



U.S. Small Business  
Administration

# Help Americans Achieve the Dream of Small Business Ownership

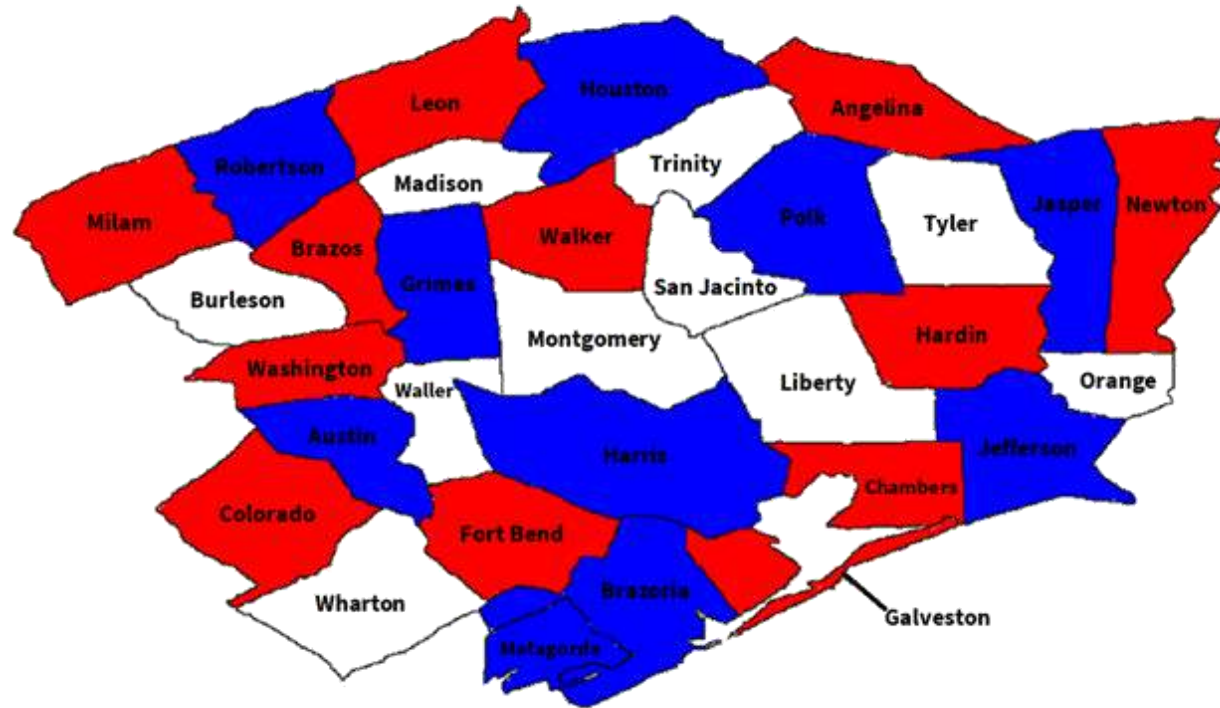


**START • GROW • EXPAND • RECOVER**

# SBA Houston District Office Footprint

## 32 Counties Around Houston

Angelina  
Austin  
Brazoria  
Brazos  
Burleson  
Chambers  
Colorado  
Fort Bend  
Galveston  
Grimes  
Hardin  
Harris  
Houston  
Jasper  
Jefferson  
Leon

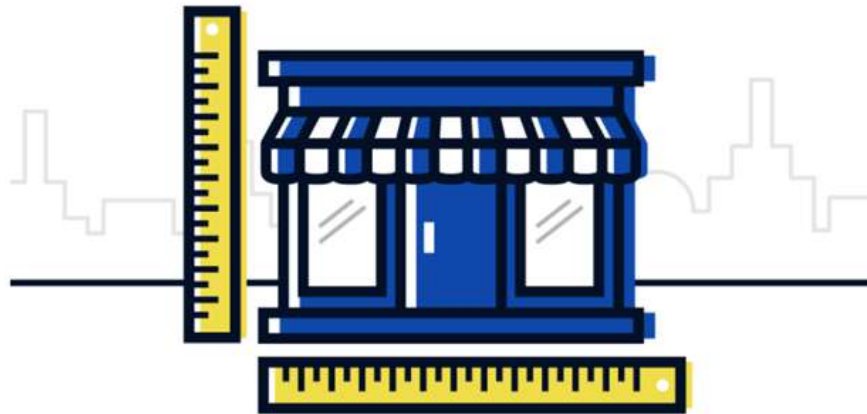


Liberty  
Madison  
Matagorda  
Milam  
Montgomery  
Newton  
Orange  
Polk  
Robertson  
San Jacinto  
Trinity  
Tyler  
Walker  
Waller  
Washington  
Wharton

# What is a 'Small' Business?

Qualify as a small business:  
[www.sba.gov/size-standards](http://www.sba.gov/size-standards)

Size Standards Tool



Do you qualify as a small business for government contracting purposes?

START

Size standards vary by industry and are generally based on **the number of employees or the amount of annual revenues the business has.**

- Manufacturing or processing firm with 1,500 employees (refinery, aircraft, oil transportation, airline, delivery service).
- Service firm up to \$47M (oil/gas support, software publishing, radio/TV broadcasting, car rental, trash collection).

# How does the SBA Help?

(4 C's of the SBA)

Counseling



Free business counseling

Capital



SBA guaranteed business loans

Contracting



Federal government contracting

Crisis



Home & business disaster loans

# Counseling - The SBA Resource Partner Network



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
- **Search** mentor profiles
- **Free online workshops** and webinars

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

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

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

- **Comprehensive training and counseling** on a variety of topics in several languages
- **Business advice** to level the playing field against unique challenges or obstacles



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



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

- Start-up friendly
- Competitive terms
- Lower down payments
- Longer maturities
- Lower risk (for lenders)
- Variety of Loan Programs- 7a, 504, micro, Export



# 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)



# Who Can Help?

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If you are looking to expand with government contracting, Apex can help:

- **Determine if your business is ready** for federal contracting
  - **Help you register in the proper places** to get involved in the government marketplace
  - **See if you're eligible** for certifications
- 



## Apex Accelerator

1455 West Loop South, Suite 890

Houston, TX 77002

713-752-8477

<https://www.ptac.uh.edu/>

# Crisis - 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 Houston Resource Partner Contact Information

**Texas Gulf Coast  
Small Business Development  
Center (SBDC)**  
713-752-8444  
[www.sbdc.uh.edu](http://www.sbdc.uh.edu)

**SCORE Houston**  
713-487-6565  
[www.Houston.score.org](http://www.Houston.score.org)

**WBEA Women's  
Business Center (WBC)**  
713-681-9232  
[www.wbea-texas.org/wbea-wbc-  
core](http://www.wbea-texas.org/wbea-wbc-core)

**Greater Houston Women's  
Chamber Women's Business  
Center (WBC)**  
713-782-3777  
<https://ghwcc.org/entrepreneurs/>

**SBA Houston Website**  
[www.sba.gov/tx/houston](http://www.sba.gov/tx/houston)

- Event Schedule
- Resource Guide

**SBA Houston District Office**  
713-773-6500  
[Houston@sba.gov](mailto:Houston@sba.gov)  
Twitter: @SBA\_Houston  
LinkedIn: @SBAHouston  
8701 S. Gessner, Suite 1200

**SBA Contacts in your area (if not Houston):** [www.sba.gov/local-assistance](http://www.sba.gov/local-assistance)

# Economy at a Glance

- Much of the economic news supports the possibility that a recession can be avoided.
- *Job growth remains robust.* The U.S. added 517,000 jobs in January, more than double what economists forecast.
- *Unemployment remains low.* The rate fell to 3.4 per-cent in January, the lowest since May 1969.
- *The labor market is tight.* U.S. employers had 11.0 million open positions in December, well above the 6.5 million average in the years prior to the pandemic.
- *Despite a rash of tech layoffs, there's been no surge in initial claims for unemployment benefits.* The four-week average fell to 189,500 in mid-February, down from 209,000 for the comparable period in '22.

# Economy at a Glance Continued

- *Consumers continue to spend.* U.S. retail and food service sales for January topped \$697.0 billion, up 3.0 percent from the previous month.
- *Factory activity has picked up.* New orders for manufactured goods rose \$10.0 billion or 1.8 percent to \$552.5 billion in December. Orders have risen four of the last five months.
- *And the housing market is recovering.* Sales of new single-family homes hit a seasonally adjusted annual rate of 616,000 in December, 2.3 percent above the November estimate of 602,000.  
Not all the news is positive, however.
- *New home construction remains weak.* In January, housing starts fell 4.5 percent compared to December.
- *Overall construction is down.* Total activity for December slipped 0.4 percent below November levels.



# Economy at a Glance Continued

- *Inflation remains stubbornly high.* The Consumer Price Index for All Urban Consumers (CPI-U) rose 6.4 percent in the 12 months ending January '22.
- *Businesses are struggling with increased costs.* The Producer Price Index (PPI) rose 6.0 percent in the 12 months ending January '23.
- *And many business leaders have embraced a gloomy outlook.* Ninety-three percent of respondents to The Conference Board's Measure of CEO Confidence survey are preparing for a U.S. recession over the next 12-18 months.

# SBA 7a and 504 CDC Loans – Thru FEB. 2023 vs FEB. 2022

## 7a Loans

**2022:** 311 Loans - \$239M

**2023:** 422 Loans - \$327M

## 504 Loans

**2022:** 49 Loans - \$74M

**2023:** 43 Loans - \$65M

## Industries – 7a Loans Feb 2023

+ Retail Trade	64,074,500
+ Accommodation And Food Servi...	62,686,800
+ Wholesale Trade	40,291,500
+ Other Services (Except Public Ad...	34,831,500
+ Health Care And Social Assistance	32,616,700
+ Professional, Scientific, And Tec...	19,826,900

## Industries - 7a Loans Feb 2023 Cont'd

+ Manufacturing	13,753,800
+ Agriculture, Forestry, Fishing An...	10,868,700
+ Administrative And Support And...	7,594,100
+ Real Estate And Rental And Leas...	6,972,200
+ Construction	6,324,900
+ Arts, Entertainment, And Recrea...	6,261,000
+ Transportation And Warehousing	5,356,900

# Industries – 504 Loans

## Feb 2023

+ Manufacturing	16,932,000
+ Retail Trade	13,992,000
+ Accommodation And Food Servi...	6,829,000
+ Transportation And Warehousing	6,047,000
+ Other Services (Except Public Ad...	5,997,000
+ Real Estate And Rental And Leas...	4,582,000
+ Arts, Entertainment, And Recrea...	2,991,000



## Industries – 504 Loans Feb 2023 Cont'd

+ Professional, Scientific, And Tec...	2,759,000
+ Utilities	2,246,000
+ Educational Services	1,502,000
+ Health Care And Social Assistance	1,429,000
+ Construction	402,000

## Top Ten 7a Lenders Feb 2023

+ Live Oak Banking Company	\$29,798,000	16
+ Wallis Bank	\$15,781,500	9
+ Allegiance Bank	\$14,223,400	10
+ The Mint National Bank	\$12,702,400	5
+ Frost Bank	\$10,289,500	12
+ Cadence Bank	\$9,596,400	13
+ The Huntington National Bank	\$8,428,300	29
+ Newtek Small Business Finance, I...	\$8,015,000	10
+ Celtic Bank Corporation	\$7,872,500	4
+ Comerica Bank	\$7,544,600	8

# Top Third Party Lenders – Feb 2023

Zions Bancorporation, National Association - 726...	\$19,150,950	6
Allegiance Bank - 451098	\$14,677,000	5
Simmons Bank - 4679	\$13,652,500	2
Texas First Bank - 71999	\$8,312,500	4
Third Coast Bank Ssb - 454766	\$5,831,253	2
Plains State Bank - 71611	\$5,611,500	1
Bank Five Nine - 76631	\$4,424,500	2
Stearns Bank National Association - 36581	\$3,171,944	1

## 7a Demographics – FY 22

Owner Gender	# Approved	\$ Approved	% of #	% of \$
Male	675	\$561,395,700	64.97%	67.37%
Female >50%	196	\$136,721,900	18.86%	16.41%
Female <=50%	168	\$135,145,200	16.17%	16.22%

Owner Ethnicity	# Approved	\$ Approved	% of #	% of \$
White	368	\$262,749,100	35.42%	31.53%
Undetermined	191	\$177,461,500	18.38%	21.30%
Asian Or Pacific Isl	173	\$205,562,500	16.65%	24.67%
Hispanic	161	\$108,388,000	15.50%	13.01%
Black	134	\$70,195,700	12.90%	8.42%
American Indian	12	\$8,906,000	1.15%	1.07%

## 7a Demographics Cont'd

Veteran Status	# Approved	\$ Approved	% of #	% of \$
Non-Veteran	972	\$781,859,200	93.55%	93.83%
Other Veteran	51	\$39,878,600	4.91%	4.79%
Service Disabled Veteran	16	\$11,525,000	1.54%	1.38%

Rural or Urban	#	\$ Approved	% of #	% of \$
Urban	974	\$768,717,400	93.74%	92.25%
Rural	65	\$64,545,400	6.26%	7.75%



# Questions