

# Made to Grow: Tools for American Manufacturers

U.S. Small Business Administration  
Western Pennsylvania District Office  
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U.S. Small Business  
Administration

# SBA at a Glance

Established in 1953 to help start, build, and grow small businesses

- Headquarters in Washington DC
- 10 Regional Offices
- 68 District Offices
- 7 Disaster Center Offices

Western PA (Pittsburgh) District

- SBA Mid-Atlantic Region
- Serves the 27 Counties of Western PA



## PENNSYLVANIA COUNTIES

Legend: ■ Pittsburgh District Office ■ Philadelphia District Office

# Counseling

In conjunction with our resource partners, the SBA offers free, confidential business counseling and low-cost training to help your business thrive at all stages of the business cycle.

## Small Business Development Centers

- University of Pittsburgh SBDC
- Duquesne University SBDC
- PennWest Clarion SBDC
- Gannon University SBDC
- Indiana University SBDC
- St. Francis University SBDC
- St. Vincent University SBDC
- Penn State SBDC

## SCORE Chapters

- Pittsburgh
- Westmoreland

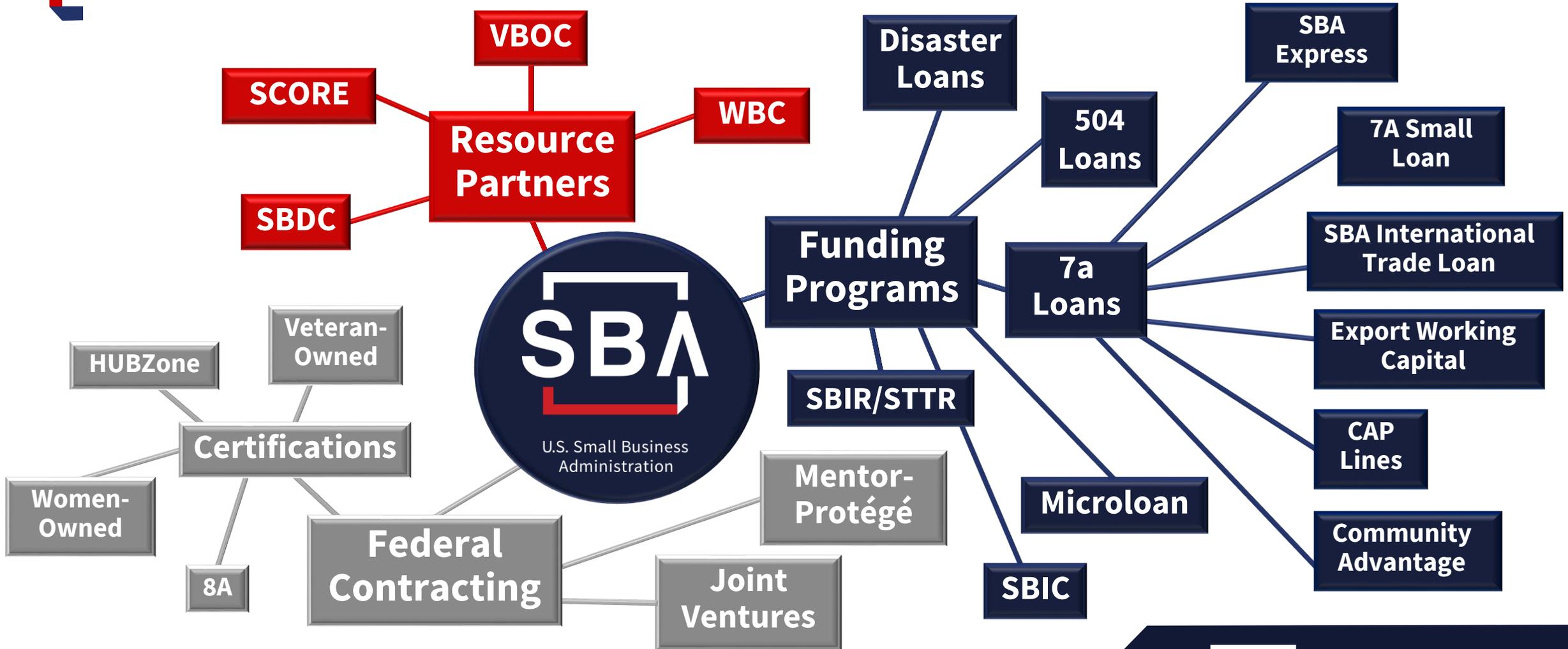
## Women's Business Centers

- Chatham University WBC

## Veterans Business Outreach Centers

- Penn State VBOC

# SBA's Programs & Services



**SBA.GOV**



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## Browse business topics



### [Plan your business](#)

You've got a great idea. Now, make a plan to turn it into a great business.



### [Launch your business](#)

Turn your business into a reality. Register, file, and start doing business.



### [Manage your business](#)

Run your business like a boss. Master day-to-day operations and prepare for success.



### [Grow your business](#)

When business is good, it's time to expand. Find new funding, locations and customers.

# Plan Your Business

- Market research and competitive analysis
- Write your business plan
- Calculate your startup costs
- Establish business credit
- Fund your business
- Buy an existing business or franchise



# [ Launch Your Business

- Pick your business location
- Choose a business structure
- Choose your business name
- Register your business
- Get federal and state tax ID numbers
- Apply for licenses and permits
- Open a business bank account
- Get business insurance



# Manage Your Business

- Manage your finances
- Hire and manage employees
- Stay legally compliant
- Buy assets and equipment
- Marketing and sales
- Stay safe from cyber threats
- Recover from disasters
- Close and sell your business

## Manage your Business



# Grow Your Business

- Get more funding
- Expand to new locations
- Merge and acquire businesses
- Become a federal contractor
- Export products
- Pursue certifications and socioeconomic designations – SBA has certifications and training programs for **ALL** small businesses including but not limited to Woman-owned businesses, Disadvantaged business, Rural businesses, Veteran-owned businesses, Military spouse businesses, etc.



# [Made in America

The Made in America Manufacturing Initiative commits to a deeper collaboration and coordination of federal agency resources designed to:

- Increase access to capital
- Improve opportunities for public and private investments in support of manufacturing in America
- Help small businesses export their products on a global scale



***American-made isn't just a label. It's a commitment to quality, security, and strength.***

# [Red Tape Hotline

The Red Tape Hotline is now live.

- If you have concerns about federal regulations that impose excessive costs on small businesses, contact SBA's Office of Advocacy
- Call: 1-800-827-5722, select option 3
- Email: [RedTape@sba.gov](mailto:RedTape@sba.gov)
- Website: <https://advocacy.sba.gov/resources/hotline/>



# [Red Tape Hotline

What can you report?

- Regulations that are costly, confusing, or outdated
- Permitting or licensing delays
- Duplicative or conflicting rules
- Excessive paperwork or unclear guidance

\*Whether it's one regulation or a broader issue, your experience can help shape the change.



# [ Make Onshoring Great Again

Connect with verified U.S. manufacturers, producers, and suppliers.

- Built to support companies that want to onshore operations, strengthen their supply chains, and source the components they need—all proudly Made in the USA.
- Free tool, located at [SBA.gov/onshoring](https://SBA.gov/onshoring)
- Access the onshoring portal using any three of our onshoring cosponsor platforms: IndustryNet, Thomasnet, or CONNEX



# Make Onshoring Great Again

## Get started

For partner information and other guidance, check out the [Make Onshoring Great Again Handbook](#). Access the onshoring portal using any of our onshoring cosponsor platforms:



### IndustryNet

IndustryNet lists over 350,000 U.S. suppliers of machinery, parts, supplies, and services organized by category.

[Explore IndustryNet resources](#)



### Thomasnet

Thomasnet helps small and medium businesses find and compare over 500,000 trusted American suppliers by location, company size and more.

[Explore Thomasnet resources](#)



### CONNEX

CONNEX Marketplace connects U.S. manufacturers and suppliers into a searchable supply chain solution.

[Explore CONNEX resources](#)



### IQS Directory

IQS Directory offers the ability to search and compare American industrial manufacturing vendors with its patented RFQ and site preview features for quick sourcing.

[Explore IQS Directory resources](#)



# [Manufacturing.gov

Serves as the primary hub for information about federal manufacturing programs, funding opportunities, and other valuable resources to help U.S. manufacturers increase productivity, improve supply chains, and find and retain a strong workforce.

- Descriptions & contacts for federal programs
- Open funding opportunities
- Topic-focused pages
- White House announcements



# Made to Grow: SBA Loan Programs

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# [SBA Loan Programs

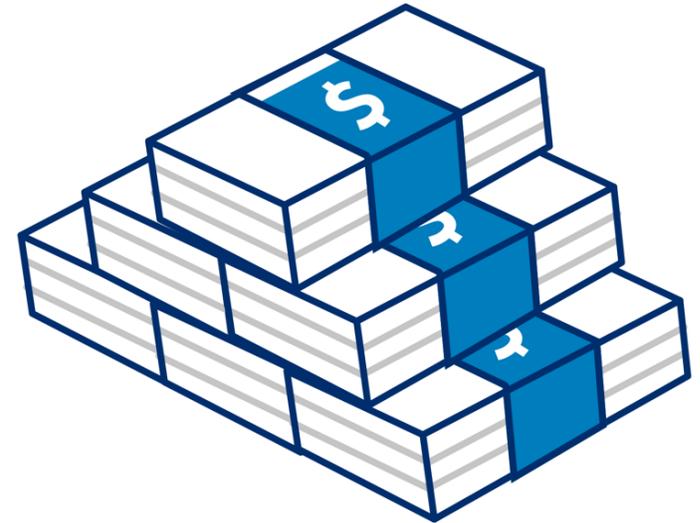
Whether you need a few thousand or a few million dollars, SBA's lending programs can assist you.

- Microloans – up to \$50,000 for working capital, supplies & fixtures
- The 7(a) Loan Program – Our most flexible loan program up to \$5 million for working capital, real estate, equipment, inventory, business acquisitions
  - 7(a) Manufacturer's Access to Revolving Credit (MARC)
- The 504 Loan Program – up to \$5.5 million to purchase/renovate owner-occupied real estate or buy heavy machinery and equipment

# [ Benefits of SBA Lending

For Borrowers:

- Helps to mitigate insufficient collateral
- Provide longer amortizations, lower down payments, and no prepayment penalties on loans less than 15 years - NO balloon structures
- Provides a flexible financing option when funding would not otherwise be available
- Reduces the bank risk in the transaction making them more willing to provide financing



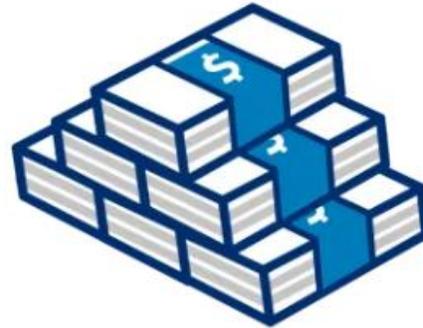
# [SBA Loan Process

SBA partners with lenders to help increase small business access to loans



**Lending partner**

SBA reduces risk and enables easier access to capital.



**Loan**

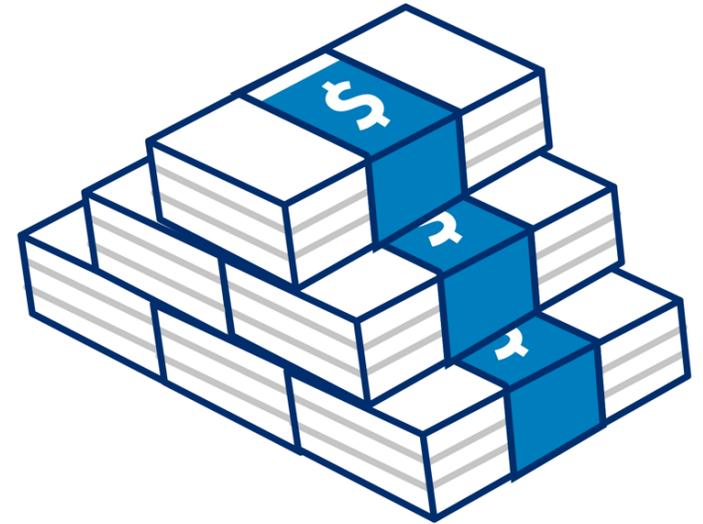


**Small business  
(You)**

# [How to get an SBA Loan

To get an SBA-backed loan:

- Visit our loans page to find the loan that best suits your needs: <https://www.sba.gov/funding-programs/loans>
- Apply for a loan through your **local lender**
- Lenders will approve and help you manage your loan



# Made to Grow: Federal Contracting & Certifications

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# [Federal Contracting

Why pursue federal contracts?

- Vast markets
- Ample opportunity for virtually all industries
- Generate additional revenue
- Availability of past contract data
- Guaranteed to get paid
  - Prompt Payment Act - Requires that government agencies pay their contractors within 30 days after submission of a proper invoice or face late fees and interest charges



# [The Federal Budget

## World's biggest customer

- 36% for supplies and equipment – electronics, transportation, metal-based products
- 35% for services – engineering, R&D, business, health
- 19% for agricultural products, communications, utilities, finance, administration
- 7% for construction
- 3% for wholesale and retail



# [The Federal Procurement Dollar

.64 cents out of every dollar goes towards DoD (\$760 billion)

- Army, Navy, Marines, Defense Logistics Agency  
Defense Supply Centers, etc.

.36 cents out of every dollar goes to civilian agencies (\$300 billion)

- Department of Justice, Small Business  
Administration, Department of Commerce, etc.



# [Federal Contracting

Why not?

- Highly competitive
- Difficult to identify end-users
- Regulations
- Reporting requirements
- Contract audits
- Business information disclosed
- No guarantees



However, there are many free government-funded resources available to assist – SBA, SBDCs, SCORE, WBCs, VBOCs, **Apex Accelerators**

# Federal Certification Programs

Targeted set-aside and acquisition goals:

**Women-Owned Small Businesses  
(5%)**

**Small Disadvantaged Businesses  
(including 8(a) certified) (5%)**

**HUBZone Businesses (3%)**

**Service-Disabled Veteran-Owned  
Small Businesses (5%)**



\*Set-asides are reserved for small business between \$15,000 (Micro-purchase Threshold) to \$350,000 (Simplified Acquisition Threshold)

# [ Certification Benefits and Application

## Benefits:

- Access to sole-source and competitive set-asides
- Assistance from federal procurement experts
- Business assistance from dedicated Business Opportunity Specialists
- Opportunities to create joint ventures with established businesses
- Priority access to federal surplus property

## Application:

### MySBA Certifications

Your one-stop destination for SBA's small business certifications.

- <https://certifications.sba.gov/>

8(a)  
**8(a) Business  
Development**

HUBZone  
**HUBZone**

VOSB  
**Veteran-Owned**

WOSB  
**Women-Owned**

# [ Small Business Resources

## Contact a local resource:

- SBA District Office - <https://www.sba.gov/about-sba/sba-locations/sba-district-offices>
  - Western PA (Pittsburgh) District Office: [wpainfo@sba.gov](mailto:wpainfo@sba.gov) or 412-395-6560
  - Follow the SBA Western PA District Office on X [@SBA\\_Pittsburgh](https://twitter.com/SBA_Pittsburgh) for the latest news and announcements
- Small Business Development Center (SBDC) - <https://www.sba.gov/local-assistance/resource-partners/small-business-development-centers-sbdc#find-an-sbdc-in-your-area>
- Veterans Business Outreach Center (VBOC) - <https://www.sba.gov/local-assistance/resource-partners/veterans-business-outreach-centers-vboc#find-your-local-veterans-business-outreach-center>
- Women's Business Center (WBC) – <https://www.sba.gov/local-assistance/resource-partners/womens-business-centers>
- SCORE - <https://www.score.org/>
- Apex Accelerator – <https://www.apexaccelerators.us/#/>

Contact SBA's Answer Desk at 1-800-827-5722 or [answerdesk@sba.gov](mailto:answerdesk@sba.gov), Monday-Friday 9:00 a.m. to 6:00 p.m. ET.  
Closed on all federal holidays.



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