



U.S. Small Business  
Administration

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



**START • GROW • EXPAND • RECOVER**

# Which Resource Partners are Right for You?



Business Plans, Start-up, Management, Capital, Marketing and Sales, Accounting, Cashflow, Tax Planning, Contracting, Buying or Selling, International Trade

- 13 Regional Centers
- Entrepreneur Academy

<https://utahsbdc.org/>



Female-friendly mentorship  
Support to start business

- 2 Centers

<https://wbcutah.org>

# Your Local SBA District Office Can Help

**Utah District Office**  
**Telephone: 801-524-3209**

Title	Name	Phone	Email
District Director	Marla Trollan	385-218-1995 801-524-3200	<a href="mailto:Marla.trollan@sba.gov">Marla.trollan@sba.gov</a>
Deputy District Director	John Gygi	801-889-6170 801-524-3205	<a href="mailto:John.gygi@sba.gov">John.gygi@sba.gov</a>
Admin	Cheryl Richens	202-941-8053 801-524-3219	<a href="mailto:Cheryl.richens@sba.gov">Cheryl.richens@sba.gov</a>
Business Opportunity	Jackie Hobson	202-941-8005	<a href="mailto:Jackie.hobson@sba.gov">Jackie.hobson@sba.gov</a>
Lender Relations	Don MacMillan	202-941-8002 801-524-3226	<a href="mailto:Donald.macmillan@sba.gov">Donald.macmillan@sba.gov</a>
Lender Relations	Karl Wernick	385-355-5815 801-524-3210	<a href="mailto:Karl.wernick@sba.gov">Karl.wernick@sba.gov</a>

**See Handout for list of Utah Resources**

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



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

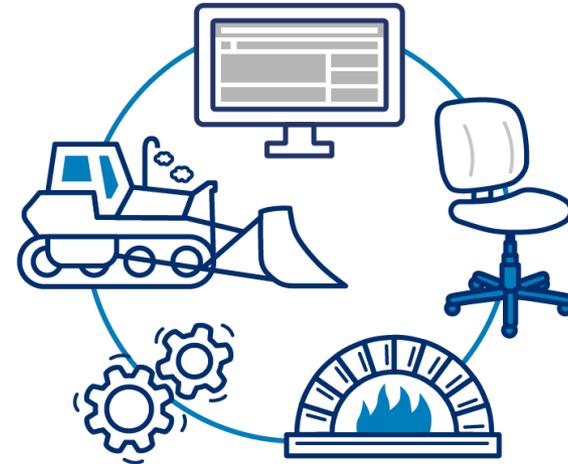
- Competitive terms
- Lower down payments
- Flexible overhead requirements
- Counseling and education



# How Can an SBA-backed Loan Help You?



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



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

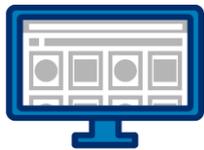
# Are You Ready to Consider Federal Contracting?



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



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



# 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:

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8(a) Business Development Program

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Historically Underutilized Business Zones (HUBZone) Program

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Women-Owned Small Business (WOSB) Program

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Service-Disabled Veteran-Owned Program

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

**Procurement Technical Assistance Centers:** <https://business.utah.gov/ptac/>

# 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**

**Utah SBA Disaster Declarations**

<https://www.sba.gov/funding-programs/disaster-assistance>