



U.S. Small Business
Administration

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



START • GROW • EXPAND • RECOVER

Increasing Your Confidence & Business Smarts

START • GROW • EXPAND • RECOVER

The SBA Resource Partner Network

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



Approved and
funded by the SBA



1,400+ partner
offices nationwide



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



Which Resource Partners are Right for You?

SCORE Business Mentors

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

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



www.score.org

Which Resource Partners are Right for You?

Small Business Development Centers

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

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



<https://americassbdc.org/>



Small Business Development Centers
Helping businesses start, grow, and prosper.

www.pasbdc.org

Which Resource Partners are Right for You?

Women's Business Centers

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

- **Comprehensive training and counseling** on a variety of unique and innovative programs
- **Training** in finance, management, marketing, as well as access to all of SBA's financial and procurement programs



<https://www.awbc.org/>



**WOMEN'S
BUSINESS CENTER**
AT **ASSETS**

assetspa.org/programs/womens-business-center/

WBEC
EAST

wbeceast.com/

Which Resource Partners are Right for You?

Veteran's Business Outreach Centers

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

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

<https://www.sba.gov/local-assistance/resource-partners/veterans-business-outreach-center-vboc-program#id-find-your-local-veterans-business-outreach-center>



PennState

Penn State University VBOC

200 Innovation Blvd., Suite 113
State College, PA 16802

814-863-4293

<https://vboc.psu.edu>
vboc@psu.edu

Welcome to MySBA Learning



Journey 1: Disaster & Economic Recovery

Prepare for a disaster by understanding the potential impacts and forming a plan for your business.



Journey 2: Strategic Marketing

Explore specific planning techniques, strategies and tactics to make your business stand out in a sea of competition.



Journey 3: Your People

Recruit, hire, and retain the right people with these smart strategies.



Journey 10: Growing Globally

Discover the potential ways of taking your business global and plan your path for expanding into international markets.



Journey 11: Opportunity and Innovation

Identify and capitalize on new growth opportunities, and drive innovation that aligns with customer needs.



Journey 12: Opportunity Assessment

Learn strategies to evaluate new opportunities for business growth from a wide-angle lens.



Journey 4: Your Business Financial Strategy

Sharpen your financial skills with data-driven decisions and projections using these tools.



Journey 5: Access to Capital

Understand how to secure the appropriate funding for your business, including forms of debt and equity.



Journey 6: Government Contracting

Identify government contracting opportunities suited to your business and prepare to pursue those opportunities.



Journey 13: Military Spouse Pathway to Business

Military spouses will receive step-by-step guidance on how to own or expand a business with Pathway to Business.



Journey 14: SBA Mentor-Protégé Program Tutorial

Learn more about the Mentor-Protégé Program.



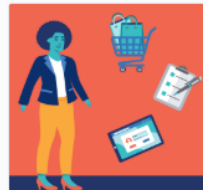
Journey 7: Partnerships

Seek out, create and maintain partnerships that drive business growth.



Journey 8: Entrepreneurial Leadership

Position your business for growth by building and refining your leadership skills.



Journey 9: Managing Sales

Outline strategies to build and strengthen your sales process and sales team.

MySBA Learning is divided into major topics called Journeys. Within each Journey, you'll find Excursions with exercises and tools.

Your Local SBA District Office Online Resources



Doing business in our area

Learn how to register your business, access state and federal resources, and find lenders in our area.

[See our guide](#)

Upcoming events

DEC
7

[SBA Presents: OSHA Webinar Series #2: OSHA Regulations & Top 10 Violations](#)

🕒 12:00 - 1:00 pm EST
📶 Online

A safe business is a successful business. This webinar series is designed to reach small business owners across the country with regionally focused conversations connecting them to

[Register](#) SBA event

DEC
7

[WBEC-East | Orientation & Business Assessment](#)

🕒 1:30 - 3:00 pm EST
📶 Online

If you've always dreamed of owning your own business, or if you'd like to understand how WBEC-East can help your business grow, our free Orientation & Business Assessment webinar is for you!

[Register](#) Resource Partner event

[→ See more events](#)

News and updates

Sign up for our email alerts

Get updates with free small business tips, online training, and information on upcoming events in our area:

* Indicates a required field

Email *

ZIP Code *

[Subscribe](#)

Follow our District Office

[Follow us on X](#)

[Follow us on LinkedIn](#)





Build Capacity as Your Business Develops

GROW • EXPAND

Made in America Manufacturing Initiative

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

 <p>Cutting red tape for small manufacturers</p> <p>The Office of Advocacy is uniquely empowered to help small manufacturers with their regulatory concerns.</p> <p>Connect with Advocacy</p>	 <p>Increasing access to capital</p> <p>Find out how to start, grow, or expand your manufacturing business.</p> <p>Get capital</p>	 <p>Taking your manufacturing business global</p> <p>If you're a small manufacturer, here's how to work with SBA for your trade needs.</p> <p>Go global</p>	 <p>Manufacturing success stories</p> <p>Read the stories of small manufacturers who have been helped by SBA.</p> <p>Read success stories</p>
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[SBA.gov/manufacturing](https://www.sba.gov/manufacturing)

SBA Onshoring Portal

SBA's free tool helps connect businesses with verified U.S. manufacturers, producers, and suppliers. It's 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.

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



What you can do with the portal

Search for verified U.S. manufacturers, producers, and suppliers, find inputs and goods that are Made in America, and connect with domestic organizations through SBA-cosponsored matchmaking platforms.



Why it matters

Reduce exposure to overseas disruptions, shorten lead times, improve delivery reliability, strengthen quality control and operational resilience, and support American jobs and rebuild critical domestic industries.



Who it's for

Manufacturers sourcing components or materials, product-based businesses seeking more reliable inputs, or any small business ready to bring production back home.

Getting Started on the SBA Onshoring Portal



IndustryNet

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

[IndustryNet.com](https://www.industry.net)



Thomasnet

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

[Thomasnet.com](https://www.thomasnet.com)



CONNEX

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

[Connexmarketplace.com](https://www.connexmarketplace.com)

Cosponsorship Authorization #25-28-C. SBA's participation in this Cosponsored Activity is not an endorsement of the views, opinions, products, or services of any Cosponsor or other person or entity. All SBA programs and services are extended to the public on a nondiscriminatory basis.

PA Manufacturing Extension Partnership (PA MEP)

PA MEP serves small and medium sized manufacturers in the state by enhancing their productivity and technological performance to create a positive and enduring economic impact in their communities and in Pennsylvania. MEP provides companies with services and access to public and private resources to enhance growth, improve productivity, reduce costs, and expand capacity.

PA MEP is a public-private partnership supported by the Pennsylvania Department of Community and Economic Development and by the manufacturers who receive essential training and consulting services to increase competitiveness and grow their companies.

PA MEP manages a network of seven Industrial Resource Centers who are regional affiliates strategically focused on meeting the needs of the geographic region.

The affiliates include: [Catalyst Connection](#) (southwest); [DVIRC](#) (southeast); [IMC](#) (central); [MANTEC](#) (south central); [MRC](#) (Lehigh Valley); [NEPIRC](#) (northeast); and [NWIRC](#) (northwest).



PA MEP Supplier Scouting

The MEP National Network's (MEPNN) [Supplier Scouting service](#) can be applied on a national, regional, or local scale to

- Identify U.S. manufacturers with specific production and technical capabilities and connect them to new customers in the supply chains of larger companies.
- Connect domestic suppliers with purchasers, responding to the specific needs of agencies to meet [Build America, Buy America](#) requirements.



Companies with supply chain needs should contact their [local MEP Center](#) to begin searching for domestic suppliers. [View](#) current open opportunities.

SBA Office of Advocacy's Red Tape Hotline

A graphic for the SBA Red Tape Hotline. It features a dark blue background with a red diagonal stripe. The text "RED TAPE" is in white on the blue background, and "HOTLINE" is in white on the red stripe. Below that, the phone number "1-800-827-5722" is in white on the blue background, followed by the question "WHAT REGULATIONS NEED TO GO?". At the bottom left is the SBA logo, and to its right is the text "U.S. Small Business Administration".

**RED TAPE
HOTLINE**
1-800-827-5722
WHAT REGULATIONS NEED TO GO?

SBA U.S. Small Business
Administration

SBA is committed to helping entrepreneurs by eliminating costly red tape.

Small business owners and manufacturers can share feedback and submit onerous regulations for review:

1-800-827-5722 or
RedTape@sba.gov

Qualify for Federal Contracts with Certifications



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

8(a) Business Development Program

HUBZone (Historically Underutilized Business Zones Program)

WOSB (Women-Owned Small Business Program)

SDVOSB (Service-Disabled Veteran-Owned Program)



01 Assistance

Management and technical assistance to help companies compete for business opportunities



02 Federal Contracting

Helps thousands of entrepreneurs understand and succeed in government contracting



03 Ability to Thrive

Assist and graduate firms to allow them to thrive competitively

Learn more and determine your eligibility at

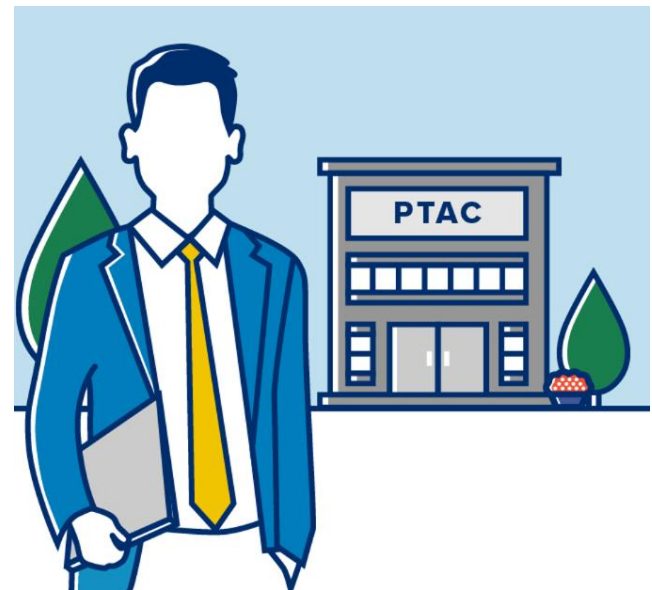
[SBA.gov/contracting](https://www.sba.gov/contracting)

APEX Accelerators

APEX Accelerators (formerly known as Procurement Technical Assistance Centers) provide technical assistance to businesses interested in selling products or services to federal, state, and local governments.

APEX Accelerators can:

- Determine if you're ready for federal contracting
- Help you register in the proper places
- See if you're eligible for small business certifications
- Assist you in researching past contract opportunities



Find your nearest APEX Accelerator here: [APEX.SBA.gov](https://www.apex.sba.gov)

Surety Bonds

Surety bonds help small businesses win contracts by providing the customer with a guarantee that the work will be completed. Many public and private contracts require surety bonds, which are offered by surety companies.

The SBA guarantees surety bonds for certain surety companies, which allows the companies to offer surety bonds to small businesses that might not meet the criteria for other sureties.

How the SBA Surety Bond Program works

1



Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.

2



Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.

3



The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.

4



Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

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

Interested in International Trade or Exporting?



Nearly 96 percent of consumers live outside the U.S.



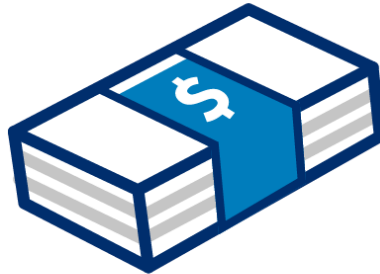
Two-thirds of the world's purchasing power is in foreign countries



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



Need Access to Capital? The SBA Can Help



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



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

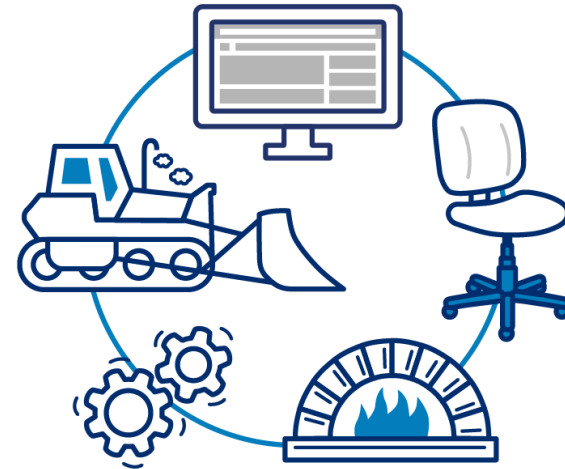
- Competitive terms
- Lower down payments
- Flexible overhead requirements
- Counseling and education

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

How Can an SBA-backed Loan Help You?



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



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

SBA Loan Programs

7(a) Loans

- A group of SBA loans which guarantee portions of the total amount, cap interest rates, and limit fees.
- Once you have decided to apply for a loan guaranteed by the SBA, you need to collect the appropriate documents for your application. The process starts by working with your local lender within SBA guidelines.

504 Loans

- Long-term, fixed-rate financing to purchase or repair real estate, equipment, machinery, or other assets.
- 504 loans are available exclusively through Certified Development Companies (CDCs). First, [find a CDC](#) in your area to ensure you are dealing with a qualified lender.

Microloans

- Smallest loan program, providing \$50,000 or less to help businesses start up and expand.
- Microloans are available through certain nonprofit, community-based organizations that are experienced in lending and business management assistance. Individual requirements will vary.



Lender Match

1.

**Describe
Your Needs**



2.

**Interested Lenders
Reply Within 2 Days**



3.

**Talk to
Lenders**



4.

**Apply for a
Loan**

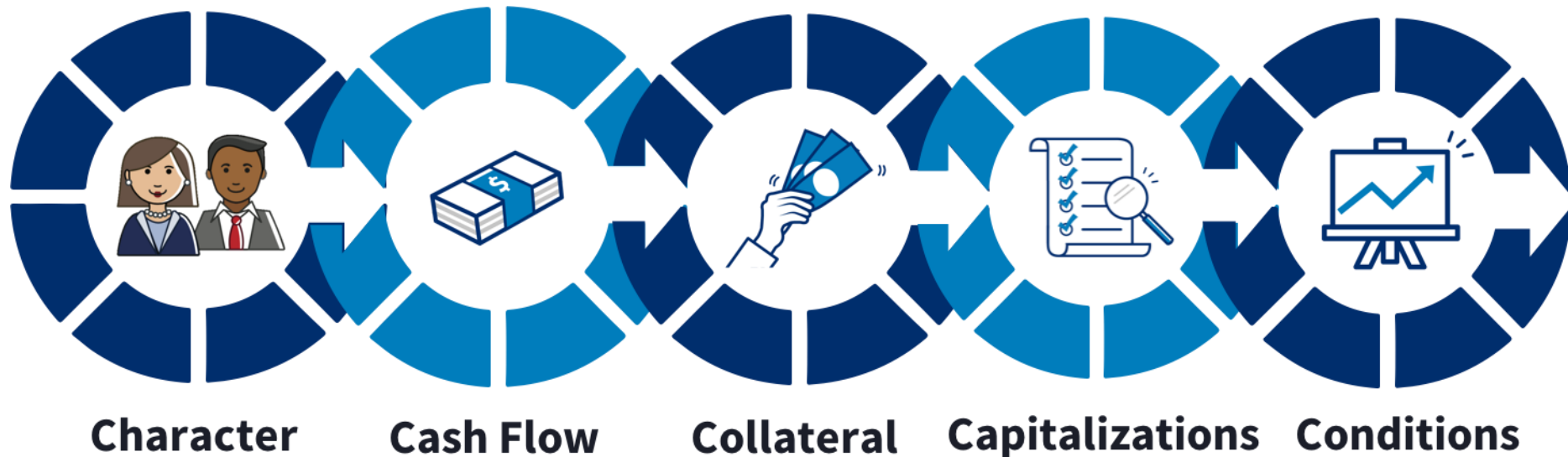


Find an SBA-approved lender that's right for you by visiting

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

Determine Your Creditworthiness

Your local SBA District Office or SBA Resource Partners can work with you to determine your creditworthiness using the **5 Cs Model**:



Triumph Over Adversity

RECOVER

Disasters Happen. Prepare Your Business.



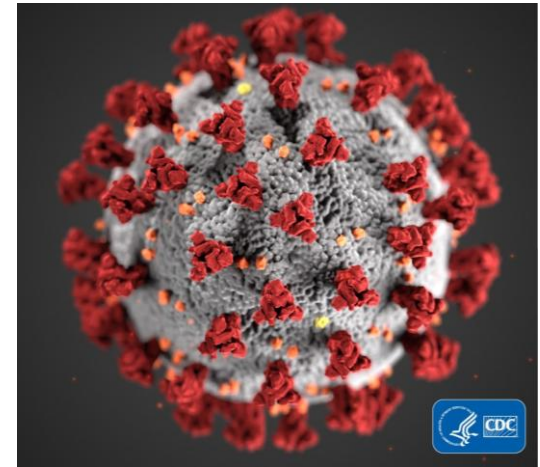
An estimated 25% of businesses don't reopen after a major disaster.*



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



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



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

SBA Disaster Assistance Loans

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



**Real
Estate**



**Personal
Property**



**Economic
Injury**



**Machinery &
Equipment**



Inventory



**Active Duty
Military**

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

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<https://www.linkedin.com/company/sbaeasternpennsylvania>



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610-382-3062



www.sba.gov or www.sba.gov/pa



SBA Resource Guide: <https://www.sba.gov/document/support-national-resource-guide-english>



U.S. Small Business
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How are we doing?

Please take a minute to let us know

www.sba.gov/feedback





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