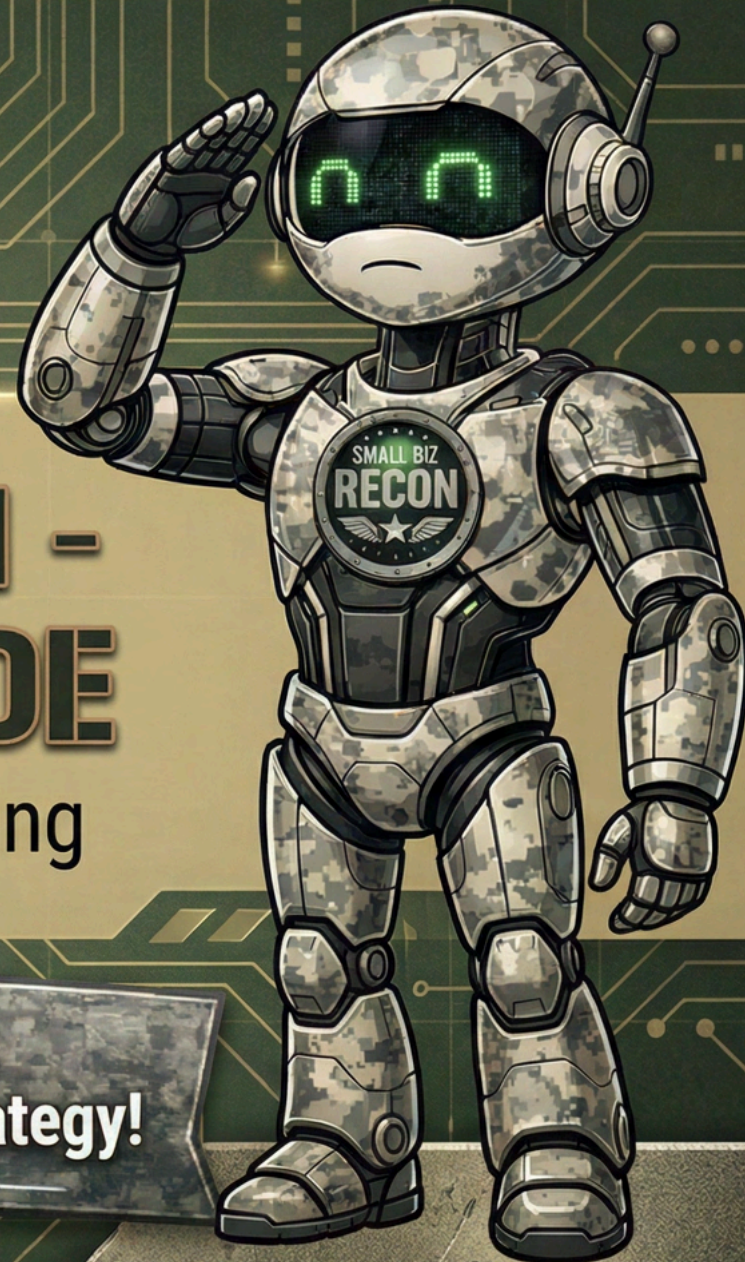




SMALLBIZ RECON 101 - QUICK START GUIDE

Your Tactical Guide to SBA Financing

**Mission Briefing:
Deploy Your Business Strategy!**



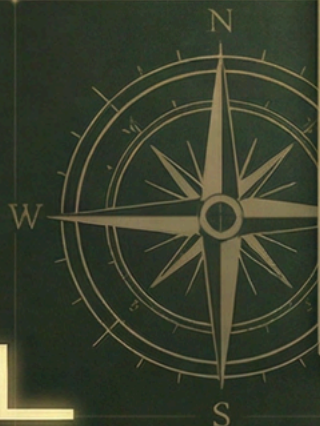
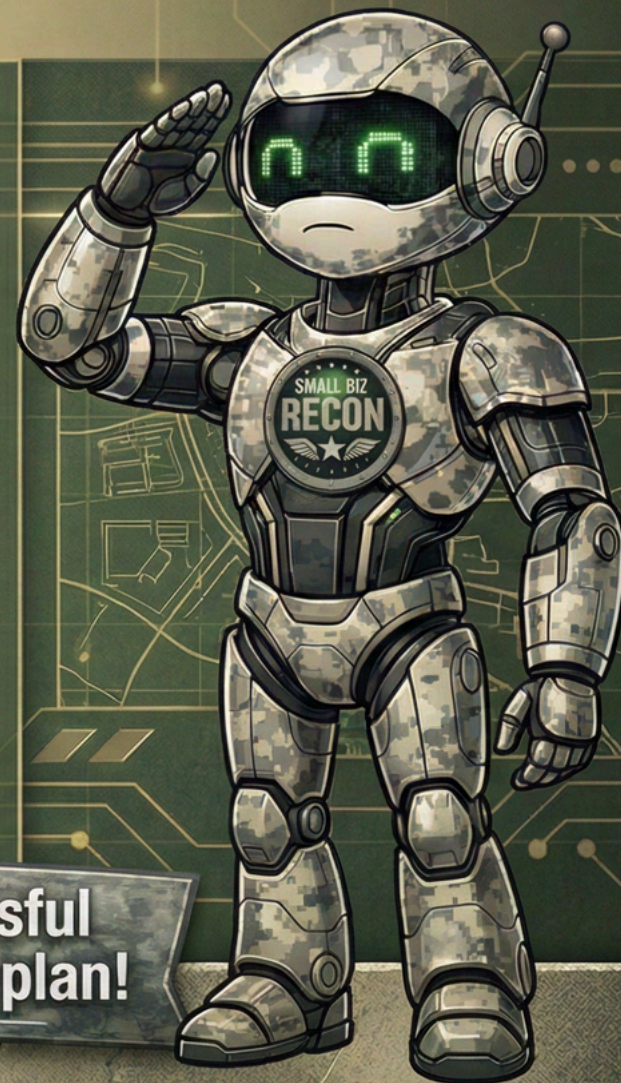


MISSION OBJECTIVES - YOUR RECON ROUTE

Deploy Your Business Strategy!

1. **What is the SBA?**
(Intelligence Brief)
2. **Key Loan Programs**
(Arsenal Overview)
3. **Eligibility Requirements**
(Qualification Checklist)
4. **The 7(a) Loan Program**
(Primary Weapon System)
5. **The 504 Loan Program**
(Heavy Equipment Support)
6. **Microloans & Express Loans**
(Tactical Options)
7. **Size Standards Decoded**
(Know Your Parameters)
8. **Application Process**
(Mission Execution)
9. **Required Documentation**
(Intel Package)
10. **Timeline & Expectations**
(Operation Schedule)
11. **Success Factors**
(Winning Strategies)
12. **Common Denial Reasons**
(Avoid These Traps)
13. **Important Contacts & Resources**
(Command Center)
14. **Quick Facts & Figures**
(Field Reference)
15. **References**
(Source Intel)

Sabbi Says: Every successful mission starts with a solid plan!





INTELLIGENCE BRIEF: UNDERSTANDING YOUR ALLY



MISSION FOUNDED: 1953



PRIMARY OBJECTIVE:

Aid, counsel, assist,
and protect small
business interests.

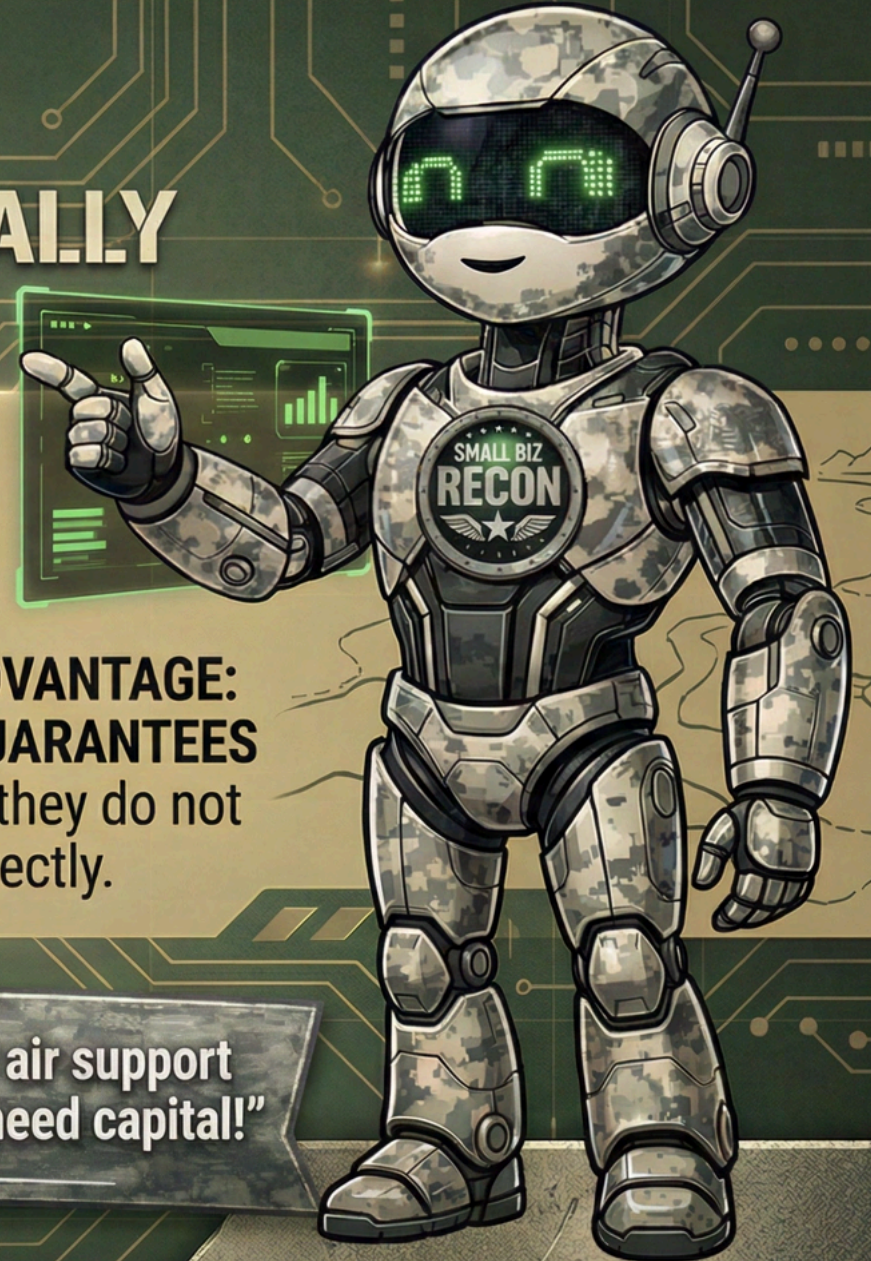


KEY ADVANTAGE:

SBA GUARANTEES
loans - they do not
lend directly.

Sabbi Says:

“Think of the SBA as your financial air support
– they’ve got your back when you need capital!”





YOUR FINANCING ARSENAL: FOUR PRIMARY WEAPONS

7(a) LOANS

THE VERSATILE
WORKHORSE



Max \$5M, for Working
Capital & Real Estate

504 LOANS

HEAVY EQUIPMENT
SPECIALIST



Real Estate &
Major Equipment

MICROLOANS

QUICK STRIKE
CAPABILITY



Max \$50K,
for Startups

EXPRESS LOANS

RAPID RESPONSE



Max \$500K,
Fast Approval



Sabbi Says:

CHOOSE THE RIGHT TOOL FOR THE MISSION - EACH LOAN
PROGRAM SERVES A DIFFERENT TACTICAL PURPOSE!

MISSION READINESS: DO YOU QUALIFY?



BASIC REQUIREMENTS

- ✓ For-profit & U.S. Based
- ✓ Meet Size Standards
- ✓ Owner Investment (10-30%)
- ✓ Good Credit & Character
- ✓ Demonstrated Need

OWNER INVESTMENT GUIDELINES

NEW BUSINESS: **25-30%**

EXISTING BUSINESS: **10-15%**

SPECIAL USE: **15% MIN**

Sabbi Says: Preparation is half the battle - make sure you meet the requirements before deploying your application!



THE 7(A) PROGRAM: YOUR MOST VERSATILE TOOL

MISSION SPECS

MAXIMUM FIREPOWER: \$5 MILLION

GUARANTEE COVERAGE

- ✓ 85% FOR LOANS < \$150K
- ✓ 75% FOR LOANS > \$150K

MISSION TERMS

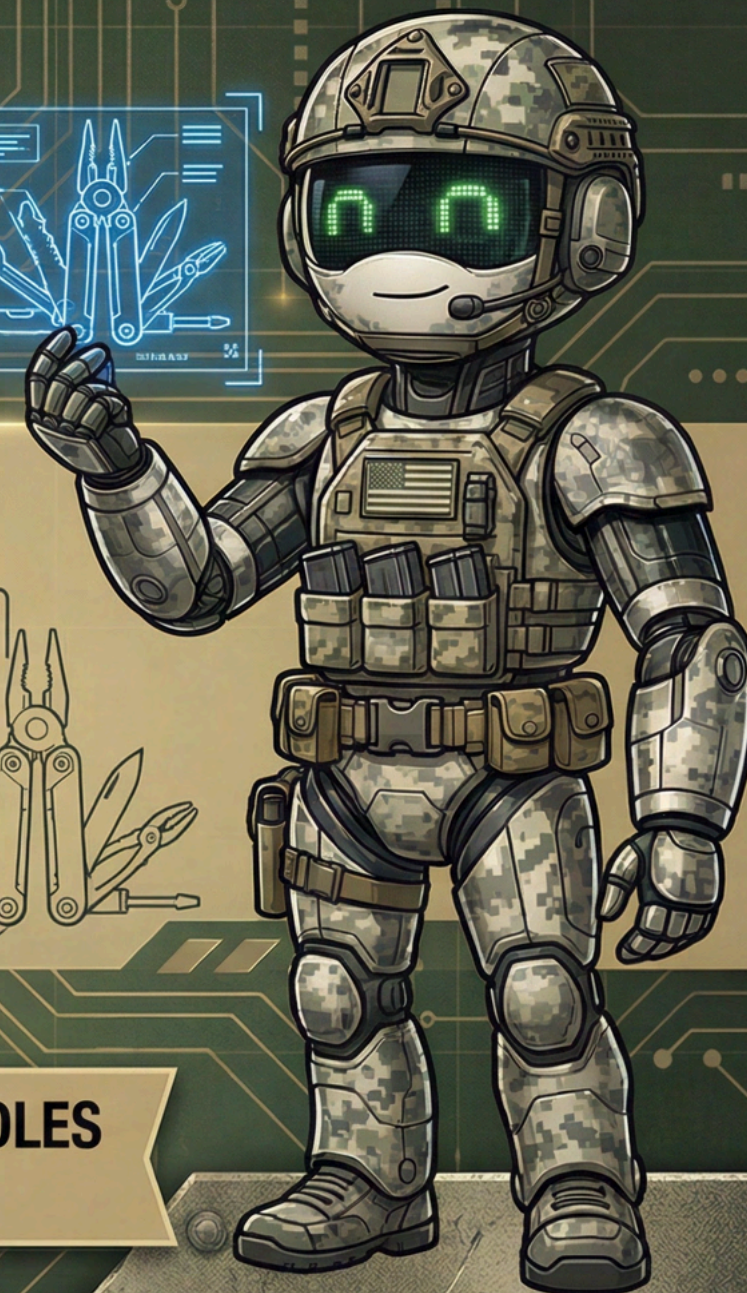
- 10 YEARS
(WORKING CAPITAL/EQUIPMENT)
- 25 YEARS (REAL ESTATE)

APPROVED USES

- WORKING CAPITAL
- EQUIPMENT
- REAL ESTATE
- REFINANCING



SABBI SAYS: THE 7(A) IS YOUR MULTI-TOOL – IT HANDLES MOST BUSINESS FINANCING MISSIONS WITH EASE!





504 LOANS: HEAVY EQUIPMENT SUPPORT

FUNDING STRUCTURE

50% BANK LOAN



40% SBA DEBENTURE

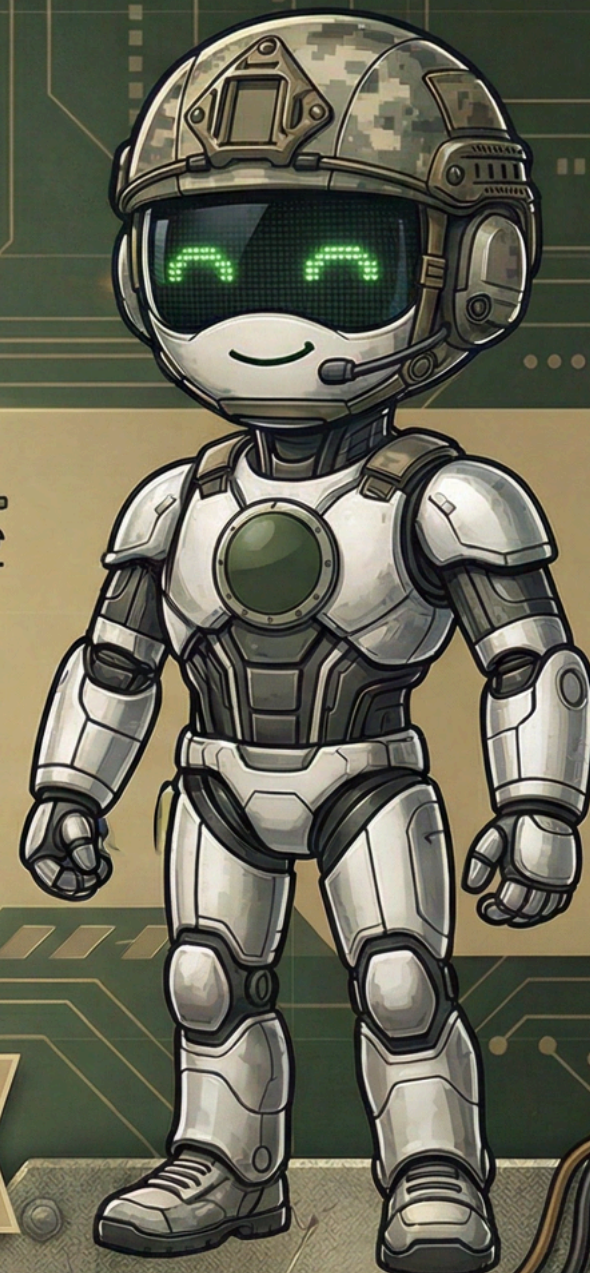


10% OWNER EQUITY



KEY INTEL

- **PRIMARY MISSION:**
REAL ESTATE &
MAJOR EQUIPMENT
- **KEY ADVANTAGE:**
LONG-TERM FIXED
INTEREST RATES
- **REQUIREMENT:**
CREATE/RETAIN 1
JOB PER \$85,000



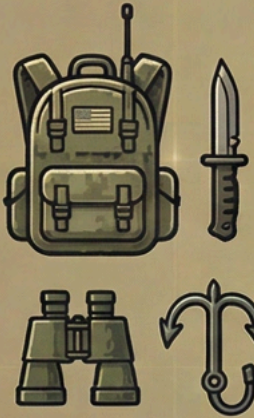
SABBI SAYS:

**WHEN YOU'RE MAKING A MAJOR INVESTMENT IN FIXED ASSETS,
THE 504 PROVIDES STABLE, PREDICTABLE FINANCING!**



SPECIALIZED TOOLS FOR SPECIFIC MISSIONS

MICROLOANS - SMALL UNIT OPERATIONS



- **Max:** \$50,000 (Avg \$13k)
- **Terms:** Up to 6 years
- **Source:** Nonprofits
- **Best For:** Startups, Inventory, Small Equipment



EXPRESS LOANS - RAPID DEPLOYMENT

- **Max:** \$500,000
- **Speed:** 36 Hours or Less
- **Guarantee:** 50%
- **Best For:** Urgent Capital, Time-Sensitive Ops



SABBI SAYS: SOMETIMES THE MISSION REQUIRES SPEED OVER FIREPOWER - THAT'S WHEN EXPRESS AND MICROLOANS SHINE!



ARE YOU SMALL ENOUGH? UNDERSTANDING SIZE STANDARDS

MISSION SPECS

MISSION PARAMETERS



RECEIPTS-BASED
(RETAIL/SERVICE)

\$8.5M - \$47M



EMPLOYEE-BASED
(MANUFACTURING/WHOLESALE)

500 - 1,500 EMPLOYEES

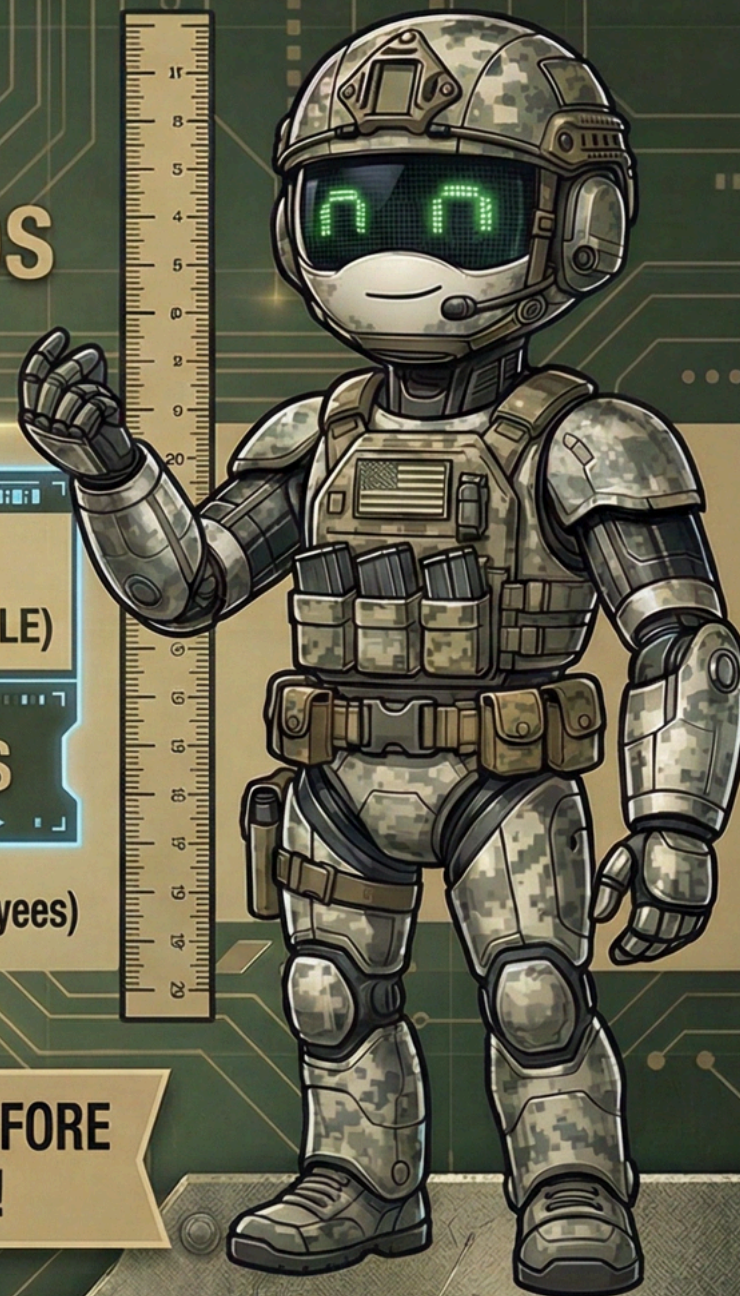


CRITICAL INTEL

Calculated on 3-Year Average (Receipts) or 12-Month Average (Employees)



SABBI SAYS: Check your NAICS code and size standard **BEFORE** starting your application - it's a mission-critical parameter!



THE FOUR-PHASE APPLICATION MISSION

MISSION SPECS: EXECUTE SBA LOAN APPLICATION



PHASE 1: FIND AN SBA LENDER

- Lender Match
- SCORE
- District Office



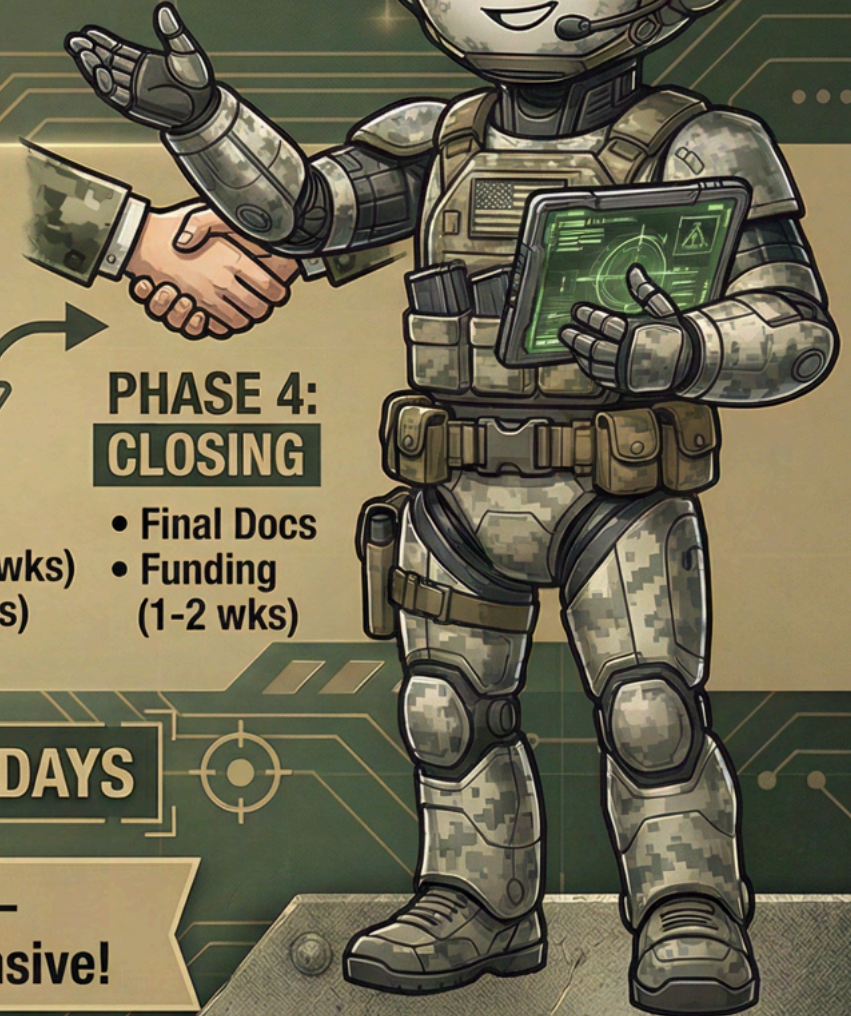
PHASE 2: PREPARE INTEL PACKAGE

- Business Plan
- Tax Returns
- Financials



PHASE 3: SUBMIT & REVIEW

- Lender Review (2-4 wks)
- SBA Review (2-3 wks)



PHASE 4: CLOSING

- Final Docs
- Funding (1-2 wks)

TOTAL MISSION TIME: 60-90 DAYS



SABBI SAYS: Patience and preparation win the day – don't rush the process, but stay engaged and responsive!

YOUR COMPLETE DOCUMENTATION CHECKLIST

BUSINESS INTEL

- ✓ Tax Returns (3 Yrs)
- ✓ P&L & Balance Sheet
- ✓ Business Plan
- ✓ Licenses

PERSONAL DOSSIER

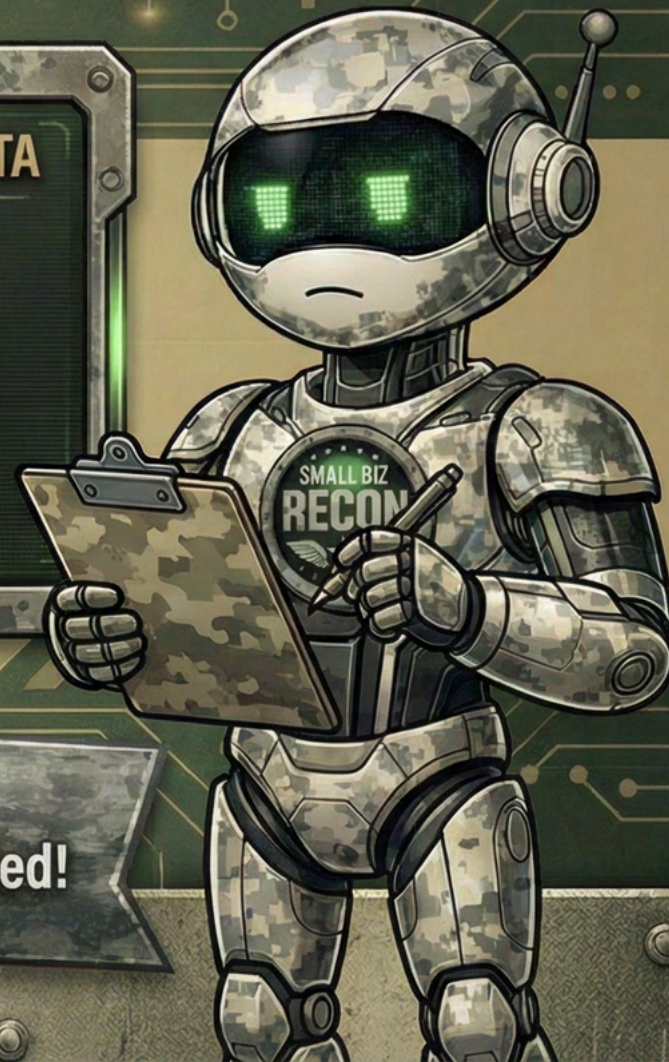
- ✓ Personal Tax Returns
- ✓ Financial Statement
- ✓ Resumes
- ✓ Credit Auth

COLLATERAL DATA

- ✓ Equipment Lists
- ✓ Appraisals

Sabbi Says:

Complete, accurate documentation is your best weapon - incomplete packages get delayed or denied!



MISSION TIMELINE: WHAT TO EXPECT

OPS STATUS: ACTIVE

TIME: 14:35 ZULU

TOTAL MISSION TIME: 60-90 DAYS



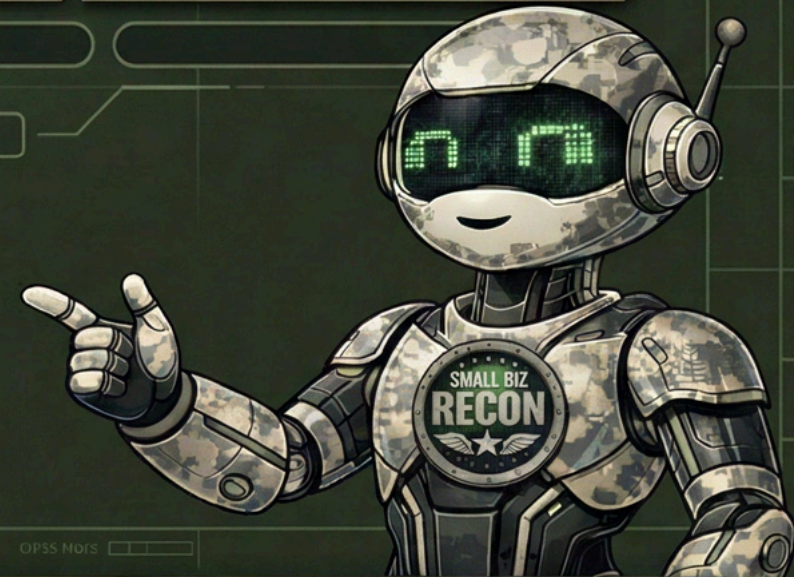
ACCELERATORS

- COMPLETE DOCS
- RESPONSIVE
- STRONG CREDIT



DELAYS

- INCOMPLETE DOCS
- SLOW RESPONSE
- COMPLEX STRUCTURE



OPS STATUS: ACTIVE

SABBI SAYS:

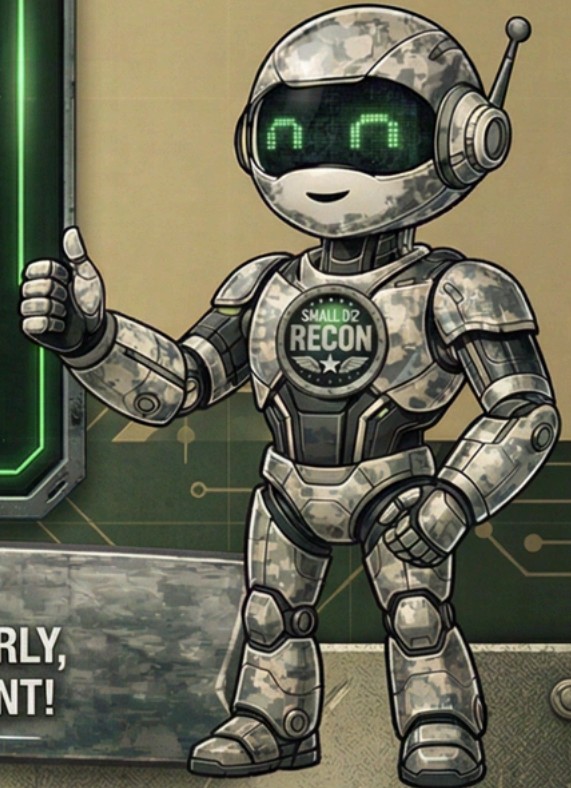
SET REALISTIC EXPECTATIONS WITH YOUR TEAM - THIS IS A MARATHON, NOT A SPRINT!

WHAT MAKES

APPLICATIONS WIN

MISSION SUCCESS FACTORS

- ✓ COMPLETE, ACCURATE DOCUMENTATION
- ✓ REALISTIC FINANCIAL PROJECTIONS
- ✓ RELEVANT MANAGEMENT EXPERIENCE
- ✓ ADEQUATE OWNER INVESTMENT
- ✓ SUFFICIENT COLLATERAL
- ✓ DEMONSTRATED CASH FLOW
- ✓ STRONG BUSINESS PLAN



SABBI SAYS:

**WINNERS PREPARE THOROUGHLY, COMMUNICATE CLEARLY,
AND DEMONSTRATE COMMITMENT - BE THAT APPLICANT!**



MISSION **FAILURES**: WHY APPLICATIONS GET **DENIED**

TACTICAL BRIEFING - APPLICATION DENIAL ANALYSIS

WARNING

MISSION THREATS

-  * Insufficient Cash Flow
-  * Inadequate Owner Investment
-  * Poor Credit History
-  * Lack of Experience
-  * Incomplete Business Plan

ALERT



EVASION TACTICS

-  * Be Honest & Realistic
-  * Address Weaknesses Proactively
-  * Work with SCORE/SBDC

WARNING

SABBI SAYS: Learn from others' mistakes - don't let these common traps derail your mission!



COMMS LINK

YOUR SUPPORT NETWORK: WHO TO CALL


SIGNAL STRONG

SECURE CHANNELS



SBA ANSWER DESK: 1-800-U-ASK-SBA (1-800-827-5722) | SBA.gov



SCORE: Free Business Mentoring | SCORE.org



SBDCs: Counseling & Training Support



SBA DISTRICT OFFICES: Local Command & Assistance



DISASTER ASSISTANCE: 1-800-659-2955



SIGNAL STRONG



Sabbi Says: You're not alone in this mission - leverage these resources for intelligence and support!



ESSENTIAL INTEL: KNOW THESE NUMBERS

TIMELINES



Avg 60-90 Days
Express 36 Hours.

[00:60-90:36]

PARAMETERS



Retail \$8.5M
Mfg 500 Emp.

[Progress bar for \$8.5M]
[Progress bar for 500 EMP]

FOUNDATION



Founded
1953.

MAX FIREPOWER



7(a) \$5M | 504 \$5.5M
Express \$500K
Micro \$50K.

[Progress bar for 7(a) \$5M | 504 \$5.5M]

REQUIREMENTS



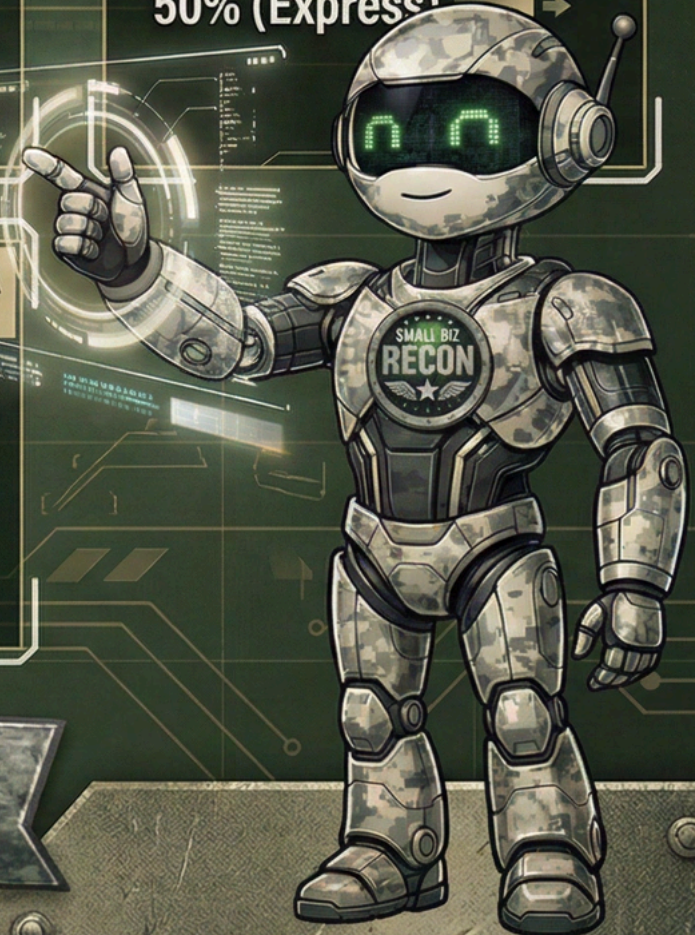
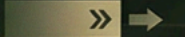
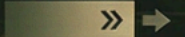
- ✓ Personal Guarantee (20%+)
- ✓ Investment (10-30%).



COVERAGE



85% (<\$150k)
75% (>\$150k)
50% (Express)



SABBI SAYS:

Keep these numbers handy - they're your quick reference for mission planning!



SOURCE INTELLIGENCE

PRIMARY INTEL SOURCES



- U.S. Small Business Administration (SBA.gov)



- SBA Official Program Documentation (SOP)



- Resource Partners: SCORE.org, SBDC, WBC



- SBA Lender Match Tool



DISCLAIMER: SmallBiz Recon™ is not affiliated with the U.S. SBA. This guide is an educational resource. Always verify with official sources.

SABBI SAYS: Mission complete! Now go deploy your knowledge and secure that funding!

FILE CLOSED

END TRANSMISSION

