SBA does not require any collateral for any 7(a) guaranteed loan for $25,000 or less but the lender can require collateral if they chose.

Loan Structure

The structure of a Basic 7(a) Loan is that repayment has to be set up so the loan is paid in full by maturity. Over the term of the loan there can be additional payments or payment relaxation depending on what is happening with the business. Balloon payments and call provisions are not allowed on any 7(a) term loan.

Eligibility

7(a) loan eligibility is based on a number of different factors, ranging from Size and Nature of Business to Use of Proceeds and factors that are case specific.

Size Eligibility

The first eligibility factor is size, as all loan recipients must be classified as "small" by the SBA. The size standards for all 7(a) loans are outlined below. A more in-depth listing of standards can be found at: **www.sba.gov/size**.

SBA Size Standards have the following general ranges:

- Manufacturing — from 500 to 1,500 employees
- Wholesale Trades — Up to 100 employees
- Services — $2 million to $35.5 million in average annual receipts
- Retail Trades — $7 million to $35.5 million in average annual receipts
- Construction — $7 million to $33.5 million in average annual receipts
- Agriculture, Forestry, Fishing, and Hunting — $750,000 to $17.5 million in average annual receipts

There is an alternate size standard for businesses that do not qualify under their industry size standards for SBA funding. That alternative is that the applicant business (plus affiliates) can't have a tangible net worth exceeding $15 million and average net income exceeding $5 million for the last two years. This new alternate makes more businesses eligible for SBA loans and applies to SBA non-disaster loan programs, namely its 7(a) Business Loans and Certified Development Company programs.

Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient nature, businesses involved in gambling and any illegal activity.

The SBA also cannot make loan guaranties to non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing, or are delinquent on existing federal debt.

Use of Proceeds

The third eligibility factor is Use of Proceeds. A Basic 7(a) Loan can provide proceeds to purchase machinery, equipment, fixtures, supplies, and to make improvements to land and/or buildings that will be occupied by the subject applicant business.

Proceeds can also be used to:

- Permanent Working Capital;
- Purchase Inventory;
- Expand or renovate facilities;
- Acquire machinery, equipment, furniture, fixtures and leasehold improvements;
- Acquire a business;
- Start a business;
- Acquire Land and Build a Location for the applicant business; and
- Refinance existing debt under certain conditions.

SBA 7(a) loan proceeds cannot be used:

- For the purpose of making investments.
- To provide funds to any of the owners of the business except for ordinary compensation for actual services provided.
- For Floor Plan Financing
- For a purpose that does not benefit the business

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA's credit elsewhere test where the personal resources of the owners need to be checked to see if they can make a contribution before getting a loan guaranteed by the SBA. It also includes the SBA's anti-discrimination rules and limitations on lending to agricultural enterprises because there are other agencies of the Federal government with programs to fund such businesses.

Generally, SBA loans must meet the following criteria:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

For more information, go to **www.sba.gov/apply**.

SPECIAL PURPOSE 7(a) LOAN PROGRAMS

The 7(a) loan program is the most flexible of the SBA's lending programs. Over time, the Agency has developed several variations of the Basic 7(a) Loan in order to address specific financing needs for particular types of small businesses or to give the lender greater flexibility with the loan's structure. The general distinguishing feature between these loan types is their use of proceeds. These programs allow the proceeds to be used in ways that are not otherwise permitted in a basic 7(a) loan. These special purpose programs are not necessarily for all businesses but may be very useful to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc., as the basic 7(a) loan. Lenders can advise you of any variations. The Special Purpose Loans include:

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International Trade Loan Program

The SBA's International Trade Loan (ITL) is designed to help small businesses enter and expand into international markets or, when adversely affected by import competition, to make the investments necessary to better compete. The ITL offers a combination of fixed asset, working capital financing and debt refinancing with the SBA's maximum guaranty--90 percent--on the total loan amount. The maximum loan amount is $5 million.

Guaranty Coverage

The SBA can guaranty up to 90 percent of an ITL up to a maximum of $4.5 million, less the amount of the guaranteed portion of other SBA loans outstanding to the borrower. The maximum guaranty for any working capital component of an ITL is limited to $4 million. Any other working capital SBA loans that the borrower has are counted against the $4 million guaranty limit.

Use of Proceeds

- For the facilities and equipment portion of the loan, proceeds may be used to acquire, construct, renovate, modernize, improve or expand facilities or equipment in the U.S. to produce goods or services involved in international trade, including expansion due to bringing production back from overseas if the borrower exports to at least one market.
- Working capital is an allowable use of proceeds under the ITL.
- Proceeds may be used for the refinancing of debt not structured on reasonable terms and conditions, including any debt that qualifies for refinancing under the standard SBA 7(a) Loan Program.

Loan Term

- Maturities on the working capital portion of the ITL are typically limited to 10 years.
- Maturities of up to 10 years on equipment unless the useful life exceeds 10 years.
- Maturities of up to 25 years are available for real estate.
- Loans with a mixed use of fixed-asset and working-capital financing will have a blended-average maturity.

Exporter Eligibility

- Applicants must meet the same eligibility requirements as for the SBA's standard 7(a) Loan Program.
- Applicants must also establish that the loan will allow the business to expand or develop an export market or demonstrate that the business has been adversely affected by import competition and that the ITL will allow the business to improve its competitive position.

Foreign Buyer Eligibility

Foreign buyers must be located in those countries where the Export-Import Bank of the U.S. is not prohibited from providing financial assistance.

Collateral Requirements

- Only collateral located in the U.S. (including its territories and possessions) is acceptable.
- First lien on property or equipment financed by the ITL or on other assets of the business is required. However, an ITL can be secured by a second lien position if the SBA determines there is adequate assurance of loan repayment.
- Additional collateral, including personal guaranties and those assets not financed with ITL proceeds, may be appropriate. A small business wanting to qualify as adversely impacted from import competition must submit supporting documentation that explains the impact, and a plan with projections that explains how the loan will improve the business' competitive position.

Export Working Capital Program

The SBA's Export Working Capital Program (EWCP) assists businesses exporters in meeting their short-term export working capital needs. Exporters can use the proceeds to make the products they will be exporting. They can also apply for such lines of credit prior to finalizing an export sale or contract. With an approved EWCP loan in place, exporters have greater flexibility in negotiating export payment terms—secure in the assurance that adequate financing will be in place when the export order is won.

Benefits of the EWCP

- Financing for suppliers, inventory or production of export goods.
- Export working capital during long payment cycles.
- Financing for stand-by letters of credit used as bid or performance bonds or advance payment guarantees.
- Reserves domestic working capital for the company's sales within the U.S.
- Permits increased global competitiveness by allowing the exporter to extend more liberal sales terms.
- Increases sales prospects in under-developed markets which may have high capital costs for importers.
- Low fees and quick processing times.

Guaranty Coverage

- Maximum loan amount is $5,000,000.
- 90 percent of principal and accrued interest up to 120 days.
- Low guaranty fee of one-quarter of one percent of the guaranteed portion for loans with maturities of 12 months or less.
- Loan maturities are generally for 12 months or less, but can be up to a maximum of 36 months.

Use of Proceeds

- To pay for the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit to act as bid or performance bonds.
- To finance foreign accounts receivable.

Interest Rates

The SBA does not establish or subsidize interest rates on loans. The interest rate can be fixed or variable and is negotiated between the borrower and the participating lender.

Advance Rates

- Up to 90 percent on purchase orders.
- Up to 90 percent on documentary letters of credit.
- Up to 85 (90 percent on insured) foreign accounts receivable.

- Up to 75 percent on eligible foreign inventory located within the U.S.
- In all cases, not to exceed the exporter's costs.

Collateral Requirements

The export-related inventory and the receivables generated by the export sales financed with EWCP funds generally will be considered adequate collateral. The SBA requires the personal guarantee of owners with 20 percent or more ownership.

How to apply

Application is made directly to SBA-participating lenders. Businesses are encouraged to contact SBA staff at their local U.S. Export Assistance Center (USEAC) to discuss whether they are eligible for the EWCP and whether it is the appropriate tool to meet their export financing needs. Participating lenders review/approve the application and submit the guaranty request to SBA staff at the local USEAC.

CAPLines

The CAPLines Program is designed to help small businesses meet their short-term and cyclical working capital needs. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts, subcontracts, or purchase orders; finance the direct cost associated with commercial and residential construction; or provide general working capital lines of credit. The maturity can be for up to 10 years except for the Builders Capline which is limited to 36 months after the first structure is completed. Guaranty percentages are the same as for a Basic 7(a) Loan. There are four distinct short term loan programs under the CAPLine umbrella:

- ***The Contract Loan Program*** is used to finance the cost associated with contracts, subcontracts, or purchase orders. Proceeds can be disbursed before the work begins. If used for one contract or subcontract, it is generally not revolving; if used for more than one contract or subcontract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than 10 years. Contract payments are generally sent directly to the lender but alternative structures are available.
- ***The Seasonal Line of Credit Program*** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory. The business must have been in business for a period of 12 months and must have a definite established seasonal pattern. The loan may be used over again after a "clean-up" period of 30 days to finance activity for a new season. These loans also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- ***The Builders Line Program*** provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years, if necessary, to facilitate sale of the property. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- ***The Working Capital Line Program*** is a revolving line of credit (up to $5,000,000) that provides short term working capital. These lines of credit are generally used by businesses that provide credit to their customers, or whose principle asset is inventory. Disbursements are generally based on the size of a borrower's accounts receivable and/or inventory. Repayment comes from the collection of accounts receivable or sale of inventory. The specific structure is negotiated with the lender. There may be extra servicing and monitoring of the collateral for which the lender can charge up to 2 percent annually to the borrower.

Other Guaranty Lines of Credit

All the Special Purpose Programs listed above have SBA structured repayment terms meaning the Agency tells the lender how principal and interest is to be repaid. These programs also require the lender to use certain

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closing forms. Lenders with the ability to obtain 7(a) guarantees through any of the Express processes are considered experienced enough to be able to structure their own repayment terms and use their own closing documents. With this ability the lender can tailor a line of credit that it gets guaranteed by SBA to the needs of the business. Therefore, if a potential applicant sees that the previously listed Basic 7(a) or Special Purpose 7(a) Programs don't meet their needs they should discuss their options with a lender capable of providing an SBA Express or Export Express loan with an SBA guaranty.

SBA*Express*

The SBAExpress Loan or Line of Credit is a flexible smaller loan up to $350,000 that a designated lender can provide to its borrower using mostly their own forms, analysis and procedures to process, structure, service, and disburse this SBA-guaranteed loan. When structured as a term loan the proceeds and maturity are the same as a Basic 7(a) Loan. When structured as a revolving line of credit the requirements for the payment of interest and principal are at the discretion of the lender and maturity can't exceed 7 years.

New Mexico District Office
500 Gold Ave. S.W., Ste. 11301
Albuquerque, NM 87102
505-248-8225 • 505-248-8245 Fax

Export Express

SBA's Export Express loans offers flexibility and ease of use for both borrowers and lenders on loans up to $500,000. It is the simplest export loan product offered by the SBA.

Use of Proceeds

Loan proceeds may be used for business purposes that will enhance a company's export development. Export Express can take the form of a term loan or a revolving line of credit. As an example, proceeds can be used to fund participation in a foreign trade show, finance standby letters of credit, translate product literature for use in foreign markets, finance specific export orders, as well as to finance expansions, equipment purchases, and inventory or real estate acquisitions, etc.

Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

Interest Rates

Terms are negotiated between the borrower and lender but interest rates may not exceed Prime plus 4.5 percent on loans over $50,000 and Prime plus 6.5 percent on loans of $50,000 or less.

Exporter Eligibility

Any business that has been in operation, although not necessarily in exporting, for at least 12 full months and can demonstrate that the loan proceeds will support its export activity is eligible for Export Express. The one year in business operations requirement can be waived if the applicant can demonstrate previous successful business experience and exporting expertise and the lender does conventional underwriting, not relying solely on credit scoring.

Foreign Buyer Eligibility

The exporter's foreign buyer must be a creditworthy entity and not located in countries prohibited for financial support on the Export-Import Bank's Country Limitation Schedule and the methods of payment must be acceptable to the SBA and the SBA lender.

How to Apply

Interested businesses should contact their existing lender to determine if they are an SBA Export Express lender. Application is made directly to the lender. Lenders use their own application material in addition to SBA's Borrower Information Form. Lenders' approved requests are then submitted with a limited amount of eligibility information to SBA's National Loan Processing Center for review.

7(a) LOAN PROCESSES FOR LENDERS

There are various ways a lender can apply to SBA for a 7(a) guaranty. Some are designed for experienced lenders who are fully committed to providing business loans guaranteed by SBA to their clientele that need them, while others are designed for lenders with limited experience or when there are certain issues that require SBA to thoroughly review the situation. The fundamental process available to all lenders who have signed up to participate with SBA is called the Standard Loan Guaranty Process. It is used by lenders to request a guaranty from SBA when they are new to SBA lending or the request requires an SBA review. Other methods of processing a request for guaranty have less requirements for SBA, so the time SBA takes is less, but potentially more requirements or responsibilities for the lender. The determining factors on which one is use depends on the experience of the lender in dealing with SBA, the complexity of the case, the purpose of the loan, and the dollar amount being requested.

Standard 7(a) Loan Processing

After the applicant business and lender complete their required documents, the lender makes application to SBA for a guaranty by submitting them to SBA's Loan Guaranty Processing Center. The center will screen the application and, if satisfactory complete a thorough review of both eligibility and creditworthiness before making the decision to approve the issuance of a guaranty as submitted, approve with modifications (which will be discussed with the lender), or reject the request. When the lender makes application to SBA, they have already internally agreed to approve the recommended loan to the applicant if, and only if, the SBA provides a guaranty.

Standard processing means a lender makes their request for guaranty using SBA Form 1920 and the applicant completes SBA Form 1919, even if the applicant previously completed the lender's required application forms.

The analysis of eligibility starts with a review of the "Eligibility Questionnaire," completed by the lender. The analysis of credit starts with a review of the SBA Form 1920 and the lender's credit memo which must discuss at least six elements:

1. Balance sheet and ratio analysis;
2. Analysis of repayment. It is not acceptable to base repayment ability solely on the applicant's credit score.
3. Assessment of the management skills of the applicant;
4. Explanation of the collateral used to secure the loan and the adequacy of the proposed collateral;
5. Lender's credit history with applicant including an explanation of any weaknesses;
6. Current financial statements and pro-forma financial spread. SBA pro-forma analysis reflects how the business will look immediately following disbursement, not one year after disbursement.

SBA also expects that the lender's credit memo includes the intended use of the loan proceeds and any historical and current issues that require explanation. SBA also expects a discussion of the process by which the applicant business generates its income when it is not immediately obvious. An explanation of how the business conducts its operation is also expected.

SBA has three days to screen and 10 days to process the request for guaranty from the lender. Any additional time a lender takes to make their determination prior to requesting a guaranty from SBA will add to the length of time to reach a final decision. If the guaranty is approved, SBA will prepare a loan authorization outlining the terms and conditions under which the guaranty is provided and prepare an approval letter for transmission to the lender.

Certified Processing

SBA has a Certified Lenders Program (CLP) which lenders with more experience and commitment to SBA lender can obtain which allows them to request a 7(a) guaranty through a process similar to the Standard process except the SBA will only review the lenders request rather than re-analyze.

Preferred Processing

SBA has a Preferred Lenders Program (PLP) designed for lenders who have been delegated the authority to make both the eligibility and credit decisions without a second look by SBA. This process is used by the most experienced lenders who have the most dedicated staffs ready to review requests for financial assistance from existing and potential customers in order to see if they need to become SBA guaranteed loans.

SBA*Express Processing*

The SBA*Express* guaranty is available to lenders as a way to obtain a guaranty on smaller loans up to $350,000. The program authorizes select, experienced lenders to use mostly their own forms, analysis and procedures to process, structure, service, and disburse SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under $25,000 do not require collateral. The use of proceeds for a term loan is the same as for any Basic 7(a) Loan. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years.

Export Express *Processing*

SBA Export Express offers flexibility and ease of use for lenders. Participating lenders may use their own forms, procedures and analyses. The SBA provides the lender with an immediate response. This loan is subject to the same loan processing, closing, servicing and liquidation requirements as for other similar-sized SBA loans.

Guaranty Coverage

The SBA provides lenders with a 90 percent guaranty on loans up to $350,000 and a 75 percent guaranty on loans between $350,001 and $500,000.

International Business Accelerator

The International Business Accelerator (IBA) is a one-stop shop of resources for New Mexico businesses and individuals wishing to introduce their product or service into the global market.

The IBA offers educational programs on how to export/import, an online resource guide of international trade materials, and an electronic database of international trade leads/joint venture opportunities. The IBA also leads outgoing and reverse trade missions of foreign buyers and sellers for the benefit of New Mexico companies. IBA's team of trade experts offers one-on-one counseling for businesses seeking assistance in meeting their international trade objectives. The IBA is part of the New Mexico Small Business Development Center Network and is administered through Western New Mexico University.

International Business Accelerator (IBA) Office

2660 Airport Rd.
Santa Teresa, NM 88008
575-589-2200 • 575-589-5212 Fax
infor@nmiba.com
Jerry Pacheco, Executive Director
575-589-2200 ext. 2
jerry@nmiba.com

U.S. Department of Commerce

U.S. Commercial Service
Santa Fe U.S. Export Assistance Center
P.O. Box 20003
Santa Fe, NM 87504
505-231-0075 • 505-827-0211 Fax
www.export.gov/newmexico

U.S. Export Assistance Centers

SBA trade finance specialists are co-located in 19 U.S. Export Assistance Centers throughout the U.S., with U.S. Department of Commerce and, in some locations, Export-Import Bank of the U.S. personnel. This multiple agency collaboration provided trade promotion and export-finance assistance in a single location. The USEACs also work closely with other federal, state and local international trade organizations to provide assistance to small businesses. To find your nearest USEAC, visit: **http://www.sba.gov/content/us-export-assistance-centers**. You can find additional export training and counseling by contacting your local SBA district office.

U.S. Small Business Administration Regional Manager, Export Solutions Group

Territory: Colorado, New Mexico, Utah, Wyoming
Bryson Patterson
Export Finance Manager, Export Solutions Group
Office of International Trade
U.S. Small Business Administration
U.S. Export Assistance Center
1999 Broadway, Ste. 2205
Denver, CO 80202
303-844-6623 ext. 218
202-481-0540 Fax
bryson.patterson@sba.gov

Community Advantage Loans

The ***Community Advantage Pilot Program*** is aimed at helping businesses located in underserved communities gain access to capital by opening up 7(a) lending to mission-focused, community-based lenders — such as Community Development Financial Institutions (CDFIs), Certified Development Companies (CDCs), and SBA Microloan Intermediaries. These lenders provide technical assistance and economic development support to businesses located in underserved markets.

The application process is the same as for a Basic 7(a) Loan. The main difference with this program from other SBA 7(a) loan programs is the lender who ultimately provides the loan funds is not a traditional SBA lender. The maximum loan amount is $350,000.

Visit: **www.sba.gov/content/community-advantage-loans** for more information about this program.

Accion New Mexico

Anne Haines Yatskowitz, President/CEO
2000 Zearing N.W.
Albuquerque, NM 87104
505-243-8844 • 505-243-1551 Fax
800-508-7624 Toll Free
accion@accionnm.org
www.accionnm.org
Accion is a non-profit organization that increases access to business credit, makes loans and provides training which enable emerging entrepreneurs to realize their dreams and be catalysts for positive economic and social change in the community. Accion offers loans from $200 to $500,000 and above, as well as networking and training opportunities.

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CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM (504 LOANS)

The 504 Loan program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. The 504 loan program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Some refinancing is also permitted. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

The SBA's 504 Certified Development Companies (CDC) serve their communities by financing business expansion needs. Their professional staff works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business.

CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Reinvestment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The maximum debenture, or long-term loan, is:

- $5 million for businesses that create a certain number of jobs or improve the local economy;
- $5 million for businesses that meet a specific public policy goal, including loans for aiding rural development and expansion of small businesses owned by veterans, women, and minorities; and
- $5.5 million for manufacturers and energy related public policy projects.

Recent additions to the program allow $5.5 million for each project that reduces the borrower's energy consumption by at least 10 percent; and $5.5 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to $5.5 million under one of these two requirements do not have to meet the job creation or retention requirement, so long as the CDC portfolio reflects an average jobs to debenture portfolio ratio of at least 1 job per $65,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than two years old), and a further injection of 5 percent is also required if the primary collateral will be a single-purpose building (such as a hotel).
- Two-tiered project financing: A lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100 percent SBA-guaranteed debenture) finances up to 40 percent of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. The SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate.
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10- or 20-year term and are self-amortizing.

Businesses that receive 504 loans are:

- Small — net worth under $15 million, net profit after taxes under $5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

For information, visit **www.sba.gov/504**.

Enchantment Land Certified Development Company

Ron Brown, Executive Director
6500 Jefferson N.E., Ste.200
Albuquerque, NM 87109
505-843-9232 • 505-764-9153 Fax
www.elcdc.com
or
1990 E. Lohman, Ste. 123
Las Cruces, NM 88001
575-524-6830 • 575-524-6817 Fax
Nonprofit organization licensed by SBA to implement the SBA 504 loan programs. Offers long-term financing to existing small businesses, with reasonably priced, fixed rate loans for land, buildings and other fixed assets.

Capital Certified Development Corporation

Lorena Chavez, Sr. Business Development Officer
P.O. Box 95508
Albuquerque, NM 87193
505-250-0572 • 866-231-1141 Fax
lorenachavez@capitalcdc.com
www.capitalcdc.com
or
Jason Bigham, Business Development Officer
3120 80th St.
Lubbock, TX 79243
806-749-3600
jasonbigham@captialcdc.com
Nonprofit organization licensed by the SBA to implement the SBA 504 program in both Texas and New Mexico. Offers long term financing to existing small businesses, with reasonably priced, fixed rate loans for land, buildings and other fixed assets.

Mountain West Small Business Finance Certified Development Company

Salt Lake Office
2595 E. 3300 S.
Salt Lake City, UT 84109
801-474-3232
or
Southern Utah Office
107 S. 1470 E., #301
St. George, UT 84790
435-652-3761
Nonprofit organization licensed by the SBA to implement the SBA 504 program in both Utah and San Juan County, New Mexico. Offers long term financing to existing small businesses, with reasonably priced, fixed rate loans for land, buildings and other fixed assets.

Community Economic Development Company of Colorado/Small Business Finance Corp.

1175 Osage St., Ste. 110
Denver, CO 80204
303-893-8989
jeff@cedco.org
mary@cedco.org
www.cedco.org
The CEDCO-Small Business Finance Corporation is a private, non-profit Certified Development Company, licensed by the SBA as Colorado's statewide source of SBA 504 fixed asset loans. It also serves the San Juan County of New Mexico and San Juan County of Utah.

MICROLOAN PROGRAM (LOANS UP TO $50,000)

The Microloan Program provides very small loans (up to $50,000) to women, low-income, minority, veteran, and other small business owners through a network of more than 100 Intermediaries nationwide. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the small loans directly to start-up and existing businesses. Entrepreneurs work directly with the Intermediaries to receive financing and business knowledge support. The proceeds of a microloan can be used for working capital, or the purchase of furniture, fixtures, supplies, materials, and/or equipment. Microloans may not be used for the purchase of real estate. Interest rates are negotiated between the borrower and the Intermediary. The maximum term for a microloan is six years. Because funds are borrowed from the Intermediary, SBA is not involved in the business loan application or approval process. And, payments are made directly from the small business to the Intermediary.

The program also provides business-based training and technical assistance to micro-borrowers and potential micro-borrowers to help them successfully start or grow their businesses. Such training and technical assistance may include general business education, assistance with business planning, industry-specific training, and other types of training support.

Entrepreneurs and small business owners interested in small amounts of business financing should contact the nearest SBA district office for information about the nearest Microloan Program Intermediary Lender or go to **www.sba.gov/microloans**.

WESST

Agnes Noonan, President
WESST Enterprise Center
609 Broadway Blvd. N.E.
Albuquerque, NM 87102
505-246-6900 • 505-243-3035 Fax
www.wesst.org
WESST is a statewide economic development organization committed to growing New Mexico's economy by cultivating entrepreneurship. While its historical target market has been low-income women and minorities, WESST provides services to any New Mexico resident seeking to start or grow a business. Key WESST services include business training, technical assistance and access to capital. WESST is an SBA Microloan Lender. For more information visit www.wesst.org.

The Loan Fund

F. Leroy Pacheco, President/CEO
423 Iron S.W./P.O. Box 705 (Mailing)
Albuquerque, NM 87103
505-243-3196 • 505-243-8803 Fax
866-873-6746 Toll Free
info@loanfund.org (inquiries)
www.loanfund.org (web page)
Founded in 1989, The Loan Fund is a private, tax-exempt organization that provides loans for business start-ups, operations and expansion, as well as training and consulting to entrepreneurs and non-profits throughout New Mexico and the Navajo Nation. Business loans range from $5,000 to $150,000 or more for qualified businesses and The Loan Fund is also an SBA 504 participant. The Loan Fund is an SBA Microloan Lender. The Loan Fund's services support the efforts of low-income individuals and their communities to achieve self-reliance and control over their economic destinies. To date, The Loan Fund has provided loans in excess of $30 million to businesses and non-profits, creating or preserving over 4,600 jobs.

STATE TRADE AND EXPORT PROMOTION (STEP) PROGRAM

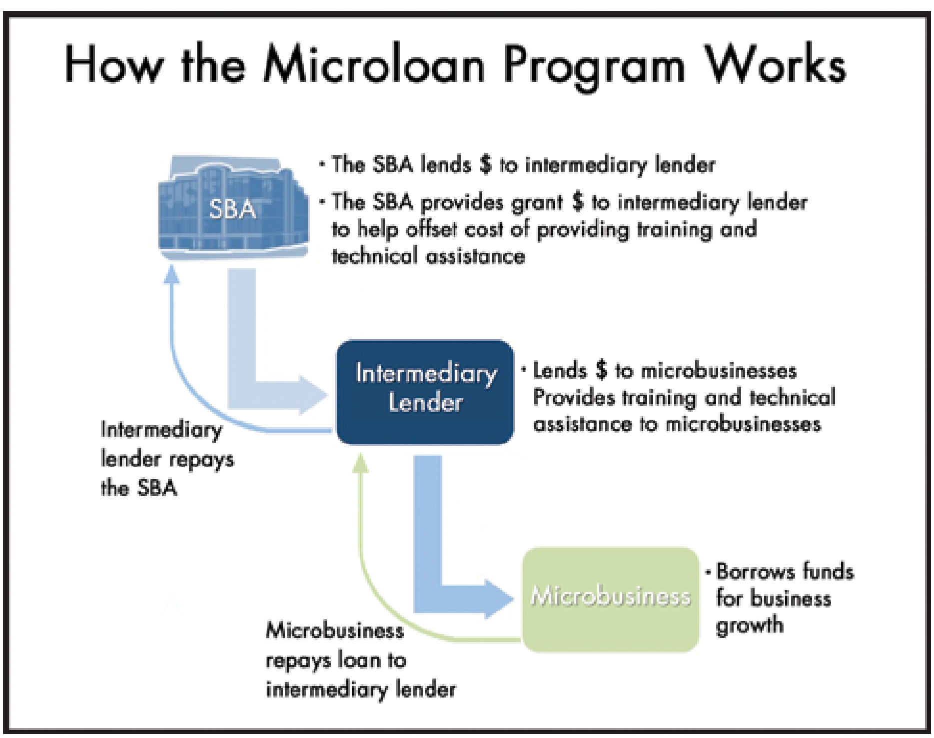
The State Trade and Export Promotion (STEP) Program is a pilot export initiative to make matching-fund awards to states to assist small businesses enter and succeed in the international marketplace. Activities to support small business exporting under the STEP Program are provided to eligible small business concerns ("STEP Clients") located in states, territories, and the District of Columbia. For more information on the STEP program visit **www.sba.gov/internationaltrade**.

SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee Program is a public-private partnership between the Federal government and surety companies to provide small businesses with the bonding assistance necessary for them to compete for public and private contracting and subcontracting opportunities. The guarantee provides an incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. The program is aimed at small businesses that lack the working capital or performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and ancillary bonds issued by surety companies for individual contracts and subcontracts up to $6.5 million. The SBA reimburses sureties between 70 and 90 percent of losses sustained if a contractor defaults on the contract. On Federal contracts, SBA can guarantee bonds on contracts up to $10 million, if guarantee would be in the best interest of the Government.

SBA has two program components, the Prior Approval Program and the Preferred Surety Bond Program. In



the Prior Approval Program, the SBA guarantees 90 percent of surety's paid losses and expenses on bonded contracts up to $100,000, and on bonded contracts greater than $100,000 that are awarded to socially and economically disadvantaged concerns, HUBZone contractors, and veterans, and service-disabled veteran-owned small businesses. All other bonds guaranteed in the Prior Approval Program receive an 80 percent guarantee. Sureties must obtain the SBA's prior approval for each bond guarantee issued. Under the Preferred Program, the SBA guarantees 70 percent, and sureties may issue, monitor and service bonds without the SBA's prior approval.

Small businesses, surety companies, and bond agents are invited to visit our website at **www.sba.gov/osg**.

Participating agents and sureties may be found at **http://web.sba.gov/orasbgpub/dsp_welcome.cfm**.

The program office may be reached at 202-205-6540 or

Linda M. Laws
Underwriting Marketing Specialist
Seattle, WA
206-553-7317

Catharine Powers
Acting Area Office Director
Seattle, WA
206-553-8541

SMALL BUSINESS INVESTMENT COMPANY PROGRAM

The Small Business Investment Company (SBIC) program is a multi-billion dollar program founded in 1958, as one of many financial assistance programs available through the U.S. Small Business Administration. The structure of the program is unique in that SBICs are privately owned and managed investment funds, licensed and regulated by SBA, that use their own capital plus funds borrowed with an SBA guarantee to make equity and debt investments in qualifying small businesses. The funds raise private capital and can receive SBA-guaranteed leverage up to three times private capital, with a leverage ceiling of $150 million per SBIC and $225 million for two or more licenses under common control. Licensed SBICs are for-profit investment firms whose incentive is to share in the success of a small business. The U.S. Small Business Administration does not invest directly into small business through the SBIC Program, but provides funding through SBA guarantee debentures to qualified investment management firms with expertise in certain sectors or industries.

Grayhawk Capital

Grayhawk Capital provides venture capital to outstanding early and growth stage companies located in the southwest.

For more information on Grayhawk Capital, please contact them at:

Grayhawk Capital
5050 N. 40th St., Ste. 380
Phoenix, AZ 85018
602-956-8700
www.grayhawkcapital.us

NON SBA LICENSED SMALL BUSINESS INVESTMENT COMPANIES

New Mexico Small Business Investment Corporation

The New Mexico Small Business Investment Corporation is a nonprofit, independent, public corporation for the purpose of creating new job opportunities by making equity investments in land, buildings or infrastructure for facilities to support new or expanding businesses in New Mexico. For more information on New Mexico SBIC, please contact them at:

New Mexico SBIC
Russell Cummins, Executive Director/
Investment Advisor
P.O. Box 1211
Tijeras, NM 87059
505-274-7789
www.nmsbic.org

Technology Ventures Corporation (TVC)

TVC is a nonprofit, non-funding institution that provides a bridge between high technology companies and investors. The purpose of TVC is to promote economic development for New Mexico through commercialization of technologies at our national laboratories such as SANDIA and Los Alamos National Lab as well as through technical programs at New Mexico Colleges and Universities.

TVC advises and assists in the preparation of a business case/plan to commercialize a technology. It also plays a leading role in recruiting qualified investors to New Mexico to review carefully screened technology companies with excellent business potential.

TVC serves as the Network Operator for the State of New Mexico for an Internet network (ACE-Net) providing opportunities for entrepreneurs and angel investors to make contacts. The website is www.ace-net.org.

For more information on TVC, please contact them at:

Technology Ventures Corporation
UNM's Student Support and Services Center
1155 University Blvd. S.E., 2nd Fl.
Albuquerque, NM 87106
505-246-2882 • 505-246-2891 Fax
www.techventures.org

THE SMALL BUSINESS INNOVATION RESEARCH PROGRAM

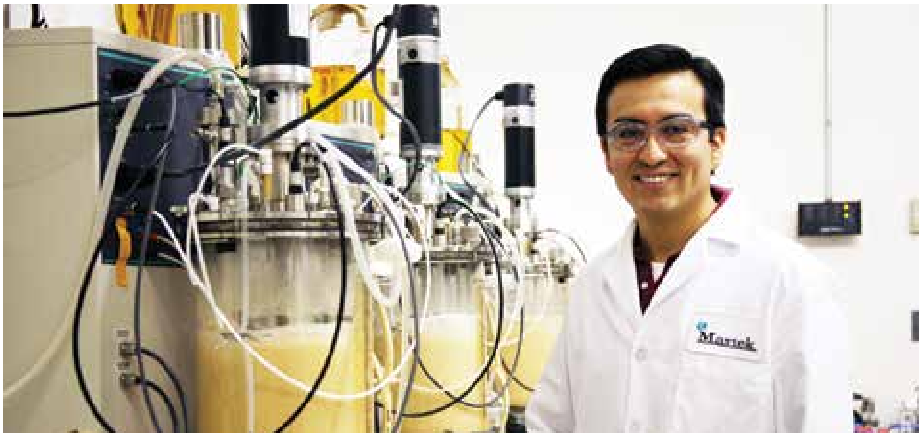
The Small Business Innovation Research (SBIR) program is a highly competitive program that encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization. Through a competitive awards-based program, SBIR enables small businesses to explore their technological potential and provides the incentive to profit from its commercialization. By including qualified small businesses in the nation's R&D arena, high-tech innovation is stimulated and the United States gains entrepreneurial spirit as it meets its specific research and development needs.

SBIR Program Eligibility

Only United States small businesses are eligible to participate in the SBIR program. An SBIR awardee must meet the following criteria at the time of Phase I and II awards:

1. Organized for profit, with a place of business located in the United States;
2. No more than 500 employees, including affiliates;
3. Be a concern which is more than 50% directly owned and controlled by one or more individuals (who are citizens or permanent resident aliens of the United States), other small business concerns (each of which is more than 50% directly owned and controlled by individuals who are citizens or permanent resident aliens of the United States), or any combination of these;
4. Be a concern which is more than 50% owned by multiple venture capital operating companies, hedge

CAPITAL



funds, private equity firms, or any combination of these (for agencies electing to use the authority in 15 U.S.C. 638(dd)(1)); or

5. Be a joint venture in which each entity to the joint venture must meet the requirements set forth in paragraph (a)(1)(i) or (a)(1)(ii) of this section. A joint venture that includes one or more concerns that meet the requirements of paragraph (a)(1)(ii) of this section must comply with §121.705(b) concerning registration and proposal requirements.
6. No single venture capital operating company, hedge fund, or private equity firm may own more than 50% of the concern.
7. For awards from agencies using the authority under 15 U.S.C. 638(dd)(1), an awardee may be owned and controlled by more than one VC, hedge fund, or private equity firm so long as no one such firm owns a majority of the stock.
8. If an Employee Stock Ownership Plan owns all or part of the concern, each stock trustee and plan member is considered an owner.
9. If a trust owns all or part of the concern, each trustee and trust beneficiary is considered an owner.
10. Phase I awardees with multiple prior awards must meet the benchmark requirements for progress toward commercialization.

SBIR-Participating Agencies

Each year, Federal agencies with extramural research and development (R&D) budgets that exceed $100 million are required to reserve 2.9% (FY 15) of the extramural research budget for SBIR awards to small businesses. These agencies designate R&D topics and accept proposals. Currently, eleven agencies participate in the SBIR program:

- Department of Agriculture
- Department of Commerce - National Institute of Standards and Technology
- Department of Commerce - 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
- National Aeronautics and Space Administration
- National Science Foundation

For additional information visit **www.sbir.gov.**

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

Small Business Technology Transfer (STTR) is another program that expands funding opportunities in the federal innovation research and development (R&D) arena. Central to the program is expansion of the public/private sector partnership to include the joint venture opportunities for small businesses and nonprofit research institutions. The unique feature of the STTR program is the requirement for the small business to formally collaborate with a research institution in Phase I and Phase II. STTR's most important role is to bridge the gap between performance of basic science and commercialization of resulting innovations.

STTR Program Eligibility

Only United States small businesses are eligible to participate in the STTR program. The small business must meet all of the following criteria at time of award:

- Organized for profit, with a place of business located in the United States;
- At least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the United States, and;
- No more than 500 employees, including affiliates.

The nonprofit research institution must also meet certain eligibility criteria:

- Located in the U.S.
- Meet one of three definitions:
- Nonprofit college or university
- Domestic nonprofit research organization
- Federally funded R&D center (FFRDC)

STTR differs from SBIR in three important aspects:

1. The SBC and its partnering institution are required to establish an intellectual property agreement detailing the allocation of intellectual property rights and rights to carry out follow-on research, development or commercialization activities.
2. STTR requires that the SBC perform at least 40% of the R&D and the single partnering research institution to perform at least 30% of the R&D.
3. Unlike the SBIR program, STTR does not require the Principal Investigator to be primarily employed by the SBC.

STTR-Participating Agencies

Each year, Federal agencies with extramural research and development (R&D) budgets that exceed $1 billion are required to reserve 0.40% (FY 15) of the extramural research budget for STTR awards to small businesses. These agencies designate R&D topics and accept proposals. Currently, five agencies participate in the STTR program:

- Department of Defense
- Department of Energy
- Department of Health and Human Services
- National Aeronautics and Space Administration
- National Science Foundation

For additional information visit **www.sbir.gov**.

U.S. Small Business Administration
Office of Investment & Innovation
409 Third St. S.W., Ste. 6300
Washington, DC 20416
202-205-6510

SBA ONLINE: WEB-BASED TOOLS FOR BUSINESS OWNERS

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The old adage "time is money" is perhaps one of the most pertinent statements that you can apply to small business owners. Whether you're starting a business or managing a growing one, entrepreneurs and business owners wear many hats and have many questions:

- What laws and regulations apply to my business?
- How do I start to write a business plan?
- Where can I get help with X, Y and Z?

Many of us invariably turn to our networks and the Internet to find answers. But how can you trust that the information you are getting is truly applicable to your business and, let's face it, even accurate?

As part of its mission to help business owners start, succeed and grow, SBA, through the SBA.gov website has developed numerous online tools and guides to help small businesses get information and answers they need quickly and efficiently. For example, these **10 Steps to Starting a Business** and these **10 Steps to Hiring your First Employee** guides are essential reading. Then there are the **Licenses and Permits Search Tool** and the **Loans and Grants Search Tool**.

New Online Tools to Help Business Owners Plan, Manage and Grow

The SBA has expanded its capacity and selection of tools and information that business owners need by developing a whole range of new online features! Check them out:

1. **Find an SBA Lender through the Leveraging Information and Networks to access Capital (LINC) Tool**
   The SBA extends financial assistance to for-profit small businesses through its lending partners, such as banks, certified development companies, and microloan intermediaries. For help locating a lending partner in your area, use SBA's LINC tool that matches small businesses with SBA lenders. LINC begins with a simple online form that requests basic information about your business and financing needs. That information is transmitted to all participating SBA lenders operating within your county. If a lender is interested, you will receive an email with the contact information for that lender. LINC can be accessed through SBA's website at https://www.sba.gov/tools/linc.

2. **Get to Know Your Market and Competition Better with the SizeUp Tool**
   Want to know how your business stacks up against the competition? Where your potential competitors are located? Where the best places are to advertise your business? These are all critical inputs for your business plan and can also help back up any financing applications.

   Now with the new SizeUp tool you can crunch millions of data points and get customizable reports and statistics about your business and its competition. Just enter your industry, city, state and other details. SizeUp then runs various reports and provides maps and data related to your competition, suppliers and customers. It also highlights potential advertising opportunities.

3. **Build a Business Plan Tool**
   Business planning can seem a daunting task, but it doesn't have to be that way. To help you plan and steer your business, this new "Build a Business Plan" tool guides you through the process of creating a basic, downloadable business plan. The great thing about it is you can build a plan in smaller chunks of time, save your progress and return at your leisure.

   To use the tool, simply log into SBA.gov and enter information into a template for each section of the business plan including, market analysis, company description and financial projections. The tool is secure and confidential and will keep your plan on record for up to six months. You can also save, download or email the plan at any time.

4. **Size Standards Tool - Find Out Fast if You Qualify for Government Contracts**
   In order to be eligible to sell to the government and compete for small business "set-aside" contracts, business owners had to rummage through various rules and matrices to find out if their business is truly "small" according to SBA size standards. Now, with this new Size Standards Tool, you can follow three simple steps to cut through the guesswork and quickly find out if you qualify for government contracting opportunities. SBA also offers other resources including government contracting training courses, and guides to help you register as a contractor.

5. **Events Calendar - Locate Business Training and Seminars**
   SBA and its partners, including Small Business Development Centers, Women's Business Centers, and SCORE, hold hundreds of small business training seminars and workshops across the country. Until now, there was no single repository for these events. Now, with SBA's Events Calendar, you can quickly find and sign up for training. Enter a date range and/or zip code to locate events in your area. Results are filtered by topic such as "starting a business," "managing a business," "business planning," and "financing a business."

Loan Programs for Businesses

Ways borrowers can use the money

(Information current as of 05/23/2016)

Program	Who Qualifies	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefits to Borrower
Basic 7(a)	For profit businesses that can meet SBA's size standards, nature of business, use of proceeds, credit elsewhere, and other miscellaneous eligibility factors.	Acquire land; purchase existing building; convert, expand or renovate buildings; construct new buildings; acquire and install fixed assets; acquire inventory; purchase supplies and raw materials; purchase a business, start a business, leasehold improvements, term working capital; and, under certain conditions, to refinance certain outstanding debts	Based on the use of proceeds and borrower's ability to repay. Not based on collateral. Maximum maturity: 10 years for working capital (seven years is common), 10 years for fixed assets, 25 years for real estate.	A Basic 7(a) can be for as much as $5 million. SBA's limit to any one business is $3.75 million so a business can have multiple loans guaranteed by SBA but the guaranteed portion combined cannot exceed $3.75 million.	Term loans with one monthly payment of principal and interest (P&I). Borrower contribution required. Interest rate depends upon how lender applies for guaranty (see lender program chart). Cannot revolve, no balloon or call provisions.	Business can obtain financing not otherwise available, fixed maturity, available when collateral is limited. Can establish or re-affirm relationship with lender.
International Trade Loan (ITL)	Same as Basic 7(a), plus, business must be engaged or preparing to engage in exporting or be adversely affected by competition from imports.	Acquire, renovate, modernize facilities or equipment used in making products or services to be exported, plus, for permanent working capital or to refinance business debts currently on unreasonable terms.	Same as Basic 7(a).	Same as Basic 7(a), but when borrower has both international trade and working capital loans guaranteed by the SBA, the limit on the guaranty for all working capital to any one business is $4 million.	Same as Basic 7(a).	Same as Basic 7(a). Plus, long-term financing export-related fixed assets and working capital to ensure the company becomes more competitive.
Export Working Capital Loan (EWCP)	Same as Basic 7(a). Plus, must be in business one year and engaged or preparing to engage in exporting. One-year in business requirement can be waived for principals with previous exporting and business expertise.	Short-term working capital to cover the costs of filling export orders, including ability to support an Export Stand-By Letter of Credit.	Can be up to a maximum of 36 months but generally 12 months or less.	Gross loan amount $5.0 million with 90% guaranty. SBA maximum guaranteed portion is $4.5 million.	Finance single or multiple transactions. Interest paid monthly, principal paid as payments from items shipped overseas are collected. Can be renewed annually. Extra servicing fees are allowed.. Can be transactional or revolving asset-based line of credit.	Provides U.S. exporters with a line of credit that can be separated from domestic operations line of credit. Can be used to finance 100% of the cost of filling export orders.
Seasonal CAPlines	Same as Basic 7(a). Plus, in business for at least one year and can demonstrate seasonal financing needs.	To finance the seasonal increases of accounts receivable, inventory and labor.	10 years	Same as Basic 7(a).	Short-term financing for seasonal activities to be repaid at the end of the season when payment for the seasonal activity is made to business	Provides opportunity for seasonal businesses to get seasonal financing not otherwise available.
Contract CAPlines	Same as Basic 7(a). Plus, will perform on contract or purchase order for some third-party buyer.	To finance the cost of one or more specific contract, sub-contract, or purchase order, including overhead or general and administrative expenses, allocable to the specific contract(s).	10 years	Same as Basic 7(a).	Short-term financing for performance of approved contract, sub-contract, or purchase order to be repaid when payment for the activity is made to business. Can be revolving or not.	Provides opportunity for contractors and sub-contractors to get financing not otherwise available.
Builders CAPlines	Same as Basic 7(a). Plus, building/renovating residential or commercial structure for re-sale without knowing buyer at time of approval.	For the direct expenses related to the construction and/or "substantial" renovation costs of specific residential or commercial buildings for resale, including labor, supplies, materials, equipment rental, direct fees. The cost of land is potentially eligible.	Maximum of three years to disburse and build or renovate. Extension possible to accommodate sale.	Same as Basic 7(a).	Short-term financing to build or renovate home or building for sale to unknown third party. "Substantial" means rehabilitation expenses of more than one-third of the purchase price or fair market value at the time of application. Can be revolving or not.	Provides opportunity for residential and commercial builders to get financing not otherwise available.

CAPITAL

Program	Who Qualifies	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefits to Borrower
Working Capital CAPlines	Same as Basic 7(a). Borrower should sell on credit and/ or have inventory needing immediate replacement after the sale.	For short-term working capital and operating needs, including to finance export sales. Proceeds must not be used to pay delinquent withholding taxes or similar trust funds (state sales taxes, etc.) or for floor planning.	10 years	Same as Basic 7(a).	Structured with requirements for payment of principal tied to the businesses collection of payments from their clientele	Provides opportunity for businesses that sell on credit to get revolving financing not otherwise available.
SBA Express Lender Structured Loans or Lines of Credit	Businesses needing a term loan or line of credit to conduct credit in the USA.	Term loan to support business operations Including equipment and real estate. Working capital	If revolving, seven-year maximum, including term out period. Equipment, useful life; real estate, 25 years.	$350,000	Structure is established by individual lender. Lender must have SBA Express designation	Has availability for a line of credit to help with short-term cash needs of the business.
Export Express Lender Structured Loans or Lines of Credit	Businesses needing a term loan or line of credit to support exporting activity.	Term loan to support business operations Including equipment and real estate. Working capital, 70 percent of which is to be used to support exporting activities.	If revolving line of credit for working capital, seven-year maximum, including term out period. Equipment, useful life; real estate, 25 years.	$500,000	Structure is established by individual lender. Lender must have Export Express designation	Has availability for a line of credit or loan to help with short-term cash needs of the business to support expanding export sales or to expand production for the sale of exported goods or services
Non-7(a) Programs						
504 Loan Program	For-profit businesses that can meet the SBA's size standards, nature of business, use of proceeds, credit elsewhere, and other miscellaneous factors.	Non-7(a) Programs For the acquisition of long-term fixed assets, equipment with a useful life of at least 10 years; refinance loan-term fixed asset debt under certain conditions; working capital under certain conditions; to reduce energy consumption; and to upgrade renewable energy resources.	Based on the use of proceeds. Twenty years for real estate. Ten years for machinery and equipment.	The SBA portion of the financing can generally be up to $5.0 million but may be up to $5.5 million for manufacturing businesses or energy saving public policy goals.	Loans packaged by Certified Development Companies (CDC) and designed to finance up to 40 percent of a "project"[1] secured with a 2nd position lien. Another loan from a third party lender financing up to 50 percent of the same project secured in 1st position, and borrower contribution of at least 10 percent. Extra contributions for special-purpose properties and new businesses.	Long-term Treasury fixed rates that are below market, low borrower contribution only 10 to 20 percent, full amortization with no call or balloon conditions.
Microloan Program	Same as Basic 7(a). Plus, nonprofit child-care businesses.	Similar to Basic 7(a). Plus, start-up nonprofit child-care businesses	Shortest term possible, not to exceed six years.	$50,000 to the small business at any given time.	The SBA provides a loan to a nonprofit micro-lender called an "intermediary" who uses the proceeds to make microloans to small businesses. Technical assistance can also be provided.	Direct loan from nonprofit intermediary lender, fixed-rate financing, can be very small loan amounts, and technical assistance is available.

[1] "Project" is the purchase or lease, and/or improvement or renovation of long-term fixed assets by a small business, with 504 financing, for use in its business operations.

All SBA programs and services are extended to the public on a nondiscriminatory basis.

Lender's Programs Chart

Ways lenders can request guarantees

(Information current as of 04/27/2016)

Program Processing	Which Lenders Qualify	Types of Loans that can be Guaranteed	Maximum Allowable Interest Rates	Eligibility Analysis	Credit Analysis	Maximum Loan Amount
Standard Processing	Lenders that have an executed participation agreement with the SBA. Export Working Capital requires additional 750-EX agreement.	Basic 7(a). International Trade, Export Working Capital, all CAPlines.	Base rate is *Wall Street Journal* prime, or LIBOR* one month rate plus 3 percent, or SBA Peg rate. **Plus**, an allowable spread from 2.25 to 2.75 percent based on term. Lender can add 2 percent if loan is $25,000 or less, and 1 percent if loan is $25,001 to $50,000. Can be fixed or variable. No maximum set on Export Working Capital.	Lender completes eligibility questionnaire and SBA reviews eligibility during loan processing.	Lender to cover all aspects of prudent credit analysis with emphasis on applicant's ability to repay loan from operation. SBA conducts analysis of lender's analysis.	Maximum loan $5 million. Loans up to $150,000 guaranteed up to 85 percent; loans over $150,000 guaranteed up to 75 percent. Business with multiple SBA loans may get some variations. Export Working Capital and International Trade Loans have 90% guaranty.
Certified Lender Program (CLP) Processing	Same as Standard 7(a). Plus, an executed CLP agreement.	Same as Standard 7(a) processing except no policy exceptions.	Same as Standard 7(a).	Same as Standard 7(a).	Same as Standard 7(a) except SBA reviews lender's analysis work, not a re-analysis.	Maximum loan $5 million. Guaranty percentage same as Standard 7(a).
Preferred Lender Program (PLP) Processing	Same as Standard 7(a). Plus, an executed PLP agreement.	Same as Standard processing except restrictions on loans involving some types of debt refinancing.	Same as Standard 7(a).	Lender completes Eligibility Analysis.	Delegated to lender.	Maximum loan $5 million. Guaranty percentage same as Standard 7(a).
SBA Express Processing	Same as Standard 7(a). Plus, an executed SBA Express agreement.	Basic 7(a) with restrictions on some types of debt refinancing. Plus, lender structured term and revolving loans.	If $50,000 or less, cannot exceed prime + 6.5 percent. If over $50,000, cannot exceed prime + 4.5 percent. Prime may be lender prime.	Lender completes SBA Form 1920 "Eligibility Information."	Delegated to lender.	Maximum loan $350,000. Guaranty percentage 50 percent.
Export Express Processing	Same as Standard 7(a). Plus, an executed Export Express agreement.	Similar to SBA Express, but must meet export-related eligibility criteria and use of proceeds requirement.	If $50,000 or less, cannot exceed prime + 6.5 percent. If over $50,000, cannot exceed prime + 4.5 percent. Prime may be lender prime.	Lender completes SBA Form 1920 "Eligibility Information."	Delegated to lender.	Maximum loan $500,000. Guaranty percentage range between 75 and 90 percent.
Community Advantage	Lenders that have an executed Community Advantage agreement.	Basic 7(a) except restrictions on some types of refinancing.	Prime + 6 percent.	Lenders complete SBA Form 1920 "Eligibility Information."	Similar to Standard 7(a) except credit factors to consider are more defined.	Maximum loan $250,000. Guaranty percentage same as Standard 7(a).

• London InterBank Offered Rate

All SBA programs and services are extended to the public on a nondiscriminatory basis.

CAPITAL

THE VALUE *of* HEALTHCARE

Get your business check-up today!

SBA.gov/healthcare

- Learn what the Affordable Care Act (ACA) means for you and your small business, with information about key pieces of the law based upon the size of your business

Healthcare.gov

- Learn more about the new small business health insurance marketplaces, find coverage options for your employees and enroll in either your state or federal marketplace

BusinessUSA.gov/healthcare

- This new site includes a search tool to direct you to ACA resources based on a business's location, size and current insurance offerings

For more information, visit the above resources or contact your local SBA District Office.

CONTRACTING

Applying for Government Contracts

The U.S. government is the largest single purchaser of goods and services in the world, buying everything from armored vehicles and cutting-edge scientific research, to paper clips and super computers. Every year, the federal government awards more than $500 billion in contracts, and a significant share of those contracts are made specifically available for award to small businesses.

The Small Business Administration works with agencies to award at least 23 percent of all prime government contracts to small businesses, including specific statutory goals for small disadvantaged businesses (SDB) – 5%, businesses that are women-owned (WOSB) – 5% or service-disabled veteran-owned (SDVOSB) – 3%, and businesses that are located in historically underutilized business zones (HUBZone firms) – 3%.

The agency ensures that small businesses have access to long-lasting development opportunities, which means working with small businesses to help them to become and remain competitive, as well as encouraging federal agencies to award more contracts to small businesses. The SBA performs an advocacy function for small businesses through outreach programs, matchmaking events, and online training opportunities. The agency works directly with individual Federal buying offices and large business government contractors to identify contracting opportunities for small businesses.

HOW GOVERNMENT CONTRACTING WORKS

Sealed bidding vs. Negotiation

There are two primary competitive contracting methods the government uses to purchase goods and services, sealed bidding and negotiation. The first method, sealed bidding, involves the issuance of an invitation for bid (IFB) by a procuring agency. Under the sealed bidding method, a contract is awarded to the responsive and responsible bidder whose bid, conforms to the requirements of a solicitation (IFB) that will be most advantageous to the government, considering only price and the price-related factors included in the IFB. The second method, negotiation, involves issuing a request for proposal (RFP) or request for quotation (RFQ). The business with the best proposal in terms of technical content, best value, price and other factors generally is awarded the contract.

Types of Contracts

Fixed-price contracts place the full responsibility for the costs and risk of loss on the contractor, and generally do not permit any adjustment on the basis of the contractor's costs during the performance of the contract. It provides maximum incentive for the contractor to control costs and perform effectively and imposes a minimum administrative burden upon the contracting parties. This type of contract is used in all sealed bid and some negotiated procurements.

Cost reimbursement contracts provide for the payment of allowable costs incurred by the contractor plus a reasonable profit, to the extent stated in the contract. The contract establishes a ceiling price, above which a contractor may not exceed without the approval of the contracting officer. Cost reimbursement contracts are commonly used in research and development contracts.

Some contracts do not fit neatly into these two categories, such as time and material contracts (prices for hourly wages are established but the hours are estimated), and although rarely used, letter contracts, which authorizes a contractor to begin work on an urgent requirement before all terms and conditions are finalized.

CONTRACTING

Small Business Set-Asides

A "set-aside" for small businesses reserves an acquisition exclusively for small business competition. This includes requirements competed among HUBZone Certified Small Businesses, SBA 8(a) Certified small businesses, Service-Disabled Veteran-Owned small businesses, and Economically Disadvantaged/Women-Owned small businesses in specific industries. Generally, set asides are appropriate, or in some cases required, if the contracting officer has a reasonable expectation of receiving two or more offers from responsible concerns and award can be made at fair market prices. Some programs also have authority for sole awards (awards with competition) depending on the circumstances.

There are two ways in which set-asides can be determined. First, if an acquisition of goods or services has an anticipated dollar value above $3,500 (micropurchase threshold), but not exceeding $150,000 (simplified acquisition threshold (SAT)), it is automatically reserved for small businesses. The acquisition will be set aside above the SAT only if the contracting officer determines there are two or more responsible small businesses that are competitive in terms of price, quality, and delivery, and an award can be made at a fair market price. Reasonable expectations of small business competition are based on market research including an evaluation of past acquisition history for an item or similar items. As part of market research, contracting officers may publish Sources Sought notices on the Federal Business Opportunities (FBO; www.fbo.gov) website seeking firms for upcoming opportunities. Be sure to respond to these notices so you can be solicited for the requirements.

There are several exceptions and unique rules for specific kinds of small businesses and industries, so you should become familiar with the rules, which are contained in the Federal Acquisition Regulation (FAR). For small business set-asides for manufactured items, any business proposing to furnish a product that it did not manufacture must furnish the product of a small business manufacturer unless the SBA has granted either a waiver or exception to this requirement, referred to as the Non-manufacturer rule. In industries where the SBA finds that there are no small business manufacturers, it may issue a waiver to the non-manufacturer rule. Waivers permit small businesses dealers or distributors to provide the product of any size concern regardless of the place of manufacture (but other laws such as the Buy American Act or Trade Agreements Act may apply). For service and construction requirements, the small business must perform set percentages of the work with its own employees (Limitations on Subcontracting), on set-aside requirements.

Sole Source

Although competition is the preferred means of contracting, the SBA's 8(a) Business Development Program (FAR subpart 19.8), HUBZone (subpart 19.13), Service Disabled Veteran-Owned Business (subpart 19.14) and Woman-Owned Small Business Programs (subpart 19.15) each have provisions allowing for sole-source awards, when applicable. A contracting officer must give equal consideration to firms in each of these Programs when considering an award.

Subcontracting

Subcontracting opportunities are a great opportunity for small businesses, especially for those not ready to bid as prime contractors. Experience gained from subcontracting with a federal prime contractor can better prepare businesses to bid for prime contracts.

Current regulations stipulate that for contracts offering subcontracting opportunities with values over $700,000 for goods and services, or $1.5 million for construction must offer the maximum practicable subcontracting opportunities to small businesses. In addition, potential large business prime contractors must submit a subcontracting plan with their proposal describing how they will successfully maximize subcontracting opportunities to small businesses.

To find subcontracting opportunities, a list of federal prime solicitations is listed under the U.S. Small Business Administration Subcontracting Network (SUBNET) **web.sba.gov/subnet/search/index.cfm** and through the General Services Administration (GSA) at **www.gsa.gov/portal/content/101195**. Research the list of prime contractors and determine which are best suited to your business. Develop a marketing strategy, and then contact the Small Business Liaison Officer (SBLO) listed for each prime to schedule an appointment. The SBA has a cadre of Commercial Market Representatives (CMRs) who work closely with large prime contractors to maximize use of small businesses as subcontractors. They can also assist small businesses with subcontracting matters. To find a CMR, go to: **https://www.sba.gov/content/cmr-directory**.

SBA CONTRACTING PROGRAMS

HUBZONE

The Historically Underutilized Business Zones (HUBZone) program helps small businesses located in distressed urban and rural communities gain access to federal set-aside contracts and sole source contracts, as well as a price evaluation preference in full and open contract competitions. Federal agencies have a goal of awarding 3 percent of the total value of all prime contract and subcontract awards to small businesses that SBA has certified as HUBZone. The list of HUBZone small business can be located at http://dsbs.sba.gov/dsbs/search/dsp_searchhubzone.cfm. To qualify for the program, a business (except those that are tribally-owned) must meet the following criteria:

- Small Business by SBA size standards
- Owned and controlled at least 51 percent by U.S. citizens, or a Community Development Corporation (CDC), an agricultural cooperative, or an Indian tribe
- Principal office must be located within a "Historically Underutilized Business Zone," which includes lands considered "Indian Country" and military facilities closed by the Base Realignment and Closure Act
- At least 35 percent of its employees must reside in a HUBZone.

Note: Different rules apply for Tribal Governments, Alaska Native Corporations, Community Development Corporations and small agricultural cooperatives. These are delineated in Title 13 of the Code of Federal Regulations, Part 126.

Existing businesses that choose to move to qualified areas are eligible to apply for certification provided they meet all the eligibility requirements. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must live in a primary residence at a place for at least 180 days, or as a currently registered voter, and with intent to live there indefinitely.

The SBA is responsible for:

- Determining whether or not applicants are qualified HUBZone small business concerns;

- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program;
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

For additional information, visit **www.sba.gov/hubzone**.

8(a) BUSINESS DEVELOPMENT PROGRAM

The 8(a) program is an essential instrument for helping socially and economically disadvantaged entrepreneurs gain access to the economic mainstream of American society. The 9-year program helps thousands of aspiring entrepreneurs gain a foothold in government contracting. The program offers business development assistance that includes one-on-one training and counseling, training workshops, match-making opportunities with federal buyers and other management and technical guidance. 8(a) participants can receive sole-source contracts, up to a ceiling of $4 million for goods and services and $6.5 million for manufacturing. While we help 8(a) participants build their competitive and institutional know-how, we also encourage them to participate in competitive acquisitions to become viable firms that continue to grow after graduating from the program. There is a statutory requirement that small disadvantaged business concerns be awarded not less than 5 percent of the total value of all prime contract awards. All 8(a) firms are considered small disadvantaged business concerns for the purpose of federal contracting.

To be eligible for the 8(a) Business Development program, a business must meet the following criteria:

- Small Business in the Primary NAICS;
- Owned (at least 51 percent) by one or more individuals who qualify as socially and economically disadvantaged, and who are U.S. citizens of good character;
- Controlled, managed, and operated full-time by one or more individuals who qualify as disadvantaged, and;
- Must demonstrate potential for success (generally by being in business for at least two full years) and have the capacity to perform on government and non-government contracts before applying.

Socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are automatically presumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives or Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. An individual who is not a member of one of these groups must establish individual social disadvantage by a preponderance of evidence.

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged. Such individuals have a net worth of less than $250,000 (excluding primary residence and other exclusions).

Firms owned by Alaska Native Corporations, Indian tribes, Native

WHAT YOU SHOULD KNOW ABOUT YOUR BUSINESS

To be eligible to bid on a federal contract, you must know your business. Answer the following three questions:

1. Are you a small business?

Is your small business:

- Organized for profit?
- Located in the U.S.?
- Operated primarily within the U.S. or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor?
- Independently owned and operated?
- Not dominant in the field of operation in which it is bidding for government contracts?
- A sole proprietorship, partnership, corporation, or any other legal form?

If the first six criteria apply to your business, ask yourself the second important question to find out if your business meets size standard requirements.

2. What is the size standard for your business?

Size standards are used to determine whether a business is small or “other than small.” Size standards vary depending upon the industry. To determine the size standard for your business, you will need a North American Industry Classification code (NAICS). Every federal agency uses these codes when considering your business. To determine your NAICS code, go to **www.census.gov/eos/www/naics/**. Some SBA programs require their own unique size standards. To find out more about these requirements and other size standard information, go to **www.sba.gov/size**.

3. Do you fall under a specific certification?

Under the umbrella of “small business,” SBA has outlined several specific certifications that businesses may fall under. These certifications are divided into two categories:

SBA-Certified and Self-Certified.

The SBA-Certified Programs were created to assist specific businesses in securing federal contracts and therefore can only be issued by SBA administrators. For the Self-Certified Programs, you can determine for yourself if your business meets the requirements by referring to the Federal Acquisition Regulation (FAR).

Just as Congress has given federal agencies a goal of procuring 23 percent of federal contracts from small businesses, so too must federal agencies meet specific contracting goals for other categories of small firms. These goals are:

- 23 percent of contracts for Small Businesses
- 5 percent of contracts to Small Disadvantaged Businesses
- 5 percent to Women-Owned Small Businesses
- 3 percent to Service-Disabled Veteran-Owned Small Businesses
- 3 percent to HUBZone Small Businesses

Federal agencies have a strong incentive to fulfill these contracting goals. You should apply for those SBA-Certified and determine which Self-Certification programs for which you qualify to take advantage of contracting opportunities.

Hawaiian organizations, and Community Development Corporations can also apply to the SBA for 8(a) business development assistance. Entity owned firms may receive sole source contracts without dollar limitation.

Each 8(a) firm is assigned a Business Opportunity Specialist at the nearest SBA District Office geographically near the business to coordinate the firm's business development assistance.

In addition, 8(a) participants may take advantage of specialized business training, counseling, marketing assistance, and high-level executive development provided by the SBA and our resource partners. 8(a) participants can also be eligible for assistance in obtaining access to surplus government property and supplies, SBA-guaranteed loans, and bonding assistance.

For additional information about applying for the SBA's 8(a) Program, visit **www.sba.gov/8a**.

SMALL DISADVANTAGED BUSINESS

A Small Disadvantaged Business (SDB) is defined as a small business that is at least 51 percent owned and controlled by one or more individuals who are socially and economically disadvantaged.

There is a federal government-wide goal of awarding at least 5 percent of prime contracting dollars to SDBs each year. Large prime contractors must also establish a 5 percent subcontracting goal for SDBs in their subcontracting plans which includes SBA 8(a) certified small businesses.

Firms self-certify as SDB in the federal data base called the System for Award Management (SAM) without submitting any application to the SBA; however, firms approved by the SBA into the 8(a) Business Development Program are automatically certified as an SDB. To self-certify, firms should access the website: **www.sba.gov/sdb**. By reading the information contained therein you will be given guidance as to what steps are required.

U.S. Small Business Administration
Office of Business Development
409 Third St. S.W., Ste. 8800
Washington, DC 20416
202-205-5852

New Mexico SBA District Office
500 Gold Ave. S.W., Ste. 11301
Albuquerque, NM 87102
505-248-8225 • 505-248-8245 Fax

Albuquerque/Santa Fe Minority Business Development Agency Business Center
Albuquerque MBDA Business Center
Theodore "Ted" Pedro, Project Director
American Indian/Alaska Native Program
2401 12th St. N.W., S5-South
Albuquerque, NM 87104
505-243-6775 • 505-766-9499 Fax

NEDA Business Consultants, Inc.
Anna Muller, President
718 Central Ave. S.W.
Albuquerque, NM 87102
505-573-7443
info@nedainc.net

Santa Fe Minority Business Development Agency Business Center
Theodore "Ted" Pedro, Project Director
American Indian/Alaska Native Program
Wendell Chino Bldg. (2nd Fl.)
1220 S. St. Francis Dr., Ste. 251
Santa Fe, NM 87505
505-476-1611 • 505-766-9499 Fax

SERVICE-DISABLED VETERAN-OWNED SMALL BUSINESS

The Service-Disabled Veteran-Owned Small Business (SDVOSB) program has a federal government-wide goal of awarding at least 3 percent of prime and subcontracting dollars to Service-Disabled Veteran-Owned Small Businesses each year. Large prime contractors must also establish a subcontracting goal for SDVOSBs in their subcontracting plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and the SBA prior to the award of a contract.

While the SBA does not certify companies as SDVOSBs, the SDVOSB protest process is administered by SBA to ensure that only businesses owned by service-disabled veterans receive contracts reserved exclusively for them. When a business's SDVOSB self-certification is challenged, the SBA determines if the business meets the status, ownership and control requirements.

An SDVOSB must be owned and controlled by one or more individuals with a service connected disability. To determine your eligibility, contact your local veterans' business development officer, visit the various program websites, or contact SBA's Office of Veterans Business Development at **www.sba.gov/ovbd**.

WOMEN-OWNED SMALL BUSINESS FEDERAL CONTRACT PROGRAM

On October 7, 2010, the SBA published a final rule effective February 4, 2011, aimed at expanding federal contracting opportunities for women-owned small businesses. The Women-Owned Small Business (WOSB) Federal Contract Program authorizes contracting officers to set aside certain federal contracts for eligible women-owned businesses and economically disadvantaged women-owned small businesses (EDWOSB) in specified industries where it has be determined WOSBs and EDWOSBs are underrepresented. Commencing October 14, 2015, certain contract requirements can be awarded on a sole-source basis to WOSB and EDWOSB concerns in those specified industry categories.

To be eligible, a firm must be at least 51 percent owned or controlled by one or more women. The women must be U.S. citizens and the WOSB or EDWOSB must be "small" under its primary industry in accordance with SBA's size standards established for under the North American Industry Classification code assigned to that industry. To be deemed "economically disadvantaged" its owners must demonstrate economic disadvantage in accordance with the requirements set forth in the final rule. For additional information, visit **www.sba.gov/wosb**.

Protests under the WOSB Federal Contract Program are also adjudicated by the SBA. When a company's WOSB or economically disadvantaged WOSB self-certification is challenged, the SBA determines if the business meets ownership and control requirements.

Large prime contractors must also establish a subcontracting goal for Woman-Owned Small Businesses in their Subcontracting Plans. These subcontracting goals are reviewed at time of proposal by both the contracting officer and the SBA prior to the award of a contract.

GETTING STARTED IN CONTRACTING

Once you have identified the important information regarding your business, it is time to start the process of procuring a government contract.

1. Identify your DUNS (Data Universal Numbering System) Number

To register your business, obtain a DUNS number used to identify and track millions of businesses. You can obtain your free DUNS number when registering with the System for Award Management. Log on to **www.sam.gov** for more information or by contacting Dun & Bradstreet at **http://fedgov.dnb.com/webform** .

2. Identify your EIN (Employer Identification Number)

An EIN, otherwise known as a federal tax identification number, is generally required of all businesses. For more information, go to **www.irs.gov**.

3. Identify your NAICS (North American Industry Classification) codes

The NAICS codes are used to classify the industry a particular business occupies. You will need at least one NAICS code to complete your registration, but be sure to list as many as apply. You may also add or change NAICS codes at any time. Visit **www.census.gov/eos/www/naics/** to find NAICS codes.

4. Register with the System for Award Management (SAM), formerly the Central Contractor Registration (CCR) - www.sam.gov

The SAM is an online federal government maintained database of companies wanting to do business with the federal government. Agencies search the database for prospective vendors. You must be registered in SAM in order to do business as a Federal contractor.

Register at **www.SAM.gov**. After completing registration, you will be asked to enter your small business profile information through the SBA Supplemental Page. The information will be displayed in the Dynamic Small Business Search. Creating a profile in SAM and keeping it current ensures your firm has access to federal contracting opportunities.

Entering your small business profile, including your business information and key word description, allows contracting officers, prime contractors, and buyers from state and local governments to learn about your company.

5. Submit an offer for a GSA Schedule Contract

The GSA (General Services Administration) Multiple Award Schedule (aka Federal Supply Schedule) is used by GSA to establish long-term, government-wide contracts with commercial firms. Although their use is not generally mandatory, many Agencies and buying offices use GSA schedules for their contracting needs. Once these contracts are established, government agencies can order the supplies and services they need directly from the firms through the use of an online shopping tool. Becoming a GSA schedule contractor increases your opportunity for contracts across all levels of government. Businesses interested in becoming GSA schedule contractors should review the information available at **www.gsa.gov/schedules**.

6. Make Sure Your Business is Financially Sound

This critical step is absolutely necessary to make sure that your business is financially prepared for the journey ahead. Even if you are able to obtain a government contract, you will not be receiving all of the money at once. It helps to have a clear plan of how your business will stage the benefits of the contract.

7. Search Federal Business Opportunities (FedBizOpps) for Contracting Opportunities

FedBizOpps, is an online service operated by the federal government that announces available business opportunities. FedBizOpps helps identify the needs of federal agencies and available contracting opportunities. To begin searching for contracting opportunities, go to **www.fbo.gov**.

8. Marketing Your Business

Registering your business is not enough to obtain a federal contract; you will need to market your business to attract federal agencies. Tips for good marketing are:

- Determine which federal agencies buy your product or service, and get to know them;
- Identify the contracting procedures of those agencies;
- Focus on opportunities in your niche and prioritize them.
- You should identify the PSC (Product Services Code) and/or a FSC (Federal Supply Classification), which describes your business. These codes provide additional information about the services and products your business offers.

9. Procurement Technical Assistance Centers (PTACs)

Doing business with the government is a big step to growing your business. Procurement Technical Assistance Centers (PTACs) provide local, in-person counseling and training services for you, the small business owner. They are designed to provide technical assistance to businesses that want to sell products and services to federal, state, and/or local governments. PTAC services are available either free of charge, or at a nominal cost. PTACs are part of the Procurement Technical Assistance Program, which is administered by the Defense Logistics Agency.

What can a PTAC do for you?

- Determine if your business is ready for government contracting.
- Pursuing government contracts is a challenge, and can be burden for your company if you do not have the resources or maturity to handle a contract. A PTAC representative can sit with you one-on-one and determine if your company is ready, and how to position yourself for success.

- Help you register in the proper places. There are numerous databases to register with to get involved with the government marketplace, including the Department of Defense's System for Award Management (SAM), GSA Schedules, and other government vendor sites.
- See if you are eligible in any small business certifications. Some government contracts are set aside for certain businesses that have special certifications, such as woman-owned, minority-owned, and HUBZone. A PTAC representative can help you obtain these certifications, if you are eligible, allowing for more government contract opportunities.
- Research past contract opportunities. A PTAC representative can look into past contracts, to see what types of contracts have been awarded to businesses like yours.

In addition, a PTAC can help you identify and bid on a contract, and if you are awarded the contract, continue to provide you support through measuring your performance and helping with your contract audits. Don't hesitate to find the PTAC near you today to get started in government contracting or to improve your success.

The following contacts can provide current information on opportunities:

GETTING STARTED IN CONTRACTING

New Mexico General Services Department
State Purchasing Division
Lawrence Maxwell
State Purchasing Agent
1100 St. Francis Dr., Rm. 2016
Santa Fe, NM 87505
Mailing: P.O. Box 6850
Santa Fe, NM 87502-6850
505-827-0472 • 505-827-2484 Fax

New Mexico Small Business Development Center
Procurement Technical Assistance Program (PTAP)
Santa Fe Community College
Richard Asenap, PTAP Program Manager
6401 Richards Ave.
Santa Fe, NM 87508
505-462-2272 or 505-224-5965
www.nmptap.org
richard.asenap@sfcc.edu

The National Center for American Indian Enterprise Development (PTAC)
Adolfo Vasquez, Procurement Specialist
2401 12th St. N.W., Ste. 205N
Albuquerque, NM 87105
505-724-3584
www.ncaied.org

U.S. Small Business Administration
500 Gold Ave. S.W., Ste. 11301
Albuquerque, NM 87102
505-248-8225 • 505-248-8245 Fax
www.sba.gov

U.S. Small Business Administration
Sally Walton, Procurement Center
Representative/Commercial Marketing Rep.
U.S. Small Business Administration
NNSA Service Center
P.O. Box 5400
Albuquerque, NM 87185-5400
505-845-4578 • 202-481-6150 Fax
Sally.Walton@sba.gov
Office of Government Contracting

Government procurement can be a major source of revenue for small businesses, especially in New Mexico, with its many city, state, and federal government offices, military facilities, and two national laboratories. Administered by the NMSBDC and Department of Defense Logistics Agency, the Procurement Technical Assistance Program (PTAP) provides procurement assistance to small businesses. The staff of advisors are experienced in government contracting and provide a wide range of services, including individual counseling and training to enable businesses to successfully compete for government contracts.

STATEWIDE PTAP ADVISORS:

Lenny Bean, PTAP Advisor
Central New Mexico Community College
CNM Workforce Training Center
5600 Eagle Rock Ave. N.E., #204
Albuquerque, NM 87113
505-224-5966
leonard.bean@sfcc.edu

Diane Kimbrell Howell, PTAP Advisor
Central New Mexico Community College
CNM Workforce Training Center
5600 Eagle Rock Ave. N.E., #206
505-224-5969
diane.howell@sfcc.edu

Arthur Humphries, PTAP Advisor
Central New Mexico Community College
CNM Workforce Training Center
5600 Eagle Rock Ave. N.E., #205
505-224-5966
arthur.humphries@sfcc.edu

Jonnie Loadwick, PTAP Advisor
Clovis Community College Small Business Development Center
Business Enterprise Center
417 Schepps Blvd., Rm. 152
Clovis, NM 88101
575-769-4135
jonnie.loadwick@sfcc.edu

Karen Medina, PTAP Advisor
Dona Ana Community College/Workforce Center
Small Business Development Center
2345 E. Nevada Ave., Ste. #101
Las Cruces, NM 88001-3902
575-528-7431
karen.medina1@sfcc.edu

Elke Mosholder, PTAP Senior Advisor
NMSU – Alamogordo Small Business Development Center
2400 N. Scenic Dr.
Alamogordo, NM 88310-3722
575-439-3666
elke.mosholder@sfcc.edu

Elaine Palin, PTAP Advisor
Santa Fe Community College
Small Business Development Center
1950 Siringo Rd
Santa Fe, NM 87505
505-428-1850
elaine.palin@sfcc.edu

Other Resources

Department of Veterans' Services
Joseph C. Long, Director
Veteran Business Outreach Center
5201 Eagle Rock Ave. N.E.
Albuquerque, NM 87113
505-383-2402 • 505-383-2413 Fax
www.nmvboc.org

General Services Administration (GSA)
Geraldine Garcia, Customer Services Director
500 Gold Ave. S.W., Ste. 11509
Albuquerque, NM 87102
505-248-7253 • 505-248-7311 Fax

NEDA Business Consultants, Inc.
Anna Muller, President
718 Central Ave. S.W.
Albuquerque, NM 87102
505-573-7443
info@nedainc.net

Los Alamos National Laboratory
Small Business Program Office
Mail Stop P222
P.O. Box 1663
Los Alamos, NM 87545
505-667-4410 • 505-667-9819 Fax

Sandia National Laboratories
Small Business Utilization Office
P.O. Box 5800, MS 1486
Albuquerque, NM 87185-1486
Business Point of Contact:
Delfinia Salazar 505-284-8963
800-765-1678 • 505-844-0522 Fax
supplier@sandia.gov

A list of other federal agencies are available upon request from the SBA. Please call 505-248-8225 for more information.

ADDITIONAL PROCUREMENT AND FEDERAL RESOURCES

The following federal procurement resources may also be of assistance:

- **The Certificates of Competency (CoC) program** allows SBA to review a contracting officer's non-responsibility determination that it is unable to fulfill the requirements of a specific government contract. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the capability to perform, the SBA issues a Certificate of Competency to the contracting officer, requiring award of that contract to the small business.
- **Procurement Center Representatives (PCR) and Commercial Marketing Representatives (CMR):** PCRs work to increase the small business share of federal procurement awards. CMRs offer many services to small businesses, including counseling on how to obtain subcontracts. To find a PCR or CMR near you, go to **www.sba.gov/content/procurement-center-representatives**.
- **SBDCs (Small Business Development Centers:** Like PTACs, SBDCs are important SBA Resource Partners which provide "hands-on" assistance to small businesses. To find an SBDC servicing your area, go to: **http://americassbdc.org/home/find-your-sbdc/**.
- **Department of Defense** (The DoD is the largest purchaser of goods from small businesses): **www.acq.osd.mil/osbp/**
- **Office of Federal Procurement Policy:** www.whitehouse.gov/omb/procurement_default
- **Acquisition Forecast:** www.acquisition.gov/comp/procurement_forecasts/index.html
- **Federal Supply Schedule (FSS):** www.gsa.gov
- **Federal Procurement Data System (FPDS):** https://www.fpds.gov/fpdsng_cms/index.php/en/
- **GSA Center for Acquisition Excellence:** www.gsa.gov/portal/content/103487
- **Natural Resources Sales Assistance** The U.S. Small Business Administration (SBA) administers a Property Sales Assistance Program through its Office of Government Contracting. The Program includes; Royalty Oil, Strategic Materials from the National Stockpile, Leases involving rights to minerals; coal, oil and gas, Surplus Real & Personal Property Sales, and the U.S. Small Business Administration's Timber Sale Program.
  The SBA oversees timber sales by working in conjunction with the following agencies via Memorandums of Understanding (MOU): Department of Agriculture, Department of the Interior, Bureau of Land Management and Fish & Wildlife Service, Department for Defense, Department of Energy, and the Tennessee Valley Authority. There are also directives governing the program in the Forest Service Handbook 2409.18, and 13 CFR (Code of Federal Regulations) section 121.501-512. Timber sales are not governed by the Federal Acquisition Regulation.
  SBA's Timber Program is administered via a Senior Representative located in SBA Headquarters, and 3 Industrial Specialists - Forestry (ISF) located in Atlanta, GA; Denver, CO; and Portland, OR. The ISF's monitor the 148 market areas that make-up the national parks, forests, and Federally-owned lands. Timber is regularly sold from Federal forests and other federally managed lands. SBA works with the Forest Service and other agencies to ensure opportunities exist for small businesses to bid on these Federal timber sales.

U.S. EXPORT RESOURCES AVAILABLE FOR BUSINESSES

MARKET RESEARCH

Trade Statistics

- o Trade Stats Express | tse.export.gov
- o State and Metro Export Reports **www.trade.gov/mas/ian/statereports**

Market Research Library/Country Commercial Guides

- o Get free access to reports on countries, industries, and commercial developments written by our Commercial Service officers in country **www.export.gov/mrktresearch**

FTA Tariff Tool

- o Find out the tariffs with our trading partners on specific products and create reports and charts of trends under different agreements **www.export.gov/ftatarrifftool**

A Basic Guide to Exporting

- o The nuts-and-bolts information a company needs to meet the challenges of the global economy. Includes real-life principles of exporting **www.export.gov/basicguide**

OPPORTUNITIES: FINDING BUYERS AND MAKING CONTACTS

U.S. Export Assistance Centers

- o Located in over 100 cities , specializing the below services to help small businesses export **www.export.gov/eac/index.asp**

Trade Counseling

- o Develop a market entry strategy, find the best export finance options, navigate export controls and complete the required trade documentation

Business Matchmaking

- o Get connected with pre-screened foreign buyers, participate in trade events, and set up meetings with government officials in your target markets

Market Intelligence

- o Conduct analysis of market potential and foreign competition, complete background checks on companies, and get help from USEAC staff on navigating any cultural differences

"Gold Key" Services

- o The Department's "Gold Key" suite of service includes: customized matchmaking meetings scheduled overseas to find business partners and customers, pre-screened appointments arranged before travelling, market and industry briefings with trade specialists, post-meeting debriefings and assistance in developing appropriate follow-up strategies, and help with travel, accommodations, interpreter service, and clerical support

Trade Missions

- o Participate in overseas trips with U.S. government personnel to meet with potential business partners and explore potential market opportunities

Foreign Buyer Delegations

- o Exhibit your products to vetted potential foreign buyers at trade shows in the United States

Major Foreign Trade Shows

- o Showcase your products and services in U.S. pavilions at overseas trade shows

Reverse Trade Missions

- o Meet foreign delegates coming to see U.S. products and technologies.
- o The U.S. Trade and Development Agency connects international buyers with U.S. manufacturers and service providers in order to open new export markets and commercial opportunities world-wide **www.ustda.gov**

Advocacy

- o The Advocacy Center coordinates U.S. government efforts to advocate on behalf of U.S. exporters bidding on public-sector contracts with foreign governments and government agencies **www.export.gov/advocacy**

Agricultural products

- o The U.S. Department of Agriculture provides several of the aforementioned services through the Foreign Agricultural Service and partner State-Regional Trade Groups | **www.fas.usda.gov/getting-started and www.fas.usda.gov/programs/market-access-program-map/state-regional-trade-groups**

FEDERAL EXPORT FINANCING AND INSURANCE OPTIONS

Export Financing and Insurance

- o Federal export financing options can make your company more competitive by helping you offer a potential buyer more attractive payment terms

The Small Business Administration (SBA)

- o Take advantage of a wide range of financing options for small businesses, including the Export Express Program, Export Working Capital Program, and International Trade Loan | **www.sba.gov**

COMPLIANCE WITH FEDERAL LAWS AND REGULATIONS

Export Licenses (BIS)

- o Obtain information on exports requiring a license before shipping **www.bis.doc.gov**

Economic and Trade Sanctions (Treasury)

- o Find out the countries, entities, and individuals with whom U.S. firms cannot do business | treas.gov/ofac

Electronic Export Information (Census)

- o Upon exporting any good value at over $2500, information must be submitted to the Automated Export System. Get help on filing AES, classifying merchandise, regulations and trade data 1-800-549-0595

SBA DISASTER ASSISTANCE

Knowing the Types of Assistance Available for Recovery

DISASTER ASSISTANCE

The disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to non-farm businesses of all sizes, private, nonprofit organizations, homeowners and renters following declared disasters.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

Physical Disaster Loans

Physical Disaster Loans are the primary source of funding for permanent rebuilding and replacement of uninsured or underinsured disaster-caused damages to privately-owned real and/or personal property. SBA's physical disaster loans are available to businesses of all sizes, private nonprofit organizations of all sizes, homeowners and renters. Businesses and private, nonprofit organizations of any size may apply for a loan up to $2 million (actual loan amounts are based on the amount of uncompensated damage) to repair or replace real property, machinery, equipment, fixtures, inventory and leasehold improvements. A homeowner may apply for a loan of up to $200,000 to repair or replace the primary residence to its pre-disaster condition. Homeowners or renters may apply for a loan up to $40,000 to help repair or replace personal property, such as clothing, furniture or automobiles, lost in the disaster.

The SBA may increase a loan up to 20 percent of the total amount of physical damages as verified by SBA to make improvements that protect the property from similar future disasters.

Economic Injury Disaster Loans

Economic Injury Disaster Loans provide the necessary working capital after a declared disaster until normal operations resume. Small businesses, small agricultural cooperatives, small businesses engaged in aquaculture (fisheries, for example) and most private nonprofit organizations of all sizes are eligible for EIDL assistance, regardless of whether there was any physical damage. The loan limit is $2 million. The EIDL helps small businesses meet ordinary and necessary operating expenses as they recover from a disaster. The limit for physical and EIDL loans combined is $2 million.

The Military Reservists Economic Injury Disaster Loan is a working capital loan for small businesses facing financial loss when the owner or an essential employee is called up to active duty in their role as a military reservist. The loan limit is $2 million and the business can use the funds to cover operating expenses until the essential employee or business owner is released from active duty.

The SBA can only approve disaster loans to applicants having an acceptable credit history and repayment ability. The terms of each loan are established in accordance with each borrower's ability to repay. The law gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether the applicant has credit available elsewhere — the ability to borrow or use their own

resources to recover from the disaster without causing undue hardship.

More information on all of SBA's disaster assistance programs, including information for military reservists, is available at **www.sba.gov/disaster**. Apply online using the Electronic Loan Application (ELA) via SBA's secure Website at: **https://disasterloan.sba.gov/ela**.

Disaster Preparedness

Recovering from a disaster doesn't begin with clearing the debris and returning to work. Imagine stepping into your store, or restaurant, or the office where you run your business, a day or two after the fire has been contained, the tornado has passed, or floodwaters have receded. First come the questions: "How much will it cost to rebuild? Will my insurance cover all this? How will I pay my employees and vendors and cover the bills during the recovery phase?" Before a disaster strikes is a good time to start, or update and test your business continuity plan.

And while SBA disaster loans go a long way toward revitalizing communities devastated by the economic fallout that follows disasters, with a solid preparedness plan in place, your business will be able to recover sooner, possibly without taking on new debt.

Assessing your risks and needs are an important first step in developing your business continuity strategy. The American Red Cross' Ready Rating™ program (**www.readyrating.org**) is a free online tool that helps businesses get prepared for disaster and other emergencies. With Ready Rating you can evaluate your level of disaster readiness, and you'll get customized feedback on how to establish or expand your disaster plan.

Another useful site provided by FEMA — Ready.gov (**www.ready.gov**) — provides practical disaster preparedness tips and checklists for businesses, homeowners and renters. SBA has teamed up with Agility Recovery Solutions to offer business continuity strategies through the "PrepareMyBusiness" website (**www.preparemybusiness.org**) and monthly disaster planning webinars. Previous topics — presented by experts in their fields — have included crisis communications, testing the preparedness plan, and using social media to enhance small business recovery. At the website you can sign up for future webinars, view previous webinars, and download checklists that give you tips on risk assessment, evacuation plans and flood preparedness, that will help you develop a solid business continuity plan.

Meanwhile, here are a few preparedness tips to consider:

- Review Your Insurance Coverage. Contact your insurance agent to find out if your coverage is right for your business and make sure you understand the policy limits. 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 all your vital external vendors and suppliers are local and if the disaster is significantly widespread, you'll all be in the same boat, struggling to recover. It's a good idea to diversify your list of vendors for key supplies to companies outside your area or internationally, if possible. Create a contact list for important contractors and vendors you plan to use in an emergency and find out if those suppliers have a recovery plan in place. Keep this list with other documents filed in a place that's accessible, and also at a protected off-site location.
- Plan for an alternate location. Do some research well in advance of the disaster for several alternative places to relocate your company in the event a disaster forces you to shut down indefinitely. Some options include contacting a local real estate agent to get a list of available vacant office space. Make an agreement with a neighboring business to share office space if disaster strikes. If possible, make plans for employees to telecommute until the office has been rebuilt.

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

As small businesses are leading America's economic recovery, many of them are investing time and money into their plans to grow and create jobs. Developing a strong disaster preparedness plan should be a critical and integral piece of those efforts. Planning for a disaster is the best way of limiting its effects.

ADVOCACY AND OMBUDSMAN

Watching Out for the Interests of Small Businesses

OFFICE OF ADVOCACY

The Office of Advocacy is an independent office within the U.S. Small Business Administration. Advocacy's mission is to be the "small business watchdog" in the federal government. The office is headed by the chief counsel for advocacy, who is appointed by the President and confirmed by the Senate.

The office examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the president and federal courts. The Office of Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data. The office also funds outside research on small business issues and produces numerous publications to inform policy makers about the important role of small businesses in the economy and the impact of government policies on small businesses. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level.

Learn more about the Office of Advocacy at **www.sba.gov/advocacy**.

OFFICE OF THE NATIONAL OMBUDSMAN:

Bringing Fair Regulatory Enforcement to America's Small Businesses

The National Ombudsman has helped thousands of small businesses save time and money by resolving difficult regulatory compliance and enforcement issues. As part of President Obama's mandate to promote a level playing field for small business, we work directly with federal regulators to facilitate practical and timely resolutions of Regulatory Enforcement Fairness (REF) matters impacting small businesses.

The National Ombudsman oversees fair enforcement of small business regulation by:

- Providing small business owners a confidential way to report and resolve federal REF problems, like excessive enforcement action or disproportionate fines
- Escalating small business concerns to federal agencies for fairness review & resolution
- Grading federal agencies on their small business policies and practices

Small businesses can connect with the National Ombudsman online at sba.gov/ombudsman, in-person, or through a national network of Regulatory Fairness Board Members. The National Ombudsman meets with small business owners around the country at listening sessions and regulatory fairness dialogues in all ten SBA Regions. These outreach events provide critical, real-time input from the small business community on REF issues impacting small business growth and help federal regulators better understand how government can best support small business success.

Regional Regulatory Fairness Boards in each of SBA's 10 regions promote regulatory fairness by alerting federal regulators to important REF issues such as unintended consequences of a new rule or regulation. These Boards, each made up of five small business owners, also help raise awareness in their communities about resources available to small businesses through the SBA and the National Ombudsman.

Every year, the National Ombudsman reports to Congress its findings on the impact of the policies and practices of every federal agency that touches small business.

To learn more about how the National Ombudsman can help your small business, or to confidentially report a REF issue, call 888-REG-FAIR (888-734-3247) or complete the simple one-page form at sba.gov/ombudsman/comment.

ADDITIONAL RESOURCES

Taking Care of Startup Logistics

Even if you are running a small home-based business, you will have to comply with many local, state and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you're in the food-service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and local departments. Consult your state or local government for assistance.

FICTITIOUS BUSINESS NAME

Search to determine if the name of your proposed business is already in use. If it is not used, register the name to protect your business. For more information, contact the county clerk's office in the county where your business is based. If you are a corporation, you'll need to check with the state.

New Mexico Secretary of State
New Mexico Capital Annex North
325 Don Gaspar, Ste. 300
Santa Fe, NM 87501
505-827-3600 or 800-477-3632

Obtain business Information Including registration and filing from the N.M. Secretary of State Business Services webpage. www.sos.state.nm.us/Business Services/

BUSINESS INSURANCE

Like home insurance, business insurance protects your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, others simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

Liability Insurance – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

Property – There are many different types of property insurance and levels of coverage available. It is important to determine the property insurance you need to ensure the continuation of your business and the level of insurance you need to replace or rebuild. You should also understand the terms of the insurance, including any limitations or waivers of coverage.

Business Interruption – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

"Key Man" – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity of operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other "key" employee.

Automobile – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business. This policy covers the business' liability for any damage which may result from such usage.

Officer and Director – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

Home Office – If you are establishing an office in your home, it is a good idea to contact your homeowners' insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner's policy.

TAXES

Taxes are an important and complex aspect of owning and operating a successful business. Your accountant, payroll person, or tax adviser may be very knowledgeable, but there are still many facets of tax law that you should know. The Internal Revenue Service is a great source for tax information. Small Business/Self-Employed Tax Center: **www.irs.gov/Businesses/Small-Businesses-&-Self-Employed**.

When you are running a business, you don't need to be a tax expert. However, you do need to know some tax basics. The IRS Small Business/Self-Employed Tax Center gives you the information you need to stay tax compliant so your business can thrive.

For Small Business Forms and Publications visit: **www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Small-Business-Forms-and-Publications**.

FEDERAL PAYROLL TAX (EIN NUMBERS)

An Employer Identification Number (EIN), also known as a Federal Employer Identification Number (FEIN), is used to identify a business entity. Generally, businesses need an EIN to pay federal withholding tax.

You may apply for an EIN in various ways, one of which is to apply online at **www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Employer-ID-Numbers-EINs**. This is a free service offered by the Internal Revenue Service.

Call 800-829-1040 if you have questions. You should check with your state to determine if you need a state number or charter.

FEDERAL SELF-EMPLOYMENT TAX

Every employee must pay Social Security and Medicare taxes. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040 or **www.irs.gov**.

SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, contact your state government.

New Mexico Taxation & Revenue Dept.
P.O. Box 5557
Santa Fe, NM 87504-0630
505-827-0700 • 505-827-0331 Fax

Information, assistance and problem solving on business related taxes including the investment tax credit, gross receipts tax, employee state income tax and state corporate income tax is available through this department.

To obtain a State Tax Number, please contact:

New Mexico Taxation & Revenue Dept.
P.O. Box 630
Santa Fe, NM 87504-0630
505-827-0700 • 505-827-0331 Fax

FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business.

Sole Proprietorship: You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

Partnership: You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

Corporation: You must file a Federal Corporation Income Tax return (Form 1120). You will also be required to report your earnings from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

FEDERAL PAYROLL TAX

Federal Withholding Tax: Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with the IRS to obtain your number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

IRS WEB PRODUCTS FOR SMALL BUSINESSES

For the most timely and up-to-date tax information, go to **www.irs.gov**.

VIRTUAL SMALL BUSINESS WORKSHOP

www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Small-Business-Self-Employed-Virtual-Small-Business-Tax-Workshop

The Virtual Small Business Tax Workshop is the first of a series of video products designed exclusively for small business taxpayers. This workshop helps business owners understand federal tax obligations. The Virtual Small Business Workshop is available on CD at **www.irs.gov/businesses/small/article/0,,id=101169,00.html** if you are unable to attend a workshop in person. Small business workshops are designed to help the small business owner understand and fulfill their federal tax responsibilities. Workshops are sponsored and presented by IRS partners who are federal tax specialists.

Workshop topics vary from a general overview of taxes to more specific topics such as recordkeeping and retirement plans. Although most are free, some workshops have fees associated with them. Fees for a workshop are charged by the sponsoring organization, not the IRS.

The IRS's Virtual Small Business Tax Workshop is an interactive resource to help small business owners learn about their federal tax rights and responsibilities. This educational product, available online and on CD consists of nine stand-alone lessons that can be selected and viewed in any sequence. A bookmark feature makes it possible to leave and return to a specific point within the lesson. Users also have access to a list of useful online references that enhance the learning experience by allowing them to view references and the video lessons simultaneously.

The Tax Calendar for Small Businesses and Self-Employed (Publication 1518) **www.irs.gov/businesses/small/article/0,,id=101169,00.html** contains useful information on general business taxes, IRS and SSA customer assistance, electronic filing and paying options, retirement plans, business publications and forms, common tax filing dates, and federal legal holidays.

SOCIAL SECURITY CARDS

All employees must have a Social Security number and card. It must be signed by its owner, and you should always ask to see and personally record the Social Security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each payday, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be presented in a variety of ways, including on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in.

EMPLOYEE CONSIDERATIONS

Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments towards, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

Social Security Administration
800-772-1213
www.ssa.gov

Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at **www.socialsecurity.gov/employer/**. Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online; and
- verify Social Security numbers through the Social Security Number Verification Service, used for all employees prior to preparing and submitting Forms W-2.

Federal Withholding
U.S. Internal Revenue Service
800-829-1040
www.irs.gov

Health Insurance

Compare plans in your area at **www.healthcare.gov**.

Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

NM Workers' Compensation Administration
Mailing Address: P.O. Box 27198
Albuquerque, NM 87125-7198
Physical Address: 2410 Centre Ave. S.E.
Albuquerque, NM 87106
800-255-7965 or 505-841-6000
866-967-5667 Help line
www.workerscomp.state.nm.us

Personnel Posting Requirements

Federal and state laws require that certain posters be displayed on business premises to inform employees of their rights and benefits. These posters can be obtained at no cost from the following agencies:

New Mexico Department of Labor/ Workforce Connection
501 Mountain Rd. N.E.
Albuquerque, NM 87102
505-843-1900 • 505-843-1991 Fax

U.S. Department of Labor/ Wage & Hour Division
500 Gold Ave. S.W., Ste. 12000
Albuquerque, NM 87102
505-248-6100 • 505-248-6108 Fax

For more information on Worker's Compensation, contact:

Workers' Compensation Administration
P.O. Box 27198
Albuquerque, NM 87125
2410 Centre Ave. S.E.
Albuquerque, NM 87106
800-255-7965
In Albuquerque: 505-841-6000

New Mexico OSHA Office
P.O. Box 5469
525 Camino de los Marquez, Ste. 3
Santa Fe, NM 87502
505-476-8700 • 505-476-8734 Fax

WORKPLACE DISABILITY PROGRAMS

Americans with Disabilities Act (ADA): For assistance with the ADA, call 800-669-3362 or visit **www.ada.gov**.

U.S. CITIZENSHIP AND IMMIGRATION SERVICES

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 Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099.

E-Verify: Employment Eligibility Verification

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, is the best — and quickest — way for employers to determine the employment eligibility of new hires. It is a safe, simple, and secure Internet-based system that electronically verifies the Social Security number and employment eligibility information reported on Form I-9. E-Verify is voluntary in most states and there is no charge to use it.

If you are an employer or employee and would like more information about the E-Verify program, please visit **www.dhs.gov/E-Verify** or contact Customer Support staff: 1-888-464-4218
Monday – Friday 8 a.m. – 5 p.m.
E-mail: e-verify@dhs.gov

SAFETY AND HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration provides information on the specific health and safety standards adopted by the U.S. Department of Labor. Call 1-800-321-6742 or visit **www.osha.gov**.

OSHA Onsite-Consultation
NM Environment Dept.
Occupational Health & Safety Bureau
525 Camino de los Marquez, Ste. 3
P.O. Box 2569
Santa Fe, NM 87502
505-476-8700 • 505-476-8734 Fax

New Mexico Environment Department Office of the Secretary
Harold Runnels Bldg.
1190 S. St. Francis Dr., Ste. N4050
P.O. Box 5469
Santa Fe, NM 87505
505-827-2855 or 800-219-6157
505-827-2836 Fax
Responsible for issuing permits to business and industry to assure protection of the environment. Major areas of concern in New Mexico include air quality, surface water quality, solid waste, hazardous waste and underground storage tanks.

U.S. Environmental Protection Agency/Region VI
1445 Ross Ave.
Dallas, TX 75202
214-665-2200 or 800-887-6063
214-665-2118 Fax
Information/referral on federal environmental regulations including the Clean Water Act, the Clean Air Act, the Safe Drinking Water Act, the Resource Conservation & Recovery Act and other environmental regulations.

BUSINESS ORGANIZATION: Choosing Your Business Structure

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options with different tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

The most common organizational structures are sole proprietorships, general and limited partnerships and limited liability companies.

Each structure offers unique tax and liability benefits. If you're uncertain which business format is right for you, you may want to discuss options with a business counselor or attorney.

Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rate. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting required with this business structure.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership agreement is recommended to address potential conflicts such as: who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, and what happens when a partner dies. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more persons. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount of their investment, and liability is similarly limited in proportion to their investment.

LLCs and LLPs

The limited liability company or partnership is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. The limited liability partnership is similar to the LLC, but it is for professional organizations.

The following organization(s) provide business legal assistance on a discounted or pro bono basis if you or your business meets certain criteria:

Lawyer Referral Service
Albuquerque Bar Association
www.abqbar.org
505-243-2615

State Bar General Referral Program
State Bar of New Mexico
5121 Masthead N.E./P.O. Box 92860
Albuquerque, NM 87199-2860
800-876-6227

UNM School of Law
Business and Tax Clinic
1117 Stanford Dr. N.E.
MSC116070.1 UNM
Albuquerque, NM 87131-0001
505-277-2146

BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town where the business is located.

BAR CODING

Many stores require bar coding on packaged products. Many industrial and manufacturing companies use bar coding to identify items they receive and ship. There are several companies that can assist businesses with bar-coding needs. You may want to talk with an SBDC, SCORE or WBC counselor for more information.

Federal Registration of Trademarks and Copyrights

Trademarks or service marks are words, phrases, symbols, designs or combinations thereof that identify and distinguish the source of goods. Trademarks may be registered at both the state and federal level. To register a federal trademark, contact:

U.S. Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450
800-786-9199
www.uspto.gov/

Trademark Information Hotline
703-308-9000

Accounting

An accountant can assist a small business in establishing a sound bookkeeping system; preparing periodic financial statements; preparing state and federal income tax returns; preparing social security, withholding, property and other tax returns; budgeting and forecasting and; consulting on various financial aspects of the business.

To find an accountant in your area, contact:

New Mexico Society of Certified Public Accountants-Referral Service & Information Services
3400 Menaul Blvd. N.E.
Albuquerque, NM 87107
505-246-1699 or 800-926-2522
505-246-1686 Fax
www.nmscpa.org

New Mexico Society of Public Accountants
2132-A Central Ave. S.E., PMB 306
Albuquerque, NM 87106
505-255-9335 or 800-378-1880
505-212-0822 Fax
www.nmspacct.com

STATE REGISTRATION OF A TRADEMARK

Trademarks and service marks may be registered in a state.
Caution: Federally registered trademarks may conflict with and supersede state registered business and product names.

Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner with the right to exclude others from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

U.S. Patent and Trademark Office
800-786-9199 • www.uspto.gov

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 things are expressed. For general information contact:

U.S. Copyright Office
U.S. Library of Congress
James Madison Memorial Building
Washington, DC 20559
202-707-9100 - Order Line
202-707-3000 - Information Line
www.copyright.gov

ADDITIONAL RESOURCES

OTHER SOURCES OF ASSISTANCE

Chambers of Commerce

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information.

ALAMOGORDO CoC
1301 N. White Sands Blvd.
Alamogordo, NM 88310-6659
575-437-6120 • 575-437-6334 Fax
www.alamogordo.com
chamber@alamogordo.com

ALBUQUERQUE LGBTQ CoC
505-608-7654
www.abqgaychamber.com
abqgaychamber@gmail.com

ALBUQUERQUE HISPANO CoC
1309 4th St. S.W.
Albuquerque, NM 87102
505-842-9003 • 505-764-9664 Fax
www.ahcnm.org

ABQWEST CoC
P.O. Box 67151
Albuquerque, NM 87193
505-688-4122
www.abqwest.org

AMERICAN INDIAN CoC OF NEW MEXICO, INC.
2401 12th St. N.W., Ste. 5 S.
Albuquerque, NM 87104
505-766-9545 • 505-766-9499 Fax
www.aiccnm.com

ANGEL FIRE CoC
3407 Mountain View Blvd./P.O. Box 547
Angel Fire, NM 87710
575-377-6353
www.angelfirechamber.org

ANTHONY CoC
P.O. Box 1086
Anthony, NM 88021
www.anthonychamberofcommerce.com

ARTESIA CoC
107 N. First St.
Artesia, NM 88210
575-746-2744 • 575-746-2745 Fax
www.artesiachamber.com
chamber@artesiachamber.com

AZTEC CoC
110 N. Ash
Aztec, NM 87410
505-334-7646 • 505-334-7648 Fax
www.aztecchamber.com
hklein@artesiachamber.com

BLOOMFIELD CoC & VISITORS CENTER
224 W. Broadway
Bloomfield, NM 87413
505-632-0880
www.bloomfieldchamber.info
askus@bloomfieldchamber.info

CARRIZOZO CoC & VISITORS CENTER
P.O. Box 567
Carrizozo, NM 88301
575-648-2732
www.carrizozochamber.org
zozoccc@tularosa.net

CARLSBAD CoC
302 S. Canal
Carlsbad, NM 88220
575-887-6516
www.carlsbadchamber.com
operations@carlsbadchamber.com

CHAMA VALLEY CoC
P.O. Box 306-RB
Chama, NM 87520
575-756-2306 or 800-477-0149
www.chamavalley.com
info@chamavalley.com

CIMARRON CoC
104 N. Lincoln Ave./P.O. Box 604
Cimarron, NM 87714
575-376-2417 or 888-376-2417
www.cimarronnm.com
cimarronnm@gmail.com

CLAYTON/UNION COUNTY CoC
1103 S. 1st St./P.O. Box 476
Clayton, NM 88415
575-374-9253 or 800-390-7858
www.claytonnm.org
cuchamber@plateautel.net

CLOUDCROFT CoC
1001 James Canyon Hwy./P.O. Box 1291
Cloudcroft, NM 88317
575-682-2733 • 575-682-6028 Fax
www.cloudcroft.net
chamber@coolcloudcroft.com

CLOVIS/CURRY COUNTY CoC
105 E. Grand Ave.
Clovis, NM 88101
575-763-3435 or 800-261-7656
www.clovisnm.org
info@clovisnm.org

CORRALES MAIN STREET
P.O. Box 1531
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505-350-3955
www.visitcorrales.com
visitcorrales@gmail.com

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800 E. Pine St./P.O. Box 8
Deming, NM 88030
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www.demingchamber.com

DE BACA COUNTY CoC
707 N. 4th St./P.O. Box 28
Fort Sumner, NM 88119
575-355-7705
www.ftsumnerchamber.com
fortsumnerchamber@hotmail.com

EAGLE NEST CoC
284 E Therma Dr.
Eagle Nest, NM 87718
575-377-2420
www.eaglenestchamber.org
info@eaglenestchamber.org

EAST MOUNTAIN CoC
12129 State Hwy. 14 N., Ste. 12B
Cedar Crest, NM 87008
505-281-1999
www.eastmountainchamber.com
info@eastmountainchamber.com

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215 Cowboy Way/P.O. Box 457
Edgewood, NM 87015
www.edgewoodchambernm.com

ELEPHANT BUTTE CoC
402 Butte Blvd. (Hwy. 195)
Elephant Butte, NM 87935
505-575-4708 or 877-744-4900
www.ebcocnm.com

ESPANOLA VALLEY CoC
1 Calle de las Españolas, Ste. F & G
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Espanola, NM 87532
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EUNICE CoC
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Eunice, NM 88231
575-394-2755
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100 W. Broadway
Farmington, NM 87401
505-325-0279 • 505-327-7556 Fax
www.gofarmington.com
chamber@gofarmington.com

FORT SUMNER CoC
707 N. 4th/P.O. Box 28
Fort Sumner, NM 88119
www.fortsumnerchamber.com
fortsumnerchamber@hotmail.com

GALLUP/MCKINLEY COUNTY CoC
106 W. Hwy. 66
Gallup, NM 87301
505-722-2228 or 800-380-4989
505-863-2280 Fax
www.thegallupchamber.com
bill@thegallupchamber.com

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100 N. Iron Ave./P.O. Box 297
Grants, NM 87020
505-287-4802
www.grants.org
discover@grants.org

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www.albuquerque.globalchamber.org

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Albuquerque, NM 87102
505-764-3700 • 505-764-3714 Fax
www.abqchamber.com
info@abqchamber.com

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712 Dalies
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505-864-8091 • 505-864-7461 Fax
www.belenchamber.com
belenchamber@belenchamber.org

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relo@lascruces.org

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www.sandovalchamber.sks.com
GSCCC@sandovalchamber.com

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Hatch, NM 87937
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hatchchamber@gmail.com

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400 N. Marland Blvd.
Hobbs, NM 88240
575-397-3202 • 575-397-1689 Fax
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www.lascruceshispanicchamber.com

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www.lordsburghidalgocounty.net
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administration@lovingtonchamber.org

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Magdalena, NM 87825
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www.discovermountainairnm.com
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505-990-1678
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nmbccboard@gmail.com

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www.placitaschamber.com

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575-445-3689
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ratonchamber@ratonnm.com

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Red River, NM 87558
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rrinfo@redriverchamber.org

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TRUTH OR CONSEQUENCES/SIERRA COUNTY CoC
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info@abq.org

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New Mexico State University
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info@nmci.org

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www.bernco.gov/economic-development/
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505-346-0696 Fax
www.bbbsw.org
info@bbbsw.org

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308 N. Locke
Farmington, NM 87401
505-326-6501 • 505-327-7731 Fax
www.bbbsw.org
info@bbbsw.org

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Bosque Farms, NM 87068
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www.bosquefarmsnm.gov

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www.developcarlsbad.org

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Grants, NM 87020
Mailing: P.O. Box 277
505-287-6685
www.cibolaedc.com

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505-768-3270 or 800-659-8331 TTY
505-768-3280 Fax
www.cabq.gov/econdev
garyo@cabq.gov

CITY OF LAS CRUCES ECONOMIC DEVELOPMENT DEPARTMENT
700 N. Main St., Ste. 3300
Las Cruces, NM 88001
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575-541-2286 • 575-541-2183 Fax
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econdev@las-cruces.org

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CITY OF SANTA FE ECONOMIC DEVELOPMENT
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Santa Fe, NM 87501
505-955-6912
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www.developclovis.com

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- Telephone: 888-464-4218
- 877-875-6028 (TTY)
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Ted Chavez Hall (TC) E., Rm. 134
525 Buena Vista Dr.
Albuquerque, NM 87106
505-224-3721
info@fusemakerspace.org
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Silver City, NM 88062
Mailing: P.O. Box 2672
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Artesia, NM 88210
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www.artesianm.gov

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Gallup, NM 87301
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1500 W. Tucumcari Blvd./P.O. Box 1392
Tucumcari, NM 88401
575-461-4079 • 575-461-1838 Fax
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www.hddd.org

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Los Lunas, NM 87031
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Las Cruces, NM 88004
575-525-2852 or 800-523-6833
575-523-5707 Fax
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505-247-1750 • 505-247-1753 Fax
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505-827-6300 or 866-433-VETS (8387)
505-827-6372 Fax
www.dvs.state.nm.us
ray.seva@state.nm.us

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Santa Fe, NM 87505
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505-827-0328 Fax
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edd.info@state.nm.us

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www.sandia.gov/working_with_sandia
supplier@sandia.gov

SANDIA NATIONAL LABORATORIES
Genaro Montoya, Program Leader
P.O. Box 5800, MS 1495
Albuquerque, NM 87185-1495
505-284-0625 • 505-284-9551 Fax
www.NMSBAprogram.org
gmontoy@sandia.gov

SANDOVAL COUNTY ECONOMIC DEVELOPMENT AND TOURISM DEPARTMENT
264 Camino Del Pueblo/P.O. Box 40
Bernalillo, NM 87004
505-867-8687 or 800-252-0191
505-867-8325 Fax
www.sandovalcounty.org

SANDOVAL ECONOMIC ALLIANCE (SEA)
Jami Grindatto, President & CEO
1201 Rio Rancho Blvd., Ste. C
Rio Rancho, NM 87124
505-891-4305 • 505-891-4297 Fax
www.sandovaleconomicalliance.org
info@innovatesandoval.com

SAN JUAN COLLEGE ENTERPRISE CENTER
Judy Castleberry, Director
5101 College Blvd.
Farmington, NM 87402
505-566-3699
castleberryj@sanjuancollege.edu

SANTA FE BUSINESS INCUBATOR (SFBI)
Marie Longserre, President & CEO
3900 Paseo del Sol
Santa Fe, NM 87507
505-424-1140 • 505-424-1144 Fax
www.sfbi.net
info@sfbi.net
The business incubator offers a wide range of business training, support programs, flexible leases and shared equipment in a professional environment. The SFBI is able to offer a number of services to its tenant companies and help reduce the initial costs of starting a business.

SANTA FE MBDA BUSINESS CENTER
Theodore "Ted" Pedro, Project Director
American Indian/Alaska Native Program
Wendell Chino Building (2nd Fl.)
1220 S. St. Francis Dr., Ste. 251
Santa Fe, NM 87505
505-476-1611 • 505-766-9499 Fax

SINC
Tim Nisly, CEO
318 Isleta Blvd. S.W.
Albuquerque, NM 87105
505-877-2472
www.sincnm.org

SOUTH VALLEY ECONOMIC DEVELOPMENT CENTER
318 Isleta Blvd. S.W.
Albuquerque, NM 87105
505-877-0373 • 505-877-0873 Fax
www.svedc.org
april@svedc.org
The South Valley Economic Development Center (SVEDC) is a small business incubator dedicated to helping new and existing small businesses in the South Valley and beyond obtain the resources and information they need to thrive. The SVEDC provides services in three major categories: low cost office space with flexible leases and shared administrative help, a state of the art FDA certified commercial kitchen facility for rent on a one time or on-going basis, and on-site training in business management.

(STEPS) SOUTHEAST TEAM FOR ENTREPRENEURIAL SUCCESS
Cynthia Beiser, Executive Director
www.stepsabq.org

TAOS COUNTY ECONOMIC DEVELOPMENT CORPORATION
1021 Salazar Rd./P.O. Box 1389
Taos, NM 87571
575-758-8731

THE INTERNATIONAL BUSINESS ACCELERATOR
Jerry Pacheco, Executive Director
2660 Airport Rd.
Santa Teresa, NM 88008
575-589-2200 • 575-589-5212 Fax
info@nmiba.com
jerry@nmiba.com
The International Business Accelerator (IBA) is a one-stop shop of resources for New Mexican businesses and individuals wishing to introduce their product or service into the global market. The IBA offers educational programs on how to export/import, an on-line resource guide of international trade materials and an electronic database of international trade

leads/joint venture opportunities. The IBA also leads outgoing and reverse trade missions of foreign buyers and sellers for the benefit of New Mexican companies. IBA's team of trade experts offers one-on-one counseling for businesses seeking assistance in meeting their international trade objectives. The IBA is part of the New Mexico Small Business Development Center's network and is administered through Western New Mexico University and may be contacted at:

THE LOAN FUND
F. Leroy Pacheco, President/CEO
423 Iron Ave. S.W.
Albuquerque, NM 87102
Mailing P.O. Box 705 (87103)
505-243-3196 or 866-873-6746
505-243-8803 Fax
www.loanfund.org
info@loanfund.org

THE STEMULUS CENTER POWERED BY CNM INGENUITY
20 1st Plaza Center N.W.
Albuquerque, NM 87102
www.stemuluscenter.org

UNION COUNTY COMMUNITY DEVELOPMENT CORPORATION
575-447-2855
www.clayton-nm.com

UNM AMERICAN INDIAN BUSINESS ASSOCIATION (AIBA)
705 Gurley Ave.
Gallup, NM 87301
505-863-7687
www.gallup.unm.edu

UNM BUREAU OF BUSINESS & ECONOMIC RESEARCH
303 Girard Blvd. N.E., Ste. 116
Mailing MSC06 3510
1 University of New Mexico
Albuquerque, NM 87131-0001
505-277-2216
http://bber.unm.edu

UNM SMALL BUSINESS INSTITUTE
c/o Stacy Sacco, SBI Director
UNM Anderson School of Management
1924 Las Lomas Rd. N.E.
Albuquerque, NM 87106
505-277-8869
www.sbi.mgt.unm.edu
sbi@unm.edu

USDA RURAL DEVELOPMENT
Rural Business, Rural Housing and Rural Community Programs
6200 Jefferson Blvd. N.E., Rm. 255
Albuquerque, NM 87109
505-761-4950 • 505-761-4976 Fax
www.rurdev.usda.gov/nm
USDA Rural Development's mission is to increase economic opportunity and improve the quality of life for all rural Americans by providing the necessary financing and technical assistance through three primary program areas of housing, business and infrastructure.

U.S. COMMERCIAL SERVICE
Santa Fe U.S. Export Assistance Center
U.S. Department of Commerce
P.O. Box 20003
Santa Fe, NM 87504
505-231-0075 • 505-827-0211 Fax
www.export.gov

U.S. SMALL BUSINESS ADMINISTRATION
Bryson Patterson, Export Finance Manager
Regional Manager – Export Solutions Group
Office of International Trade
U.S. Export Assistance Center
1999 Broadway, Suite 2205
Denver, CO 80202
303-844-6622 • 202-481-0540 Fax

VETERANS PROCUREMENT ASSISTANCE CENTER, INC.
Archie Garcia, Executive Director
2700 Central Ave. SW
Albuquerque, NM 87108
505-338-4155 • 505-338-4156 Fax
www.vpacinc.org
info@vpacinc.org
agarcia@vpacinc.org

WESST
Agnes Noonan, President
WESST Enterprise Center
609 Broadway Blvd. N.E.
Albuquerque, NM 87102
505-246-6900 or 800-469-3778
505-243-3035 Fax
www.wesst.org

YMCA OF CENTRAL NEW MEXICO
303 Roma Ave. N.W., Ste. RB00A
Albuquerque, NM 87102
505-881-4787 • 505-881-5350 Fax
www.ymcacnm.org

YWCA – MIDDLE RIO GRANDE
210 Truman St. N.E., Ste. A
Albuquerque, NM 87108
505-254-9922 • 505-254-9953 Fax
www.ywca-nm.org
info@ywca-nm.org

NEW MEXICO ASSOCIATION OF REGIONAL COUNCILS

NORTHWEST NEW MEXICO COUNCIL OF GOVERNMENTS – DISTRICT 1
Jeff Kiely, Executive Director
106 W. Aztec Ave.
Gallup, NM 87301
505-722-4327 • 505-722-9211 Fax
www.nwnmcog.com
jkiely@nwnmcog.com
(Cibola, McKinley and San Juan)

NORTH CENTRAL NEW MEXICO ECONOMIC DEVELOPMENT – DISTRICT 2
Tim Armer, Executive Director
3900 Paseo del Sol (87507)/P.O. Box 5115
Santa Fe, NM 87502
505-395-2668 or 866-699-4927
877-293-3710 Fax
www.ncnmedd.com
tima@ncnmedd.com
(Colfax, Los Alamos, Mora, Rio Arriba, Sandoval, San Miguel, Santa Fe and Taos)

MID REGION COUNCIL OF GOVERNMENTS – DISTRICT 3
Dewey Cave, Executive Director
809 Copper Ave. N.W.
Albuquerque, NM 87102
505-247-1750 • 505-247-1753 Fax
www.mrcog-nm.gov
dcave@mrcog-nm.gov
(Bernalillo, Sandoval, Torrance and Valencia along with portions of Santa Fe)

EASTERN PLAINS COUNCIL OF GOVERNMENTS – DISTRICT 4
Sandy Chancey, Executive Director
418 Main
Clovis, NM 88101
575-762-7714 • 575-762-7715 Fax
www.epcog.org
schancey@epcog.org
(Curry, DeBaca, Guadalupe, Harding, Quay, Roosevelt and Union)

SOUTHWEST NEW MEXICO COUNCIL OF GOVERNMENTS-DISTRICT 5
Priscilla Lucero, Executive Director
1203 N. Hudson St./P.O. Box 2157
Silver City, NM 88062
575-388-1509 • 575-388-1500 Fax
www.swnmcog.org
priscillalucero@swnmcog.org
info@swnmcog.org
(Catron, Grant, Hidalgo and Luna)

SOUTHEASTERN NEW MEXICO ECONOMIC DEVELOPMENT DISTRICT/COUNCIL OF GOVERNMENTS – REGION 6
Hubert H. Quintana, Executive Director
1600 S.E. Main St., Ste. D
Roswell, NM 88203
575-624-6131 • 575-624-6134 Fax
www.snmedd.com
hqsnmedd@plateautel.net
(Chavez, Eddy, Lea, Lincoln and Otero)

SOUTH CENTRAL COUNCIL OF GOVERNMENTS – DISTRICT 7
Jay Armijo, Executive Director
600 Hwy. 195, Ste. D/ P.O. Box 1072
Elephant Butte, NM 87935
575-744-4857 • 575-744-0042 Fax
www.sccog-nm.com
www.facebook.com/sccog
jarmijo@sccog-nm.com
(Doña Ana, Sierra and Socorro)

NEW MEXICO VENTURE CAPITAL FIRMS

COTTONWOOD TECHNOLOGY FUND
228 Griffin Ave.
Santa Fe, NM 87505
505-412-8537
www.cottonwoodtechnologyfund.com

EPIC VENTURES
15 W. South Temple, # 500
Salt Lake City, UT
801-524-8939
www.epicvc.com
info@epicvc.com

NEW MEXICO COMMUNITY CAPITAL
219 Central Ave. N.W., Ste. 200
Albuquerque, NM 87102
505-924-2820
www.nmccap.org
infro@nmccap.org

VERGE FUND
317 Commercial St. N.E.
Albuquerque, NM 87102
505-247-1038
www.vergefund.com

SBA Participating Banks and Other Lenders with NM Locations

Listed Alphabetically by City
NOTE: All lenders listed are authorized to participate in the 7a program and may now participate in the CAPLine programs without specific designations. However, institutions may be authorized to administer certain SBA programs but opt not to participate locally. It is always advisable to make contact with the institution directly.

ALAMOGORDO

BANK '34
(SE,EE) MAIN OFFICE
500 E. 10th St., Ste. 100
Alamogordo, NM 88310
575-437-9334 • 505-437-7020 F

BBVA COMPASS BANK
(PLP,SE,EWCP,EE) BRANCH OFFICE
600 9th St.
Alamogordo, NM 88310
575-434-2660

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1300 N. White Sands
P.O. Box 1845
Alamogordo, NM 88310
575-439-9800 • 575-439-1008 F

FIRST NATIONAL BANK IN ALAMOGORDO
(SE) MAIN OFFICE
414 10th St./P.O. Box 9
Alamogordo, NM 88311
575-437-4880 • 575-443-5198 F

FIRST SAVINGS BANK
(SE,EWCP) BRANCH OFFICE
723 New York Ave.
Alamogordo, NM 88310
575-437-0095 • 575-437-7737 F

PIONEER BANK
(SE,EE) BRANCH OFFICE
1020 10th St. (88310)
P.O. Box 1707
Alamogordo, NM 88311
575-439-6040 • 575-439-6057 F

WASHINGTON FEDERAL
BRANCH OFFICE
300 E 1st St.
Alamogordo, NM 88310
575-439-0011 • 575-434-1583 F
504 loans ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1109 New York Ave.
Alamogordo, NM 88311
575-434-8000
505-766-6423 SBA Contact

WESTERN BANK
(SE,EE) MAIN OFFICE
500 9th St. (88310)
P.O. Box 5100
Alamogordo, NM 88311
575-443-5000 • 575-443-5075 F

ALBUQUERQUE

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) MAIN OFFICE
201 3rd St. N.W., Ste. 1400
Albuquerque, NM 87102
505-222-8501 • 505-222-8481 F

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
4901 Central Ave. N.E.
Albuquerque, NM 87108
505-855-0640

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
401 Coors Rd. N.W.
Albuquerque, NM 87121
505-839-6180

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
3301 Coors Rd. N.W.
Albuquerque, NM 87120
505-855-0660

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
10131 Coors Rd. N.W.
Albuquerque, NM 87114
505-855-0760

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
10040 Coors Bypass N.W.
Albuquerque, NM 87114
505-855-0620

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
2801 Eubank Blvd. N.E.
Albuquerque, NM 87112
505-855-0855

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
1301 Juan Tabo N.E.
Albuquerque, NM 87112
505-855-0650

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
2500 Louisiana N.E., Ste. 100
Albuquerque, NM 87110
505-837-4161

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
4700 Montgomery Rd. N.E.
Albuquerque, NM 87109
505-855-7200

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
1698 Rio Bravo S.W., Ste. H
Albuquerque, NM 87105
505-855-0700

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
2274 Wyoming Blvd. N.E.
Albuquerque, NM 87112
505-855-0740

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
4201 Wyoming Blvd. N.E.
Albuquerque, NM 87110
505-855-0730

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
5915 Wyoming Blvd. N.E.
Albuquerque, NM 87109
505-855-0690

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
8221 Wyoming Blvd. N.E.
Albuquerque, NM 87113
505-828-3700

BANK OF AMERICA, N.A.
(PLP,SE,EE,EWCP) MAIN OFFICE
303 Roma N.W.
Albuquerque, NM 87102
505-848-9164 • 505-243-9606 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF NEW MEXICO
BRANCH OFFICE
7401 Jefferson N.W.
Albuquerque, NM 87109
505-244-8000

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
500 Marquette N.W.
Albuquerque, NM 87102
505-717-3420 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
5501 Jefferson N.E.
Albuquerque, NM 87109
505-717-3360 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
3733 Isleta Blvd. S.W.
Albuquerque, NM 87105
505-346-5600 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
5228 Central Ave. S.W.
Albuquerque, NM 87105
505-346-6798 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
500 Dr. Martin Luther King Dr. N.W.
Albuquerque, NM 87102
505-346-5730 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
6125 Fourth St. N.W.
Albuquerque, NM 87107
505-717-3141 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
4221 San Mateo Blvd. N.E.
Albuquerque, NM 87110
505-346-3412 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
10050 Coors Bypass Blvd. N.W.
Albuquerque, NM 87114
505-346-5757 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
6701 Academy Rd. N.E.
Albuquerque, NM 87109
505-346-5800 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
7900 Wyoming Blvd. N.E.
Albuquerque, NM 87109
505-717-3030 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
500 Martin Luther King Ave. N.E.
Albuquerque, NM 87102
505-346-5730 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
6600 Central Ave. S.W.
Albuquerque, NM 87121
505-346-7979 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
2101 Eubank Blvd. N.E.
Albuquerque, NM 87112
505-348-5400 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
780 Juan Tabo N.E.
Albuquerque, NM 87123
505-346-4300 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
3201 Juan Tabo N.E.
Albuquerque, NM 87111
505-346-5700 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
5401 Central Ave. N.E.
Albuquerque, NM 87108
505-353-9866 or 888-595-3156
SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
5901 Menaul Blvd. N.E.
Albuquerque, NM 87110
505-881-1029 or 888-595-3156
SBA Contact

BBVA COMPASS BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2444 Louisiana Blvd. N.E., Ste. 200
Albuquerque, NM 87110
505-888-9027 • 505-888-9176 F

PLP – Preferred Lender
SE – SBA Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

SBA PARTICIPATING LENDERS

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
1201 San Pedro Dr. N.E.
Albuquerque, NM 87710
505-888-9101

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
4624 4th St. N.W.
Albuquerque, NM 87107
505-888-9900

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
6001 Academy Rd. N.E.
Albuquerque, NM 87109
505-888-9157

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
12001 Sierra Grande Ave. N.E.
Albuquerque, NM 87112
505-888-9181

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
13140 Central Ave. S.E.
Albuquerque, NM 87123
505-559-9910

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
505 Marquette Ave. N.W.
Albuquerque, NM 87102
505-888-9033

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
7530 Montgomery Blvd. N.E.
Albuquerque, NM 87109
505-888-9163

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
10042 Coors Blvd. N.W.
Albuquerque, NM 87114
505-888-9054

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
9500 Sage Rd. S.W.
Albuquerque, NM 87121
505-833-2220

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
3500 Candelaria N.E.
Albuquerque, NM 87107
505-888-9090

CENTURY BANK (SE,EE,EWCP) BRANCH OFFICE
8220 San Pedro N.E., Ste. 200
Albuquerque, NM 87113
505-798-5900 • 505-798-5939 F

FIRST AMERICAN BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
8110 Ventura Blvd. N.E.
Albuquerque, NM 87122
505-821-9854 • 505-821-9855 F

FIRST AMERICAN BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
4301 The 25th Way N.E.
Albuquerque, NM 87109
505-798-3580

FIRST CITIZENS BANK & TRUST COMPANY (PLP,SE,EWCP) BRANCH OFFICE
4701 Lang Ave. N.E.
Albuquerque, NM 87109
505-243-9899

FIRST FINANCIAL CREDIT UNION MAIN OFFICE
601 Tijeras Ave. N.W.
Albuquerque, NM 87102
505-766-5600

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
2700 San Mateo Blvd N.E.
Albuquerque, NM 87110
505-766-5600

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
2929 Coors Rd. N.W., Ste. 104
Albuquerque, NM 87120
505-766-5600

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
1520 Rio Bravo Blvd. S.W., Ste. 6
Albuquerque, NM 87105
505-766-5600

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
831 Juan TaboN.E., Ste. A
Albuquerque, NM 87123
505-766-5600

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
10400 Academy Rd. N.E., Ste. 150
Albuquerque, NM 87111
505-766-5600

FIRST NATIONAL RIO GRANDE BRANCH OF FIRST NATIONAL SANTA FE MAIN OFFICE
2011 Mountain Rd. N.W.
Albuquerque, NM 87104
505-247-2200

FIRST NATIONAL RIO GRANDE BRANCH OF FIRST NATIONAL SANTA FE BRANCH OFFICE
2200 Louisiana Blvd. N.E., Ste. 8E
Albuquerque, NM 87110
505-992-2000

FIRST NATIONAL RIO GRANDE BRANCH OF FIRST NATIONAL SANTA FE BRANCH OFFICE
7620 Jefferson St. N.E.
Albuquerque, NM 87109
505-992-2000

LOS ALAMOS NATIONAL BANK (EWCP) BRANCH OFFICE
6700 Jefferson N.E., Ste. D-1
Albuquerque, NM 87109
505-449-5100

MAIN BANK (EWCP) MAIN OFFICE
7300 Menaul Blvd. N.E.
Albuquerque, NM 87110
505-880-1700

MAIN BANK (EWCP) BRANCH OFFICE
2424 Louisiana Blvd. N.E.
Albuquerque, NM 87110
505-880-1700 • 505-880-1777 F

MOUNTAIN AMERICA CREDIT UNION (PLP,SE,EE) BRANCH OFFICE
8021 Ventura St. N.E.
Albuquerque, NM 87109
505-856-7885 • 505-822-5539 F
SBA OFFICE
801-413-8043 • 801-320-5957 F
SBA Contact

MOUNTAIN AMERICA CREDIT UNION (PLP,SE,EE) BRANCH OFFICE
9200 Golf Course Rd. N.W.
Albuquerque, NM 87114
505-897-0090 • 505-890-8988 F
SBA OFFICE
801-413-8043 • 801-320-5957 F
SBA Contact

MYBANK
6000 Montgomery Blvd. N.E.
Albuquerque, NM 87109
505-864-3301

NEW MEXICO BANK & TRUST (PLP,SE,EE,EWCP) MAIN OFFICE
320 Gold Ave. S.W.
Albuquerque, NM 87103
505-830-8100 • 505-830-8140 F

NEW MEXICO BANK & TRUST (PLP,SE,EE,EWCP) BRANCH OFFICE
3701 4th St. N.W.
Albuquerque, NM 87107
505-830-8345 • 505-830-8320 F

NEW MEXICO BANK & TRUST (PLP,SE,EE,EWCP) BRANCH OFFICE
7021 Jefferson N.E.
Albuquerque, NM 87109
505-830-8300

NEW MEXICO BANK & TRUST (PLP,SE,EE,EWCP) BRANCH OFFICE
3002 Louisiana Blvd. N.E.
Albuquerque, NM 87110
505-830-8325 • 505-830-8338 F

NEW MEXICO BANK & TRUST (PLP,SE,EE,EWCP) BRANCH OFFICE
9500 Montgomery Blvd. N.E.
Albuquerque, NM 87110
505-830-8200 • 505-830-8213 F

NEW MEXICO BANK & TRUST (PLP,SE,EE,EWCP) BRANCH OFFICE
6201 Riverside Plaza Ln. N.W.
Albuquerque, NM 87120
505-830-8350 • 505-830-8370 F

NUSENDA FEDERAL CREDIT UNION (SE,EE) MAIN OFFICE
Business Services
P.O. Box 8530
Albuquerque, NM 87198
505-872-5422

PEOPLES BANK BRANCH OFFICE
2155 Louisiana Blvd. N.E., Ste. 1000
Albuquerque, NM 87110
505-888-3300

PEOPLES BANK BRANCH OFFICE
7300 Jefferson NE
Albuquerque, NM 87109
505-341-8100

SANDIA LABORATORY FEDERAL CREDIT UNION MAIN OFFICE
3707 Juan Tabo N.E.
Albuquerque, NM 87111
505-293-0500

SOUTHWEST CAPITAL BANK BRANCH OFFICE
1410 Central Ave. S.W.
Albuquerque, NM 87104
505-243-1890

THE LOAN FUND – 504 ONLY
423 Iron S.W./P.O. Box 705
Albuquerque, NM 87102
505-243-3196 • 505-243-8803 F

UNITED BUSINESS BANK (PLP,SE) BRANCH OFFICE
1500 Mercantile Ave. N.E.
Albuquerque, NM 87107
505-341-5200 • 505-341-5201 F

U.S. BANK (PLP,SE,EE,EWCP) MAIN OFFICE
7900 Jefferson N.E.
Albuquerque, NM 87109
505-823-6200

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
1418 Carlisle Blvd. N.E.
Albuquerque, NM 87110
505-232-0400

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
3620 Juan Tabo N.E.
Albuquerque, NM 87111
505-293-4400

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
5001 Montgomery Blvd. N.E.
Albuquerque, NM 87109
505-830-4900

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
3000 Central Ave. S.E.
Albuquerque, NM
505-255-7700

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
8251 Golf Course Rd. N.W.
Albuquerque, NM 87120
505-897-8600

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
2015 Eubank Blvd. N.E.
Albuquerque, NM 87112
505-724-5160

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
3801 Isleta Blvd. S.W.
Albuquerque, NM 87105
505-873-7333

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
5620 Wyoming Blvd. N.E.
Albuquerque, NM 87109
505-241-7636

PLP – Preferred Lender
SE – SBA Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

SBA PARTICIPATING LENDERS

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2300 Louisiana N.E.
Albuquerque, NM 87110
505-830-2801

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
111 Lomas N.W.
Albuquerque, NM 87102
505-222-0024

U.S. EAGLE FEDERAL CREDIT UNION
MAIN OFFICE
3939 Osuna Rd. N.E./P.O. Box 129
Albuquerque, NM 87103
505-342-8888 • 505-342-8975 F
504 Loans ONLY

WASHINGTON FEDERAL
BRANCH OFFICE
1301 Wyoming Blvd. N.E.
Albuquerque, NM 87112
505-237-0052 • 505-237-0057 F
504 loans ONLY

WASHINGTON FEDERAL
BRANCH OFFICE
4400 Osuna Rd. N.E.
Albuquerque, NM 87109
505-341-7300 • 505-341-7355 F
504 loans ONLY

WASHINGTON FEDERAL
BRANCH OFFICE
3000 Eubank Blvd. N.E.
Albuquerque, NM 87111
505-291-3700 • 505-292-9522 F
504 loan ONLY

WASHINGTON FEDERAL
BRANCH OFFICE
3761 NM Hwy 528
Albuquerque, NM 87114
505-890-2600 • 505-890-2639 F
504 loan ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) MAIN OFFICE
200 Lomas Blvd. N.W.
Albuquerque, NM 87102
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
11825 Lomas Blvd. N.E.
Albuquerque, NM 87112
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
6200 Coors Blvd. N.W.
Albuquerque, NM 87120
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
4411 Carlisle Blvd. N.E.
Albuquerque, NM 87107
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3701 Constitution Ave. N.E.
Albuquerque, NM 87110
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
111 Coors Blvd. N.W.
Albuquerque, NM 87121
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
11199 Montgomer Blvd. N.E.
Albuquerque, NM 87111
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1800 Eubank Blvd. N.E.
Albuquerque, NM 87112
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1406 Bridge Blvd. S.W.
Albuquerque, NM 87105
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
156 Juan Tabo N.E.
Albuquerque, NM 87123
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
9390 Coors Blvd. N.W.
Albuquerque, NM 87114
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
7412 Jefferson St. N.E.
Albuquerque, NM 87109
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
8100 Wyoming Blvd. N.E.
Albuquerque, NM 87113
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
6000 Menaul Blvd. N.E.
Albuquerque, NM 87110
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3801 4th St. N.W.
Albuquerque, NM 87107
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
7827 4th St. N.W.
Albuquerque, NM 87107
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
5555 Montgomery Blvd. N.E.
Albuquerque, NM 87109
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3022 Central Ave. S.E.
Albuquerque, NM 87106
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
550 San Mateo Blvd. S.E.
Albuquerque, NM 87108
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3401 Coors Blvd. N.W.
Albuquerque, NM 87120
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
8301 Golf Course Rd. N.W.
Albuquerque, NM 87120
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
5850 Eubank Blvd. N.E.
Albuquerque, NM 87111
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
4700 Tramway Blvd. N.E.
Albuquerque, NM 87111
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
8333 Wyoming Blvd. N.E.
Albuquerque, NM 87109
505-766-6423 SBA Contact

WESTERN COMMERCE BANK
(PLP,SE,,EE,EWCP) BRANCH OFFICE
1910 Wyoming Blvd. N.E.
P.O. Box 14518
Albuquerque, NM 87191
505-271-9964 • 505-271-9879 F

ANGEL FIRE

FNB NEW MEXICO
BRANCH OFFICE
#1 First National Pl./P.O. Box 828
Angel Fire, NM 87710
575-377-3077 • 575-377-2701 F

INTERNATIONAL BANK
BRANCH OFFICE
#9 N. Angel Fire Rd./P.O. Box 459
Angel Fire, NM 87710
575-377-2326 • 575-377-6321 F

WASHINGTON FEDERAL
BRANCH OFFICE
3380 State Hwy. 434
Angel Fire, NM 87710
575-377-6481 • 575-377-6891 F
504 loan ONLY

ANTHONY

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
300 N. Anthony Dr.
Anthony, NM 88021
575-882-2154 • 575-527-6375 F
888-595-3156 SBA Contact

FIRST NEW MEXICO BANK LAS CRUCES
(SE,EE) BRANCH OFFICE
455 Landers Rd.
Anthony, NM 88021
575-882-5885 • 575-882-2179 F
575-556-3000 • 575-556-3030 F
SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
800 Hwy. 478
Anthony, NM 88021
575-882-3571
505-766-6423 SBA Contact

ARTESIA

ARTESIA NATIONAL BANK
BRANCH OF FIRST NATIONAL BANK IN ALAMOGORDO
(SE) BRANCH OFFICE
908 W. Main St./P.O. Box 968
Artesia, NM 88211
575-746-4794

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) MAIN OFFICE
303 W. Main St./P.O. Box AA
Artesia, NM 88211
575-746-8000 • 575-748-9799 F

WASHINGTON FEDERAL
BRANCH OFFICE
602 W. Texas Ave.
Artesia, NM 88210
575-627-4691 • 575-746-9434 F
504 LOANS ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
610 W. Main
Artesia, NM 88210
575-748-3381
505-766-6423 SBA Contact

WESTERN BANK
320 W. Texas/P.O. Drawer 500
Artesia, NM 88210
575-748-1345 • 575-746-4583 F

AZTEC

FOUR CORNERS COMMUNITY BANK (SE,EE) MAIN OFFICE
1301 W. Aztec Blvd.
Aztec, NM 87410
505-327-3222 • 505-334-3222 F

THE CITIZENS BANK
(SE,EE) BRANCH OFFICE
215 S. Main
Aztec, NM 87410
505-599-0100

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
118 E. Chaco St.
Aztec, NM 88311
505-334-6182
505-766-6423 SBA Contact

BAYARD

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1401 Tom Foy Blvd.
Bayard, NM 88023
575-537-2481 • 575-537-2482 F

BELEN

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
634 Becker Ave.
Belen, NM 87002
505-855-0610 • 505-864-4373 F

PLP – Preferred Lender
SE – SBA Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

SBA PARTICIPATING LENDERS

MYBANK
MAIN OFFICE
19339 N. Hwy. 314
Belen, NM 87002
505-864-3301 • 505-864-2223 F

MYBANK
BRANCH OFFICE
394 Rio Communities Blvd.
Belen, NM 87002
505-864-3301

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
620 W. Reinken Ave.
Belen, NM 87002
505-966-0400 • 505-864-4032 F

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
101 S. Main St.
Belen, NM 87002
505-864-7401
505-766-6423 SBA Contact

BERNALILLO

BBVA COMPASS BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
430 Hwy 528
Bernalillo, NM 87004
505-353-5960

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
239 W. Hwy. 550
Bernalillo, NM 87004
505-771-2734
505-766-6423 SBA Contact

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
388 W. Hwy. 550
Bernalillo, NM 87004
505-771-4300

U.S. EAGLE FEDERAL CREDIT UNION
BRANCH OFFICE
53 Jemez Canyon Rd.
Bernalillo, NM 87004
505-342-8888 • 505-867-7442 F
504 Loans ONLY

BLOOMFIELD

BANK OF THE SOUTHWEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
920 N. First St.
Bloomfield, NM 87413
505-632-0450 • 505-632-8172 F

THE CITIZENS BANK
(SE,EE) BRANCH OFFICE
320 W. Broadway Ave.
Bloomfield, NM 87413
505-599-0100

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1200 W. Broadway Ave.
Bloomfield, NM 87413
505-632-3331
505-766-6423 SBA Contact

BOSQUE FARMS

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
970 Bosque Farms Blvd.
Bosque Farms, NM 87068
505-869-2316
505-766-6423 SBA Contact

CAPITAN

WASHINGTON FEDERAL
BRANCH OFFICE
100 Smokey Bear
Capitan, NM 88316
575-354-5030 • 575-354-0354 F
504 loans ONLY

CARLSBAD

PIONEER BANK
(SE,EE) BRANCH OFFICE
111 N. Canal/P.O. Box S
Carlsbad, NM 88221
575-885-7474 • 575-885-7477 F

THE CARLSBAD NATIONAL BANK
(SE) MAIN OFFICE
202 W. Stevens/P.O. Box 1359
Carlsbad, NM 88220
575-234-2500 • 575-234-2501 F

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
115 W. Fox St.
Carlsbad, NM 88220
575-885-8869
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2318 W. Pierce St.
Carlsbad, NM 88220
575-885-8869
505-766-6423 SBA Contact

WESTERN COMMERCE BANK
(PLP,SE,EE,EWCP) MAIN OFFICE
127 S. Canyon St.
P.O. Drawer 1358
Carlsbad, NM 88220
575-887-6686 • 575-885-0529 F

WESTERN COMMERCE BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
212 N. Canal St.
Carlsbad, NM 88220
575-887-6686 • 575-885-0623 F

WESTERN COMMERCE BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
501 N. Canal St.
Carlsbad, NM 88220
575-887-6686 • 575-887-6694 F

WESTERN COMMERCE BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3010 National Parks Hwy.
Carlsbad, NM 88220
575-887-6686 • 575-887-5948 F

CARRIZOZO

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
315 Central Ave.
Carrizozo, NM 88301
575-648-2377
505-766-6423 SBA Contact

CEDAR CREST

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
12127 N. Hwy. 14
Cedar Crest, NM 87008
505-407-3006 or 888-595-3156
SBA Contact

CHAMA

WASHINGTON FEDERAL
BRANCH OFFICE
541 Terrace Ave.
Chama, NM 87520
575-756-2111 • 575-756-2357 F
504 loans ONLY

CHAPARRAL

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
324 McCombs
Chaparral, NM 88081
575-824-3241 • 575-824-0294 F

CIMARRON

INTERNATIONAL BANK
BRANCH OFFICE
31062 Hwy. 64
Cimarron, NM 87714
575-376-2274 • 575-376-2804 F

CLAYTON

FARMERS & STOCKMENS BANK
(PLP,SE,EE) MAIN OFFICE
22 Maple St./P.O. Box 488
Clayton, NM 88415
575-374-8301 • 575-374-8309 F

FNB NEW MEXICO
MAIN OFFICE
201 Main St./P.O. Box 548
Clayton, NM 88415
575-374-8315 • 575-374-8458 F

CLOUDCROFT

FIRST NATIONAL BANK
BRANCH OF FIRST NATIONAL BANK IN ALAMOGORDO
(SE) BRANCH OFFICE
301 Burro Ave.
Cloudcroft, NM 88317
575-682-2531

CLOVIS

AMERICAN HERITAGE BANK
MAIN OFFICE
3300 N. Prince St.
Clovis, NM 88101
575-762-2800 • 575-762-3338 F

JAMES POLK STONE COMMUNITY BANK
BRANCH OFFICE
901 Colonial Pkwy.
Clovis, NM 88101
575-742-1000 • 575-763-1355 F

NEW MEXICO BANK & TRUST
(PLP,SE,EE,EWCP) BRANCH OFFICE
709 Pile St.
Clovis, NM 88101
575-762-4741

NEW MEXICO BANK & TRUST
(PLP,SE,EE,EWCP) BRANCH OFFICE
2009 Ross St.
Clovis, NM 88101
575-762-4741

THE BANK OF CLOVIS
(PLP,SE,EE) MAIN OFFICE
300 Main St.
Clovis, NM 88101
575-769-9000 • 575-769-0050 F

THE BANK OF CLOVIS
(PLP,SE,EE) BRANCH OFFICE
2211 N. Prince St.
Clovis, NM 88101
575-766-6300 • 575-763-6350 F

THE CITIZENS BANK OF CLOVIS
MAIN OFFICE
421 Pile St.
Clovis, NM 88101
575-769-1911 • 575-762-7259 F

THE CITIZENS BANK OF CLOVIS
BRANCH OFFICE
21st & Prince St.
Clovis, NM 88101
575-769-1911

THE CITIZENS BANK OF CLOVIS
BRANCH OFFICE
Main and Commerce Way
Clovis, NM 88101
575-769-1911

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2501 N. Prince St.
Clovis, NM 88101
575-742-9900

WASHINGTON FEDERAL
BRANCH OFFICE
2720 N. Prince St.
Clovis, NM 88101
575-769-2806 • 575-763-9836 F
504 loans ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
223 Main St.
Clovis, NM 88101
575-763-5759
505-766-6423 SBA Contact

WESTERN BANK OF CLOVIS
(SE,EE) MAIN OFFICE
901 Pile St./P.O. Box 670
Clovis, NM 88101
575-769-1975 • 575-762-1684 F

COLUMBUS

FIRST NEW MEXICO BANK
202 S. Main
Columbus, NM 88029
575-531-2643

CORRALES

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
4341 A Corrales Rd.
Corrales, NM 87048
505-792-0661
505-766-6423 SBA Contact

CUBA

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
6381 S. Main St.
Cuba, NM 87013
575-289-3433
505-766-6423 SBA Contact

DEMING

FIRST NEW MEXICO BANK
MAIN OFFICE
300 S. Gold Ave.
Deming, NM 88030
575-546-2691 • 575-544-0284 F

FIRST NEW MEXICO BANK
BRANCH OFFICE
1501 S. Columbus Hwy. 11
Deming, NM 88030
575-546-2691

PLP – Preferred Lender
SE – SBA Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

SBA PARTICIPATING LENDERS

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
801 E. Cedar St.
Deming, NM 88030

FIRST SAVINGS BANK (SE,EWCP) BRANCH OFFICE
520 S. Gold Ave.
Deming, NM 88030
575-546-2707 • 575-546-0020 F

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
223 S. Gold Ave.
Deming, NM 88030
575-544-6640
505-766-6423 SBA Contact

WESTERN HERITAGE BANK BRANCH OFFICE
108 W. Maple St.
Deming, NM 88030
575-544-7754 • 575-544-8242 F

DES MOINES

FARMERS & STOCKMENS BANK (PLP,SE,EE) BRANCH OFFICE
Hwy. 87/P.O. Box 68
Des Moines, NM 88418
575-278-2861 • 575-278-2811 F

DEXTER

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
113 S. Lincoln Ave.
Dexter, NM 88230
575-734-5462
505-766-6423 SBA Contact

VALLEY BANK OF COMMERCE BRANCH OFFICE
201 State Rd. # 2
Dexter, NM 88230
575-734-2265

DULCE

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
5 Hawks Dr./P.O. Box 185
Dulce, NM 87528
575-759-3327
505-766-6423 SBA Contact

EDGEWOOD

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
2B State Rd. 344
Edgewood, NM 87015
505-286-4223
505-766-6423 SBA Contact

SANDIA LABORATORY FEDERAL CREDIT UNION BRANCH OFFICE
1 Liberty Square Cir.
Edgewood, NM 87015
505-293-0500

EL PRADO

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
1520 Paseo Del Pueblo Norte
El Prado, NM 87529
575-751-3444

ELEPHANT BUTTE

BANK OF THE SOUTHWEST (PLP,SE,EE,EWCP) BRANCH OFFICE
501 Hwy. 195
Elephant Butte, NM 87935
575-744-5593

ESPANOLA

CENTURY BANK (SE,EE,EWCP) BRANCH OFFICE
322 Riverside Dr.
Espanola, NM 87532
505-753-2136 • 505-753-4877 F

NEW MEXICO BANK & TRUST (PLP,SE,EE,EWCP) BRANCH OFFICE
411 Carr Ln./P.O. Box 1290
Espanola, NM 87532
505-367-3000 • 505-753-5074 F

WASHINGTON FEDERAL BRANCH OFFICE
1124 Riverside Dr.
Espanola, NM 87532
505-367-1780 • 505-367-1796 F
504 loans ONLY

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
645 N. Riverside Dr.
Espanola, NM 87532
505-753-2308
505-766-6423 SBA Contact

ESTANCIA

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
204 S. 5th St.
Estancia, NM 87016
505-384-2734
505-766-6423 SBA Contact

EUNICE

JAMES POLK STONE COMMUNITY BANK BRANCH OFFICE
709 Main St.
Eunice, NM 88231
575-394-1050

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
911 Main St.
Eunice, NM 88231
575-394-2536
505-766-6423 SBA Contact

FARMINGTON

BANK OF AMERICA, N.A. (PLP,SE,EE,EWCP) BRANCH OFFICE
2200 E. Main St.
Farmington, NM 87401
505-599-3600
504 loans ONLY

BANK OF THE SOUTHWEST (PLP,SE,EE,EWCP) BRANCH OFFICE
320 W. Main St.
Farmington, NM 87401
505-325-1971 • 505-325-4538 F

BANK OF THE SOUTHWEST (PLP,SE,EE,EWCP) BRANCH OFFICE
6570 E. Main St., Ste. A
Farmington, NM 87402
505-326-6204 • 505-326-6273 F

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
4919 E. Main St., Ste. 103
Farmington, NM 87402
505-327-4478

FOUR CORNERS COMMUNITY BANK (SE,EE) MAIN OFFICE
500 W. Main St., Ste. 101
Farmington, NM 87401
505-327-3222 • 505-327-3230 F

FOUR CORNERS COMMUNITY BANK (SE,EE) BRANCH OFFICE
2811 E. 20th St.
Farmington, NM 87402
505-327-3222 • 505-327-3182 F

FOUR CORNERS COMMUNITY BANK (SE,EE) BRANCH OFFICE
5900 E. Main St.
Farmington, NM 87402
505-327-3222 • 505-326-6676 F

THE CITIZENS BANK (SE,EE) MAIN OFFICE
500 W. Broadway/P.O. Box 4140
Farmington, NM 87401
505-599-0100 • 505-599-0119 F

THE CITIZENS BANK (SE,EE) BRANCH OFFICE
4220 Hudson St.
Farmington, NM 87402
505-599-0100

THE CITIZENS BANK (SE,EE) BRANCH OFFICE
2911 E. 20th St.
Farmington, NM 87401
505-599-0100

THE CITIZENS BANK (SE,EE) BRANCH OFFICE
600 E. 20th St.
Farmington, NM 87401
505-599-0100

VECTRA BANK COLORADO (PLP,SE,EE,EWCP) BRANCH OFFICE
2000 E. 20th St.
Farmington, NM 87401
505-326-4341 • 505-326-3433 F

WASHINGTON FEDERAL BRANCH OFFICE
1501 San Juan Blvd.
Farmington, NM 87401
505-327-6100 • 505-327-6300 F
504 loans ONLY

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
100 E. Broadway
Farmington, NM 87401
505-324-9541
505-766-6423 SBA Contact

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
501 E. 20th St.
Farmington, NM 87401
505-566-7220
505-766-6423 SBA Contact

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
4601 E. Main St., Ste. 1
Farmington, NM 87402
505-566-2580
505-766-6423 SBA Contact

FORT SUMNER

THE CITIZENS BANK OF CLOVIS BRANCH OFFICE
319 Summer Ave.
Ft. Sumner, NM 88119
575-355-2426 • 575-355-9612 F

GALLUP

BANK OF AMERICA, N.A. (PLP,SE,EE,EWCP) BRANCH OFFICE
1006 W. Aztec Ave.
Gallup, NM 87301
505-722-8601 • 505-722-8610 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
313 S. Boardman
Gallup, NM 87301
505-766-5600

GALLUP STATE BANK BRANCH OF BANK OF NEW MEXICO
1600 E. Hwy. 66
Gallup, NM 87301
505-722-6611

PINNACLE BANK BRANCH OF BANK OF COLORADO
107 E. Aztec Ave.
Gallup, NM 87301
505-722-4411

PINNACLE BANK BRANCH OF BANK OF COLORADO
1804 E. Aztec Ave.
Gallup, NM 87301
505-722-0300

PINNACLE BANK BRANCH OF BANK OF COLORADO
1650 W. Maloney Ave.
Gallup, NM 87301

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
101 W. Hill Ave.
Gallup, NM 87301
505-722-4394

WASHINGTON FEDERAL BRANCH OFFICE
221 W. Aztec
Gallup, NM 87301
505-726-6500 • 505-722-9205 F
504 loans ONLY

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
300 W. Aztec Ave.
Gallup, NM 87301
505-726-2000
505-766-6423 SBA Contact

GRANTS

GRANTS STATE BANK BRANCH OF BANK OF NEW MEXICO MAIN OFFICE
824 W. Santa Fe Ave./P.O. Box 1088
Grants, NM 87020
505-285-6611 • 505-287-2260 F

GRANTS STATE BANK BRANCH OF BANK OF NEW MEXICO BRANCH OFFICE
1015 E. Roosevelt Ave.
Grants, NM 87020
505-285-4405 • 505-287-2260 F

PLP – Preferred Lender
SE – SBA Express Lender
– Patriot Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

SBA PARTICIPATING LENDERS

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1129 N. 1st St.
Grants, NM 87020
505-287-4438

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
201 N. 1st St.
Grants, NM 87020
505-287-9482
505-766-6423 SBA Contact

HAGERMAN

JAMES POLK STONE COMMUNITY BANK
BRANCH OFFICE
7681 Wichita Rd.
Hagerman, NM 88232
575-752-4000 • 575-752-4001 F

HATCH

BANK OF THE SOUTHWEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
121 E. Hall St., Ste. B
Hatch, NM 87937
575-267-1095 • 505-267-1107 F

FIRST NEW MEXICO BANK
BRANCH OFFICE
509 N. Franklin
Hatch, NM 87937
575-267-8832

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
212 E. Hall St.
Hatch, NM 87937
575-267-3071
505-766-6423 SBA Contact

HOBBS

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1220 W. Joe Harvey Blvd.
Hobbs, NM 88240
575-392-9200 • 575-392-7600 F

JAMES POLK STONE COMMUNITY BANK
BRANCH OFFICE
1101 Joe Harvey Blvd.
Hobbs, NM 88240
575-391-3910 • 575-391-3900 F

LEA COUNTY STATE BANK
(PLP,SE,EE) MAIN OFFICE
1017 N. Turner
Hobbs, NM 88240
575-397-4511 • 575-397-6618 F

LEA COUNTY STATE BANK
(PLP,SE,EE) BRANCH OFFICE
1220 W. Joe Harvey Blvd.
Hobbs, NM 88240
575-392-9200 • 575-492-0640 F

PIONEER BANK
(SE,EE) BRANCH OFFICE
1020 N. Turner
Hobbs, NM 88240
575-391-5800 • 575-391-5821 F

PIONEER BANK
(SE,EE) BRANCH OFFICE
1600 W. Joe Harvey Blvd.
Hobbs, NM 88240
575-392-0517 • 575-392-0348 F

WASHINGTON FEDERAL
BRANCH OFFICE
325 E. Bender Blvd.
Hobbs, NM 88240
575-393-1511 • 575-393-5057 F
504 loans ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1910 N. Turner St.
Hobbs, NM 88240
575-391-3600
505-766-6423 SBA Contact

WESTERN COMMERCE BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2224 N. Turner Blvd.
P.O. Box 700
Hobbs, NM 88240
575-397-3281 • 575-393-2399 F

WESTERN COMMERCE BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
208 W. Taylor St.
Hobbs, NM 88240
575-397-0555 • 575-397-0699 F

WESTERN COMMERCE BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3920 N. Grimes
Hobbs, NM 88240
575-397-0200 • 575-397-0195 F

HOLLOMAN AFB

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
731 New Mexico Blvd., Bldg. 781
Holloman AFB, NM 88330
575-479-6153
505-766-6423 SBA Contact

HURLEY

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
512 Carrasco Ave.
Hurley, NM
575-537-2111

JAL

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
236 Main
Jal, NM 88252
575-395-2777
505-766-6423 SBA Contact

KIRTLAND

BANK OF THE SOUTHWEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
2 County Rd. 6500
Kirtland, NM 87417
505-598-5823 • 505-598-5824 F

KIRTLAND AFB

SANDIA LABORATORY FEDERAL CREDIT UNION
BRANCH OFFICE
KAFB, Bldg. 20609
Wyoming and I Street
Albuquerque, NM 87117
505-293-0500

NUSENDA FEDERAL CREDIT UNION
(SE,EE) BRANCH OFFICE
KAFB, Bldg. 20392
H St. and Pennsylvania
Albuquerque, NM 87116
505-889-7755

LAS CRUCES

BANK '34
(SE,EE) BRANCH OFFICE
220 N. Telshor Blvd.
Las Cruces, NM 88013
575-521-8100 • 505-522-1560 F

BANK OF AMERICA, N.A.
(PLP,SE,EE,EWCP) BRANCH OFFICE
691 S. Telshor Blvd.
Las Cruces, NM 88011
575-647-3700 • 575-532-9836 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A.
(PLP,SE,EE,EWCP) BRANCH OFFICE
250 W. Amador Ave.
Las Cruces, NM 88005
575-526-4481 • 575-527-3156 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF THE SOUTHWEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
605 N. Water St.
Las Cruces, NM 88004
575-527-5498 • 575-527-5509 F

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
201 N. Church St.
Las Cruces, NM 88001
575-527-6200 • 575-527-6349 F
888-595-3156 SBA Contact

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
795 Telshor Blvd.
Las Cruces, NM 88011
575-532-1889 • 575-532-8515 F
888-595-3156 SBA Contact

BBVA COMPASS BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3800 E. Lohman
Las Cruces, NM 88011
575-521-0000

BBVA COMPASS BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
225 E. Idaho Ave.
Las Cruces, NM 88005
575-523-5920

CENTURY BANK
(SE,EE,EWCP) BRANCH OFFICE
141 N. Roadrunner Pkwy., Ste. 101
Las Cruces, NM 88011
505-521-2400 • 505-521-2404 F

CITIZENS BANK OF LAS CRUCES
(EWCP) MAIN OFFICE
505 S. Main St./P.O. Box 2108
Las Cruces, NM 88001
575-647-4100

CITIZENS BANK OF LAS CRUCES
(EWCP) BRANCH OFFICE
3030 W. Picacho
Las Cruces, NM 88007
575-528-6363

CITIZENS BANK OF LAS CRUCES
(EWCP) BRANCH OFFICE
3065 E. University
Las Cruces, NM 88011
575-647-6700

CITIZENS BANK OF LAS CRUCES
(EWCP) BRANCH OFFICE
3991 E. Lohman
Las Cruces, NM 88011
575-528-6300

CITIZENS BANK OF LAS CRUCES
(EWCP) BRANCH OFFICE
2841 N. Main St.
Las Cruces, NM 88005
575-647-4136

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1553 Avenida de Mesilla
P.O. Box 2380
Las Cruces, NM 88005
575-524-8000

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2145 E. Lohman Ave.
Las Cruces, NM 88001
575-525-4230

FIRST NATIONAL RIO GRANDE BRANCH OF FIRST NATIONAL SANTA FE
MAIN OFFICE
421 N. Water/P.O. Box 699
Las Cruces, NM 88001
575-525-8900 • 575-525-8989 F

FIRST NATIONAL RIO GRANDE BRANCH OF FIRST NATIONAL SANTA FE
BRANCH OFFICE
2535 S. Telshor
Las Cruces, NM 88011
575-525-8960 • 575-522-5075 F

FIRST NATIONAL RIO GRANDE BRANCH OF FIRST NATIONAL SANTA FE
BRANCH OFFICE
3500 Northside Dr.
Las Cruces, NM 88011
575-525-8975 • 575-525-9540 F

FIRST NATIONAL RIO GRANDE BRANCH OF FIRST NATIONAL SANTA FE
BRANCH OFFICE
421 N. Water St.
Las Cruces, NM 88001
575-525-8900 • 575-525-8989 F

FIRST NEW MEXICO BANK
LAS CRUCES (SE,EE) MAIN OFFICE
3000 E. Lohman
Las Cruces, NM 88011
575-556-3000 • 575-556-3030 F

FIRST SAVINGS BANK
(SE,EWCP) BRANCH OFFICE
2804 N. Telshor
Las Cruces, NM 88011
575-521-7931 • 575-521-7906 F

PLP – Preferred Lender
SE – SBA Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

SBA PARTICIPATING LENDERS

PIONEER BANK
(SE,EE) BRANCH OFFICE
3831 E. Lohman Ave. (88011)
P.O. Box 609
Las Cruces, NM 88004
575-532-7500 • 575-532-7540 F

PIONEER BANK
(SE,EE) BRANCH OFFICE
2900 Roadrunner Pkwy. (88011)
P.O. Box 609
Las Cruces, NM 88004
575-532-0639 • 575-532-0641 F

PIONEER BANK
(SE,EE) BRANCH OFFICE
705 E. University Ave. (88001)
P.O. Box 609
Las Cruces, NM 88004
575-532-7545 • 575-647-1539 F

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
277 E. Amador
Las Cruces, NM 88001
575-647-7310

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
901 E. University Ave., Ste. Q
Las Cruces, NM 88001
575-524-0033

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3790 E. Lohman Ave.
Las Cruces, NM 88011
575-522-9660

WASHINGTON FEDERAL
BRANCH OFFICE
301 W. Amador
Las Cruces, NM 88005
575-647-0704 • 575-647-0893 F
504 loans ONLY

WASHINGTON FEDERAL
BRANCH OFFICE
1800 S. Telsho r Blvd.
Las Cruces, NM 88011
575-522-2664 • 575-521-3157 F
504 loans ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
425 S. Telshor Blvd., Bldg. A
Las Cruces, NM 88011
575-521-6818
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
500 S. Main St.
Las Cruces, NM 88001
575-526-7000
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2205 El Paseo Rd.
Las Cruces, NM 88001
575-541-9502
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2400 N. Main St.
Las Cruces, NM 88001
575-523-3942
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
571 Walton Blvd.
Las Cruces, NM 88001
575-526-1228 BRANCH OFFICE
505-766-6423 SBA Contact

WESTERN HERITAGE BANK
MAIN BRANCH
230 S. Alameda Blvd.
Las Cruces, NM 88005
575-541-0058 • 575-541-0160 F

WESTSTAR BANK
(SE,EE) BRANCH OFFICE
555 S. Telshor Blvd., Ste. 100 A
Las Cruces, NM 88011
575-323-6060

LAS VEGAS

COMMUNITY 1ST BANK LAS VEGAS
(SE,EE) MAIN OFFICE
600 Douglas Ave.
Las Vegas, NM 87701
505-425-7584 • 505-454-1607 F

COMMUNITY 1ST BANK LAS VEGAS
(SE,EE) BRANCH OFFICE
701 Legion Dr.
Las Vegas, NM 87701
505-425-3525 • 505-454-0308 F

SOUTHWEST CAPITAL BANK
MAIN OFFICE
622 Douglas Ave.
Las Vegas, NM 87701
505-425-7565 • 505-425-8501 F

SOUTHWEST CAPITAL BANK
BRANCH OFFICE
1900 Hot Springs Blvd.
Las Vegas, NM 87701
505-425-7212 • 505-425-3192 F

SOUTHWEST CAPITAL BANK
BRANCH OFFICE
608 Mountain View Dr.
Las Vegas, NM 87701
505-454-8440 • 505-454-8761 F

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
715 Mills Ave.
Las Vegas, NM 87701
505-454-2985
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
701 Douglas Ave.
Las Vegas, NM 87701
505-454-1411
505-766-6423 SBA Contact

LOGAN

FNB NEW MEXICO
BRANCH OFFICE
301 S. US Hwy 54/P.O. Box 97
Logan, NM 88426
575-487-5000 • 575-487-9419 F

LORDSBURG

WESTERN BANK
(SE,EE) MAIN OFFICE
140 E. Motel Dr./P.O. Box 490
Lordsburg, NM 88045
575-542-3521 • 575-542-9247 F

LOS ALAMOS

FIRST NATIONAL SANTA FE
BRANCH OFFICE
1910 Trinity Dr./P.O. Box 1110
Los Alamos, NM 87544
505-992-2000

LOS ALAMOS NATIONAL BANK
(EWCP) MAIN OFFICE
1200 Trinity Dr./P.O. Box 60
Los Alamos, NM 87544
505-662-5171 • 505-662-0329 F

NEW MEXICO BANK & TRUST
(PLP,SE,EE,EWCP) BRANCH OFFICE
1475 Central Ave./P.O. Box 1070
Los Alamos, NM 87544
505-663-3800 • 505-662-1456 F

LOS LUNAS

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
645 Main St.
Los Lunas, NM 87031
505-855-0670

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
2610 Main St. N.W.
Los Lunas, NM 87031
505-807-3131 • 505-565-8291 F
888-595-3156 SBA Contact

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3457 Hwy 47, Ste. E
Los Lunas, NM 87031
505-565-3300

MYBANK
BRANCH OFFICE
2199 S. Main St. S.E.
Los Lunas, NM 87031
505-864-3301

NEW MEXICO BANK & TRUST
(PLP,SE,EE,EWCP) BRANCH OFFICE
1810 Main St.
Los Lunas, NM 87031
505-830-8190

NUSENDA FEDERAL CREDIT UNION
(SE,EE) BRANCH OFFICE
320 Main St. S.E.
Los Lunas, NM 87031
505-889-7755

SANDIA LABORATORY FEDERAL CREDIT UNION
BRANCH OFFICE
2700 Palmilla Rd. N.W.
Los Lunas, NM 87031
505-293-0500

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2421 Main St. S.E.
Los Lunas, NM 87031
505-865-7006

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1027 Main St.
Los Lunas, NM 87031
505-865-9618
505-766-6423 SBA Contact

LOS RANCHOS DE ALBUQUERQUE

BANK OF ALBUQUERQUE
(PLP,SE,EWCP) BRANCH OFFICE
6600 Fourth St. N.W.
Los Ranchos de Albuquerque, NM 87107
505-855-0680

LOVING

WESTERN COMMERCE BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
313 W. Cedar St./P.O. Box 397
Loving, NM 88256
575-745-3531 • 575-745-2270 F

LOVINGTON

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
19 W. Washington Ave.
P.O. Box 1569
Lovington, NM 88260
575-396-0000 • 575-396-8384 F

LEA COUNTY STATE BANK
(PLP,SE,EE) BRANCH OFFICE
320 S. Main St.
Lovington, NM 88260
575-396-2825 • 575-396-7603 F

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
601 S. Main Ave.
Lovington, NM 88260
575-396-5393 BRANCH OFFICE
505-766-6423 SBA Contact

WESTERN COMMERCE BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
18 W. Adams St./P.O. Box 1627
Lovington, NM 88260
575-396-2831 • 575-396-7222 F

MAGDALENA

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1st St. and Main St.
Magdalena, NM 87825
575-854-2533
505-766-6423 SBA Contact

MELROSE

AMERICAN HERITAGE BANK
BRANCH OFFICE
400 E. Denby St.
Melrose, NM 88124
575-253-4500 • 575-253-4501 F

MILAN

GRANTS STATE BANK BRANCH OF BANK OF NEW MEXICO
BRANCH OFFICE
609 W. Hwy. 66
Milan, NM 87021
505-287-9445

MORA

COMMUNITY 1ST BANK LAS VEGAS
(SE,EE) BRANCH OFFICE
386 S.R. 518
Mora, NM 87732
575-387-5666

SOUTHWEST CAPITAL BANK
BRANCH OFFICE
518 Main St.
Mora, NM 87732
575-387-2271 • 575-387-9042 F

PLP – Preferred Lender
SE – SBA Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

MORIARTY
U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1401 Rte. 66 Ave.
Moriarty, NM 87035
505-832-5510

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
901 Rte. 66
Moriarty, NM 87035
505-832-4436
505-766-6423 SBA Contact

MOUNTAINAIR
MYBANK
BRANCH OFFICE
307 W. Broadway
Mountainair, NM 87036
505-847-2422

PECOS
SOUTHWEST CAPITAL BANK
BRANCH OFFICE
4 S. Main St.
Pecos, NM 87552
505-757-2554 • 505-757-2557 F

PINE HILL
FIRST FINANCIAL CREDIT UNION
BRANCH OFFICE
14 Miles S. Hwy. 53
Pine Hill, NM 87357

PLACITAS
U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
221 State Hwy 165, Ste. F
Placitas, NM 87043
505-771-4600

POJOAQUE
U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
9 W. Gutierrez St.
Santa Fe, NM 87506
505-455-2848

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3 W. Gutierrez St.
Santa Fe, NM 87506
505-455-7308
505-766-6423 SBA Contact

PORTALES
FIRST FINANCIAL CREDIT UNION
BRANCH OFFICE
10400 Academy Rd. N.E., Ste. 150
Albuquerque, NM 87111
505-766-5600

JAMES POLK STONE COMMUNITY BANK
MAIN OFFICE
109 E. Second St./P.O. Box 888
Portales, NM 88130
575-356-6601 • 575-356-6777 F

JAMES POLK STONE COMMUNITY BANK
BRANCH OFFICE
520 W. 18th St.
Portales, NM 88130
575-359-1219

NEW MEXICO BANK & TRUST
(PLP,SE,EE,EWCP) BRANCH OFFICE
1612 E. Spruce St.
Portales, NM 88130
575-762-4741

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
400 W. First St.
Portales, NM 88130
575-359-1256

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
316 W. 2nd St.
Portales, NM 88130
575-359-3600
505-766-6423 SBA Contact

WESTERN BANK OF CLOVIS
(SE,EE) BRANCH OFFICE
220 N. Chicago Ave.
Portales, NM 88130
575-356-3095 • 575-356-3278 F

QUESTA
PEOPLES BANK
BRANCH OFFICE
5 Supermarket Rd.
Questa, NM 87556
575-586-2001

RATON
FNB NEW MEXICO
BRANCH OFFICE
1104 S. 2nd St.
Raton, NM 87740
575-445-1400 • 575-445-1403 F

INTERNATIONAL BANK
MAIN OFFICE
200 S. 2nd St./P.O. Box 1028
Raton, NM 87740
575-445-2321 • 575-445-9003 F

INTERNATIONAL BANK
BRANCH OFFICE
1300 S. 2nd St.
Raton, NM 87740
575-445-2321

THE FIRST NATIONAL BANK IN TRINIDAD
BRANCH OFFICE
1247 S. 2nd St.
Raton, NM 87740
575-445-7123

WASHINGTON FEDERAL
BRANCH OFFICE
1233 S. Second St.
Raton, NM 87740
575-445-2341• 575-445-6125 F
504 loans ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1103 S. 2nd St.
Raton, NM 87740
575-445-2713
505-766-6423 SBA Contact

RED RIVER
PEOPLES BANK
BRANCH OFFICE
121 E. Main St., Unit 4D
Red River, NM 87558
575-754-6224 • 575-754-6229 F

RESERVE
FIRST STATE BANK
BRANCH OFFICE
N.M. Hwy. 12/P.O. Box Z
Reserve, NM 87830
575-533-6226

RIO RANCHO
BANK OF ALBUQUERQUE
(PLP,SE,EWCP) BRANCH OFFICE
3901 Southern Blvd. S.E.
Rio Rancho, NM 87124
505-855-0710

BANK OF AMERICA, N.A.
(PLP,SE,EE,EWCP)
3101 Southern Blvd. S.E.
Rio Rancho, NM 87121
505-282-3800
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A.
(PLP,SE,EE,EWCP)
4201 Crestview Dr. S.E.
Rio Rancho, NM 87124
505-282-3700
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF THE WEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
3735 Southern Blvd. S.E.
Rio Rancho, NM 87124
505-717-3040 • 505-892-7568 F
888-595-3156 SBA Contact

BBVA COMPASS BANK
(PLP,SE,EWCP) BRANCH OFFICE
1201 Rio Rancho Dr. S.E.
Rio Rancho, NM 87124
505-888-9012 • 505-888-9016 F

CENTURY BANK
(SE,EE,EWCP) BRANCH OFFICE
3634 Rio Rancho Blvd.
Rio Rancho, NM 87144
505-771-7300

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3002 Southern Blvd. S.E.
Rio Rancho, NM 87124
505-798-1137

FIRST FINANCIAL CREDIT UNION
BRANCH OFFICE
2201 Rio Rancho Blvd. S.E.
Rio Rancho, NM 87124
505-766-5600

NEW MEXICO BANK & TRUST
(PLP,SE,EE,EWCP) BRANCH OFFICE
4001 Southern Blvd. S.E.
Rio Rancho, NM 87124
505-830-8100

NEW MEXICO BANK & TRUST
(PLP,SE,EE,EWCP) BRANCH OFFICE
7830 Enchanted Hill Blvd. N.E.
Rio Rancho, NM 87144
505-830-8230

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1781 Rio Rancho Blvd.
Rio Rancho, NM 87124
505-994-8200

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1000 Commercial Dr. S.E.
Rio Rancho, NM 87124
505-962-1960

WASHINGTON FEDERAL
BRANCH OFFICE
2518 Southern Blvd.
Rio Rancho, NM 87124
505-891-7070 • 505-891-7091 F
504 loans ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
4110 Meadowlark Ln. S.E.
Rio Rancho, NM 87124
505-891-5134
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3301 Southern Blvd. SE
Rio Rancho, NM 87124
505-962-0840
505-766-6423 SBA Contact

ROSWELL
BANK OF THE SOUTHWEST
(PLP,SE,EE,EWCP) MAIN OFFICE
226 N. Main St.
Roswell, NM 88201
575-625-1122

BANK OF THE SOUTHWEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
800 W. Hobbs St.
Roswell, NM 88203
575-625-1122

BANK OF THE SOUTHWEST
(PLP,SE,EE,EWCP) BRANCH OFFICE
3203 N. Main St.
Roswell, NM 88201
575-622-3741

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
111 E. Fifth St.
Roswell, NM 88201
575-623-8500

FIRST AMERICAN BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3220 N. Main St.
Roswell, NM 88201
575-623-1656

JAMES POLK STONE COMMUNITY BANK
BRANCH OFFICE
1901 N. Main St.
Roswell, NM 88201
575-622-7621 • 575-622-0483 F

JAMES POLK STONE COMMUNITY BANK
BRANCH OFFICE
1801 S. Main
Roswell, NM 88201
575-625-1912 • 575-624-7854 F

PIONEER BANK
(SE,EE) MAIN OFFICE
3000 N. Main St. (88201)
P.O. Box 130
Roswell, NM 88202
575-624-5200 • 575-624-5209 F

PLP – Preferred Lender
SE – SBA Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

PIONEER BANK
(SE,EE) BRANCH OFFICE
306 N. Pennsylvania Ave.
P.O. Box 130
Roswell, NM 88202
575-624-5200 • 575-624-5288 F

PIONEER BANK
(SE,EE) BRANCH OFFICE
3301 N. Main St.
Roswell, NM 88201
575-624-5200 • 575-627-7639 F

PIONEER BANK
(SE,EE) BRANCH OFFICE
2 St. Mary's Pl.
Roswell, NM 88203
575-624-5200 • 575-627-1441 F

PIONEER BANK
(SE,EE) BRANCH OFFICE
300 S. Sunset Ave.
Roswell, NM 88203
575-624-5200 • 575-623-9688 F

VALLEY BANK OF COMMERCE
MAIN OFFICE
217 W. 2nd St.
Roswell, NM 88201
575-623-2265 • 575-622-9943 F

VALLEY BANK OF COMMERCE
BRANCH OFFICE
2426 N. Main St.
Roswell, NM 88201
575-623-2265 • 575-622-9943 F

WASHINGTON FEDERAL
BRANCH OFFICE
300 N. Pennsylvania Ave.
Roswell, NM 88201
575-622-6201
504 loans ONLY

WASHINGTON FEDERAL
BRANCH OFFICE
3201 N. Main St.
Roswell, NM 88201
575-622-6201
504 loans ONLY

WASHINGTON FEDERAL
BRANCH OFFICE
1810 S. Main St.
Roswell, NM 88201
575-622-6201
504 loans ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
400 N. Pennsylvania Ave.
Roswell, NM 88201
575-622-3441
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1401 S. Main St.
Roswell, NM 88203
575-622-3447
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
2900 N. Main St.
Roswell, NM 88201
575-622-3494
505-766-6423 SBA Contact

RUIDOSO

BBVA COMPASS BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
1710 Sudderth Dr.
Ruidoso, NM 88345
575-257-4043

BBVA COMPASS BANK
(PLP,SE,EWCP) BRANCH OFFICE
707 Mechem Dr./P.O. Box 3300
Ruidoso, NM 88345
575-257-1255

CITY BANK
(PLP,SE) BRANCH OFFICE
1850 Sudderth Dr.
Ruidoso, NM 88345
575-258-2265

CITY BANK
(PLP,SE) BRANCH OFFICE
1096 Mechem Dr., Ste. 103
Ruidoso, NM 88345
575-258-2265

CITY BANK
(PLP,SE) BRANCH OFFICE
143 El Paso Rd.
Ruidoso, NM 88355
575-630-0120

FIRST NATIONAL BANK BRANCH OF FIRST NATIONAL BANK IN ALAMOGORDO
(SE) BRANCH OFFICE
451 Sudderth Dr.
Ruidoso, NM 88345
575-257-4033

FIRST NATIONAL BANK BRANCH OF FIRST NATIONAL BANK IN ALAMOGORDO
(SE) BRANCH OFFICE
100 Vision St.
Ruidoso, NM 88345
575-257-9031

FIRST SAVINGS BANK
(SE,EWCP) BRANCH OFFICE
2713 Sudderth Dr.
Ruidoso, NM 88345
575-257-7170 • 575-257-9013 F

PIONEER BANK
(SE,EE) BRANCH OFFICE
1095 Mechem Dr. (88345)
P.O. Box 910
Ruidoso, NM 88355
575-258-5858 • 575-258-4963 F

WASHINGTON FEDERAL
BRANCH OFFICE
398 Sudderth Dr.
Ruidoso, NM 88345
575-257-4006 • 575-257-2503 F
504 Loans ONLY

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
401 Sudderth Dr.
Ruidoso, NM 88345
575-257-4611
505-766-6423 SBA Contact

WELLS FARGO BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
26182 U.S. Hwy. 70
Ruidoso Downs, NM 88346
575-378-1124
505-766-6423 SBA Contact

SANTA FE

BANK OF ALBUQUERQUE
(PLP,SE,EE,EWCP) BRANCH OFFICE
706 St. Michaels Dr., Ste. A
Santa Fe, NM 87505
505-989-5340

BANK OF AMERICA, N.A.
(PLP,SE,EE,EWCP) BRANCH OFFICE
1234 St. Michaels Dr.
Santa Fe, NM 87505
505-473-8211
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A.
(PLP,SE,EE,EWCP) BRANCH OFFICE
1203 St. Michaels Dr.
Santa Fe, NM 87505
505-473-8488
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A.
(PLP,SE,EE,WCP) BRANCH OFFICE
101 Paseo De Peralta
Santa Fe, NM 87501
505-955-9500
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A.
(PLP,SE,EE,EWCP) BRANCH OFFICE
4037 W. Rodeo Rd.
Santa Fe, NM 87505
505-428-7285 • 505-428-7296 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

CENTURY BANK
(SE,EE,EWCP) MAIN OFFICE
498 N. Guadalupe
Santa Fe, NM 87501
505-995-1200 • 505-995-1295 F

CENTURY BANK
(SE,EE,EWCP) BRANCH OFFICE
100 S. Federal Pl.
Santa Fe, NM 87501
505-995-1200 • 505-982-3806 F

CENTURY BANK
(SE,EE,EWCP) BRANCH OFFICE
4062 Cerrillos Rd.
Santa Fe, NM 87505
505-995-1200 • 505-473-3770 F

CENTURY BANK
(SE,EE,EWCP) BRANCH OFFICE
1790 St. Michael's Dr.
Santa Fe, NM 87505
505-995-1200 • 505-471-4273 F

FIRST CITIZENS BANK AND TRUST (PLP,SE,EWCP) BRANCH OFFICE
700 Paseo de Peralta
Santa Fe, NM 87501
505-992-6700

FIRST NATIONAL SANTA FE
BRANCH OFFICE
62 Lincoln Ave.
Santa Fe, NM 87501
505-992-2000

FIRST NATIONAL SANTA FE
BRANCH OFFICE
516 W. Cordova
Santa Fe, NM 87505
505-992-2000

FIRST NATIONAL SANTA FE
BRANCH OFFICE
1672 Hospital Dr.
Santa Fe, NM 87505
505-992-2000

FIRST NATIONAL SANTA FE
BRANCH OFFICE
2021 Cerrillos Rd.
Santa Fe, NM 87505
505-992-2000

FIRST NATIONAL SANTA FE
BRANCH OFFICE
4995 Governor Miles Rd.
Santa Fe, NM 87507
505-992-2000

FIRST NATIONAL SANTA FE
BRANCH OFFICE
13 Avenida Vista Grande
Santa Fe, NM 87508
505-992-2000

LOS ALAMOS NATIONAL BANK
(EWCP) BRANCH OFFICE
2009 Galisteo St.
Santa Fe, NM 87505
505-998-3200 • 505-988-3222 F

LOS ALAMOS NATIONAL BANK
(EWCP) BRANCH OFFICE
301 Griffin St.
Santa Fe, NM 87501
505-954-5400 • 505-954-5499 F

LOS ALAMOS NATIONAL BANK
(EWCP) BRANCH OFFICE
3674 Cerrillos Rd.
Santa Fe, NM 87507
505-662-5171 • 505-438-1730 F

NEW MEXICO BANK & TRUST
(PLP,SE,EE,EWCP) BRANCH OFFICE
1592 St. Michaels Dr.
Santa Fe, NM 87505
505-946-2500

NEW MEXICO BANK & TRUST
(PLP,SE,EE,EWCP) BRANCH OFFICE
1549 Paseo De Peralta
Santa Fe, NM 87501
505-946-2500

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
600 W. San Mateo
Santa Fe, NM 87505
505-946-9800

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
201 Washington Ave.
Santa Fe, NM 87501
505-992-8444

U.S. BANK
(PLP,SE,EE,EWCP) BRANCH OFFICE
3787 Cerrillos Rd.
Santa Fe, NM 87507
505-428-2444

WASHINGTON FEDERAL
BRANCH OFFICE
208 Washington
Santa Fe, NM 87501
505-946-6555 • 505-946-6574 F
504 loans ONLY

PLP – Preferred Lender
SE – SBA Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

SBA PARTICIPATING LENDERS

WASHINGTON FEDERAL BRANCH OFFICE
809 St. Michaels Dr.
Santa Fe, NM 87505
505-946-6500 • 505-992-1775 F
504 loans ONLY

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
545 W. Cordova Rd.
Santa Fe, NM 87501
505-989-3908
505-766-6423 SBA Contact

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
241 Washington Ave.
Santa Fe, NM 87501
505-984-0500
505-766-6423 SBA Contact

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
502 N. Guadalupe St.
Santa Fe, NM 87501
505-982-2937
505-766-6423 SBA Contact

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
770 St. Michaels Dr.
Santa Fe, NM 87505
505-474-8926
505-766-6423 SBA Contact

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
3150 Cerrillos Rd.
Santa Fe, NM 87507
505-474-7143
505-766-6423 SBA Contact

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
4384 W. Rodeo Rd.
Santa Fe, NM 87507
505-424-3882
505-766-6423 SBA Contact

SANTA ROSA

COMMUNITY 1ST BANK LAS VEGAS (SE,EE) BRANCH OFFICE
109 4th St.
Santa Rosa, NM 88435
575-472-7584

FNB NEW MEXICO BRANCH OFFICE
2458 Historic Rt 66/P.O. Box 500
Santa Rosa, NM 88435
575-472-6000 • 575-472-6005 F

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
490 Corona Ave.
Santa Rosa, NM 88435
575-472-3411
505-766-6423 SBA Contact

SANTA TERESA

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
1245 Country Club Rd.
Santa Teresa, NM 88008
575-589-7908

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
1275 Country Club Rd.
Santa Theresa, NM 88008
575-589-2683
505-766-6423 SBA Contact

SHIPROCK

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
U.S. Hwy. 491 & N.M. Hwy. 64
Shiprock, NM 87420
505-368-4375
505-766-6423 SBA Contact

SILVER CITY

FIRST AMERICAN BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
1609 N. Swan St.
Silver City, NM 88061
575-534-0550

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
2290 Superior St.
Silver City, NM 88061

FIRST NEW MEXICO BANK OF SILVER CITY
1928 Hwy. 180 E.
Silver City, NM 88061
575-388-3121 • 575-388-1224 F

FIRST SAVINGS BANK (SE,EWCP) BRANCH OFFICE
1221 N. Hudson St.
P.O. Box 1480
Silver City, NM 88062
575-388-1531 • 575-388-1394 F

WASHINGTON FEDERAL BRANCH OFFICE
1203 N. Hudson St.
Silver City, NM 88061
575-388-1903 • 575-534-9996 F
504 loans ONLY

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
1201 N. Pope St.
Silver City, NM 88061
575-956-1500
505-766-6423 SBA Contact

WESTERN BANK (SE,EE) BRANCH OFFICE
333 Hwy. 180 W./P.O. Box 2024
Silver City, NM 88062
575-388-3521 • 575-388-0800 F

SOCORRO

FIRST STATE BANK MAIN OFFICE
103 Manzanares Ave. E.
P.O. Box Z
Socorro, NM 87801
575-835-1550

WASHINGTON FEDERAL BRANCH OFFICE
201 Plaza
Socorro, NM 87801
575-835-1569 • 575-835-1691 F
504 loans ONLY

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
501 N. California St.
Socorro, NM 87801
575-835-2410
505-766-6423 SBA Contact

SPRINGER

INTERNATIONAL BANK BRANCH OFFICE
419 Maxwell/P.O. Box 607
Springer, NM 87747
575-483-3080 • 575-483-3082 F

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
400 Maxwell Ave.
Springer, NM 87747
575-483-2411
505-766-6423 SBA Contact

TAOS

CENTINEL BANK OF TAOS
512 Paseo del Pueblo Sur
Taos, NM 87571
575-758-6700 • 575-758-6712 F

PEOPLES BANK BRANCH OFFICE
1356 Paseo Del Pueblo Sur
Taos, NM 87571
575-758-4500

PEOPLES BANK BRANCH OFFICE
707 Paseo del Pueblo Norte
Taos, NM 87571
575-758-6790

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
120 West Plaza
Taos, NM 87571
575-737-3540

U.S. BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
1021 Paseo Del Pueblo Sur
Taos, NM 87571
575-751-3233

TATUM

WESTERN COMMERCE BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
102 South Ave. A/P.O. Box 768
Tatum, NM 88267
575-398-4646 • 575-398-2217 F

TEXICO

THE CITIZENS BANK OF CLOVIS BRANCH OFFICE
420 Wheeler/P.O. Box 88
Texico, NM 88135
575-482-3381 • 575-482-3208 F

TIERRA AMARILLA

NEW MEXICO BANK & TRUST (PLP,SE,EE,EWCP) BRANCH OFFICE
U.S. Hwy. 84 Mile 73
House 173-45/P.O. Box 7
Tierra Amarilla, NM 87575
575-588-7212 • 575-588-9572 F

TIJERAS

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
503 N.M. Hwy. 333
Tijeras, NM 87059
505-286-6184
505-766-6423 SBA Contact

TRUTH OR CONSEQUENCES

BANK OF THE SOUTHWEST (PLP,SE,EE,EWCP) BRANCH OFFICE
509 S. Broadway
Truth or Consequences, NM 87901
575-894-7171 • 575-894-6284 F

BBVA COMPASS BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
210 Main St.
Truth or Consequences, NM 87901
575-894-3075 • 575-894-6719 F

CITIZENS BANK OF LAS CRUCES BRANCH OFFICE
1720 N. Date St.
Truth or Consequences, NM 87901
575-894-0820 • 575-894-0824 F

FIRST SAVINGS BANK (SE,EWCP) BRANCH OFFICE
915 N. Date St./P.O. Box 1340
Truth or Consequences, NM 87901
575-894-7148 • 575-894-9020 F

TUCUMCARI

CITIZENS BANK BRANCH OFFICE
211 E. Main St.
Tucumcari, NM 88401
575-461-1261 • 575-461-1210 F

FNB NEW MEXICO BRANCH OFFICE
101 E. Rte. 66 Blvd.
P.O. Box 1248
Tucumcari, NM 88401
575-461-1100 • 575-461-2304 F

WELLS FARGO BANK (PLP,SE,EE,EWCP) BRANCH OFFICE
302 S. 1st St.
Tucumcari, NM 88401
575-461-3602
505-766-6423 SBA Contact

TULAROSA

FIRST NATIONAL BANK BRACNH OF FIRST NATIONAL BANK IN ALAMOGORDO (SE) BRANCH OFFICE
300 Central
Tularosa, NM 88352
575-585-6707 • 575-585-6709 F

WESTERN BANK (SE,EE) BRANCH OFFICE
201 St. Francis Dr.
Tularosa, NM 88352
575-585-2092 • 575-585-2094 F

WHITE ROCK

LOS ALAMOS NATIONAL BANK (EWCP) BRANCH OFFICE
77 Rover
White Rock, NM 87544
505-672-3853 • 505-672-9128 F

ZUNI

FIRST FINANCIAL CREDIT UNION BRANCH OFFICE
1202 New Mexico 53
Zuni, NM 87327

PLP – Preferred Lender
SE – SBA Express Lender
EE – Export Express Lender
EWCP – Export Working Capital Lender
CA – Community Advantage

SBA PARTICIPATING LENDERS

Out of State Banks

Service Area in NM and/or Participated in SBA Lending In NM in last 3 Years (Listed Alphabetically)

BANK OF AMERICA (PLP,SE,EE,EWCP) BRANCH OFFICE
201 E. Washington St., 22nd Fl.
Phoenix, AZ 85004
602-523-2142 • 904-312-6742 F
504 loans ONLY

BBCN BANK (PLP,SE,EE,EWCP) MAIN OFFICE
3731 Wilshire Blvd., Ste. 1000
Los Angeles, CA 90010
213-639-1700 • 213-235-3033 F
www.bbcnbank.com

CAPITAL BANK, SSB (SE) MAIN OFFICE
201 E. Main, 3rd Fl.
El Paso, TX 79901
915-881-6700 • 915-779-1390 F
www.capitalbankep.com

CELTIC BANK (PLP,SE,EE,EWCP)
268 S. State St., Ste. 300
Salt Lake City, UT 84111
801-363-6500 • 801-363-6562 F
www.celticbank.com

COMMERCIAL BANK OF CALIFORNIA (PLP,SE) MAIN OFFICE
19752 MacArthur Blvd., Ste. 100
Irvine, CA 92612
714-431-7000 • 714-825-0982 F
www.cbcal.com

COMMONWEALTH BUSINESS BANK (PLP,SE,EE,EWCP) MAIN OFFICE
3435 Wilshire Blvd., Ste. 700
Los Angeles, CA 90010
323-988-3000 • 323-988-3004 F
www.cbb-bank.com

EVOLVE BANK & TRUST (PLP) MAIN OFFICE
301 Shoppingway Blvd.
West Memphis, AR 72301
870-735-6100 • 870-735-7234 F
www.getevolved.com

FIRST HOME BANK (PLP,SE,EE,EWCP) MAIN OFFICE
9190 Seminole Blvd.
Seminole, FL 33772
727-394-2265 • 727-394-2267 F
www.firsthomebank.com

FIRST SOUTHWEST BANK (EWCP) MAIN OFFICE
720 Main St./P.O. Box 1139
Alamosa, CO 81101
719-587-4200
www.fswb.com

HANMI BANK (PLP,SE,EE,EWCP) MAIN OFFICE
3660 Wilshire Blvd. PH-A
Los Angeles, CA 90010-2706
213-382-2200

LEGENCE BANK (PLP,SE) MAIN OFFICE
946 Fourth St./P.O.Box 569
Eldorado, IL 62930
618-273-2271 • 618-273-2508 F
www.legencebank.com

LIVE OAK BANKING COMPANY (PLP,SE)
1741 Tiburon Dr.
Wilmington, NC 28403
910-790-5867 • 910-790-5868 F

MEADOWS BANK (PLP,SE,EE) MAIN OFFICE
8912 Spanish Ridge Ave.
Ste. 100
Las Vegas, NV 89148
702-241-2265
www.meadowsbank.com

MOUNTAIN AMERICA CREDIT UNION (PLP,SE,EE) MAIN OFFICE
Business Services
P.O. Box 9001
West Jordan, UT 84084
888-845-1850
www.macu.com

NEWTEK SMALL BUSINESS FINANCE, INC. (PLP,SE,EE,EWCP) MAIN OFFICE
212 W. 35th St., 2nd Fl.
New York, NY 10001
212-356-9500
www.thesba.com

NORTHEAST BANK (PLP,SE,EE,) MAIN OFFICE
500 Canal St.
Lewiston, ME 04240
207-786-3245 • 207-777-6410 F
www.northeastbank.com

RIDGESTONE BANK (PLP,SE) MAIN OFFICE
13925 W. North Ave.
Brookfield, WI 53005
262-789-1011 • 262-938-2711 F
www.ridgestone.com

SEACOAST COMMERCE BANK (PLP,SE,EE) MAIN OFFICE
11939 Rancho Bernardo Rd.
Ste. 200
San Diego, CA 92128
858-432-7000 • 619-476-6630 F
www.sccombank.com

SQUARE 1 BANK (PLP,SE,EWCP) MAIN OFFICE
406 Blackwell St., Crowe Bldg.
Ste. 240
Durham, NC 27701
866-355-0468
www.square1bank.com

STEARNS BANK (PLP,SE,EE,EWCP) MAIN OFFICE
4191 2nd St. S.
St. Cloud, MN 56301
320-253-6607 • 320-253-3051 F
www.stearnsbank.com

SUPERIOR FINANCIAL GROUP (SE,EE) MAIN OFFICE
165 Lennon Ln., Ste. 101
Walnut Creek, CA 94598
877-675-0500 • 925-296-0510 F

T BANK (PLP) MAIN OFFICE
16200 Dallas Pkwy., #190
Dallas, TX 75248
972-720-9000 • 972-720-9025 F
www.tbank.com

THE BANCORP BANK (PLP,SE) MAIN OFFICE
409 Silverside Rd., Ste. 105
Wilington, DE 19809
302-385-5000 • 302-385-5099 F
www.thebancorp.com

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2016 NEW MEXICO AWARD WINNERS

NM Small Business Person of the Year
Private Label Select Ltd. Co.
Karl S. Halpert, President & CEO

Karl S. Halpert began manufacturing natural care products out of his garage with a credit card cash advance and desire to support his young family. His first product was a line of natural lip balms that he sold store by store. The early years of business were extremely difficult but with his persistence and vision made Private Label Select into the industry leader that it is today. Karl now heads a company of 53 employees that is a pioneer in bringing organic products to mass market. His business was the first non-agricultural facility in the United States to be certified organic by the USDA. Partly due to SBA financing and export assistance, he has grown his business over 15 years to include such clients as Estée Lauder, Colgate, Walgreens, and Target. Karl gives back to his northern New Mexico home by supporting local arts and theatre programs. He is also a founding member of the Taos Jewish Center which is responsible for several community-based service programs in Taos.

NM Small Business Exporter of the Year
Omega Trucking, Inc.
Miriam Baca Kotkowski, President

Miriam Baca Kotkowski is President of Omega Trucking, Inc. which is a family-owned business founded in Sunland Park, NM as a minority-owned small business. Miriam helped Omega Trucking, Inc. become a dedicated, dependable provider of international door-to-door freight with just-in-time deliveries between the US and Mexico. Her involvement in the Border Industrial Association in Santa Teresa, NM, has contributed to the industrial growth and trade currently happening in Santa Teresa, NM.

NM Young Entrepreneur of the Year
Perikin Enterprises, LLC
Frank Garcia, President & CEO

Mr. Frank Garcia is a native of El Paso, TX. After graduating from college he departed to San Francisco, CA where he worked in the heart of the financial district as a financial advisor. In the fall of 2013, PERIKIN underwent a strategic change in ownership in which Mr. Garcia took over the majority position in the company. PERIKIN is a rapidly growing firm that provides facilities support services, general construction, environmental, and professional services. Since the ownership change, PERIKIN has experienced a period of sustained and aggressive growth with annual sales exceeding $2M. The vision Mr. Garcia has for PERIKIN Enterprises is to become the premier facility maintenance and professional services firm in New Mexico and hopefully position the company for global success.

U.S. SMALL BUSINESS ADMINISTRATION
VBOC
VETERANS BUSINESS OUTREACH CENTERS

National SBA VBOC Excellence in Service Award
New Mexico Veterans Business Outreach Center (VBOC)
Joe Long, Director

The New Mexico Veterans Business Outreach Center (NMVBOC) assists veterans from all branches of military service with all levels of business start and growth, including exporting, financing, and contracting. Its dynamic services are offered through business counseling, trainings, workshops, and seminars for veterans and their families. They ensure that veterans in the region are made aware of the resources available to them to create or expand a veteran-owned small business. The New Mexico Center was chosen for the award from among 14 Veteran Business Outreach Centers across the country for their aggressive outreach programs provided to veterans in four states and over 30 municipalities and reservations in New Mexico. The center also delivers the Boots to Business (B2B) program which provides assistance to transitioning service members exploring self-employment. The team has delivered 49 B2B seminars to 14 military installations in New Mexico, Texas, Oklahoma, and Colorado reaching out to over 700 individuals during the past year. Since 2012, the New Mexico Veterans Business Outreach Center has been led by retired Colonel Joseph Long, a distinguished 37-year veteran and small business owner.

Congratulations on 35 Years!

AMERICA SBDC

CELEBRATING 35 YEARS

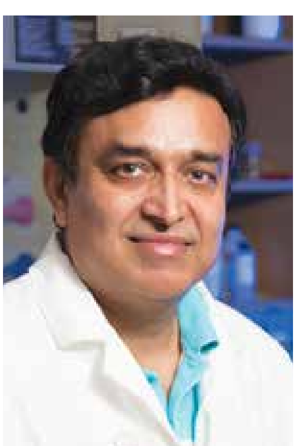
The U.S. Small Business Administration would like to take this opportunity to thank our largest resource partner for its service to the small business community.

To find your nearest SBDC, visit **www.sba.gov** and click on “Local Assistance.”

On the Cover: **Synanomet, LLC**

Many of the small business owners that seek assistance from SBA’s resource partners are looking for help to develop or strengthen their business plans or loan application packages. However, the free counseling and assistance that America’s SBDCs provide is often far more comprehensive than writing a business plan or increasing a small business owner’s access to traditional lenders. Take the case of Synanomet, LLC, for example, a Little Rock-based technology company that used the free counseling and low-cost training available at the Arkansas Small Business and Technology Development Center (SBTDC) to apply for research innovation funding that helped to expand its business.

Led by chief scientific officer Dr. Tito Viswanathan, Synanomet is commercializing its nanomaterial-based process for purifying contaminated waters. Its ability to do so came with support from the Arkansas SBTDC. In 2010, Dr. Viswanathan attended a proposal writing workshop for the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs sponsored by the Arkansas SBTDC. Following the workshop, the SBTDC assisted Dr. Viswanathan with his proposal and, of 425 Phase I applicants, Synanomet was one of only 25 that were funded.



In 2013, as the Synanomet team developed the commercialization plan for its Phase II application, they were able to take advantage of the Arkansas SBTDC’s market research services. “Rebecca Norman (of SBTDC) worked with our team on short notice to provide invaluable data on market potential and potential partners that were included in the proposal,” Viswanathan said. Synanomet went on to win a $300,000 Phase II award from the Environmental Protection Agency, one of only seven of those original 25 that went on to be awarded Phase II funding. The SBTDC also helped Synanomet secure an additional $25,000 to support ongoing research during the gap between SBIR Phase I and Phase II funding.

Since phosphorus contamination is a nationwide issue, Synanomet’s technology could eventually be used throughout the country. “The overwhelming market for the commercial application of the nanotechnology is in the municipal arena – wastewater treatment plants and storm water collection systems,” said Viswanathan. “An additional use will be increased odor control for wastewater treatment plants and agricultural farming operations.”