



U.S. SMALL BUSINESS ADMINISTRATION

Strategic Plan | Fiscal Years **2018 – 2022**



*SBA Reimagined:
Powering the American Dream*

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U.S. Small Business Administration
 Office of Performance Management and the Chief Financial Officer
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MESSAGE FROM THE ADMINISTRATOR

America's nearly 30 million small businesses are the engines of our economy, creating two out of every three net new private sector jobs and employing more than half of the nation's workforce. As the Administrator of the U.S. Small Business Administration, I am honored to represent and advocate for small businesses on behalf of President Trump and the American people.

As an entrepreneur, I know what it takes to start, manage, and grow a business. I am bringing that experience and entrepreneurial spirit to SBA's programs and services.

Since joining the SBA, I have listened to entrepreneurs' needs and concerns to better understand how I can help them succeed. I have also heard from SBA employees about their ideas to help further the Agency's mission. With this information, the SBA has taken its first steps toward reimagining itself in a modern era. As the SBA embarks on its 65th year, it renews its commitment to providing relevant products and services to America's small businesses.

To that end, the *FY 2018-2022 Strategic Plan* charts a course for the SBA to fulfill its mission for America's entrepreneurs and small business owners. In this plan, the Agency sets four core strategic goals for the next 5 years:

1. Support small business revenue and job growth;
2. Build healthy entrepreneurial ecosystems and create business friendly environments;
3. Restore small businesses and communities after disasters; and
4. Strengthen SBA's ability to serve small businesses.

The SBA will achieve these goals through its core programs and services. Through capital assistance and contracting opportunities, the SBA will further its ability to help small businesses grow their revenue and sustain jobs. Through counseling and training services and advocacy for small businesses, the SBA will help communities build healthy entrepreneurial ecosystems. Through disaster assistance, the SBA will assist small businesses and communities as they recover after declared disasters. The SBA will focus on continuous process improvement and use outcomes and evidence to drive thoughtful decisions.

SBA's strategic goals contain objectives and strategies that are directly tied to agency-wide and individual-level performance. These goals, and the objectives and strategies within them, aim to ensure efficiency and effectiveness when helping the millions of entrepreneurs and small business owners who use SBA products and services each year.



A handwritten signature in black ink that reads "Linda E. McMahon". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Linda E. McMahon

Administrator

ABOUT THE SBA

OUR MISSION

Our mission is to maintain and strengthen the nation’s economy by enabling the establishment and vitality of small businesses and by assisting in the economic recovery of communities after disasters.

WHO WE ARE

America’s 30 million small business owners are the engine of job creation and economic growth in this country. The U.S. Small Business Administration ensures that these businesses have the tools and resources they need to start and expand their operations and create good jobs that support a growing economy and strong middle class.

The SBA was created in 1953 through the Small Business Act as an independent agency of the Federal Government to aid, counsel, assist, and protect the

interests of small business concerns; to preserve free competitive enterprise; and to maintain and strengthen the overall economy of our nation. Small businesses are critical to economic strength, to building America’s future, and to helping the United States compete in today’s global marketplace. Although the SBA has grown and evolved in the years since it was established, the bottom-line mission remains the same: the SBA helps Americans start, build, and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, the SBA delivers its services to people throughout the United States, Puerto Rico, the U.S. Virgin Islands, and Guam. Figure 1 provides an overview of SBA’s organizational structure, while Figure 2 displays SBA’s 10 regions and locations of the 68 district offices.

Figure 1. SBA Organizational Chart

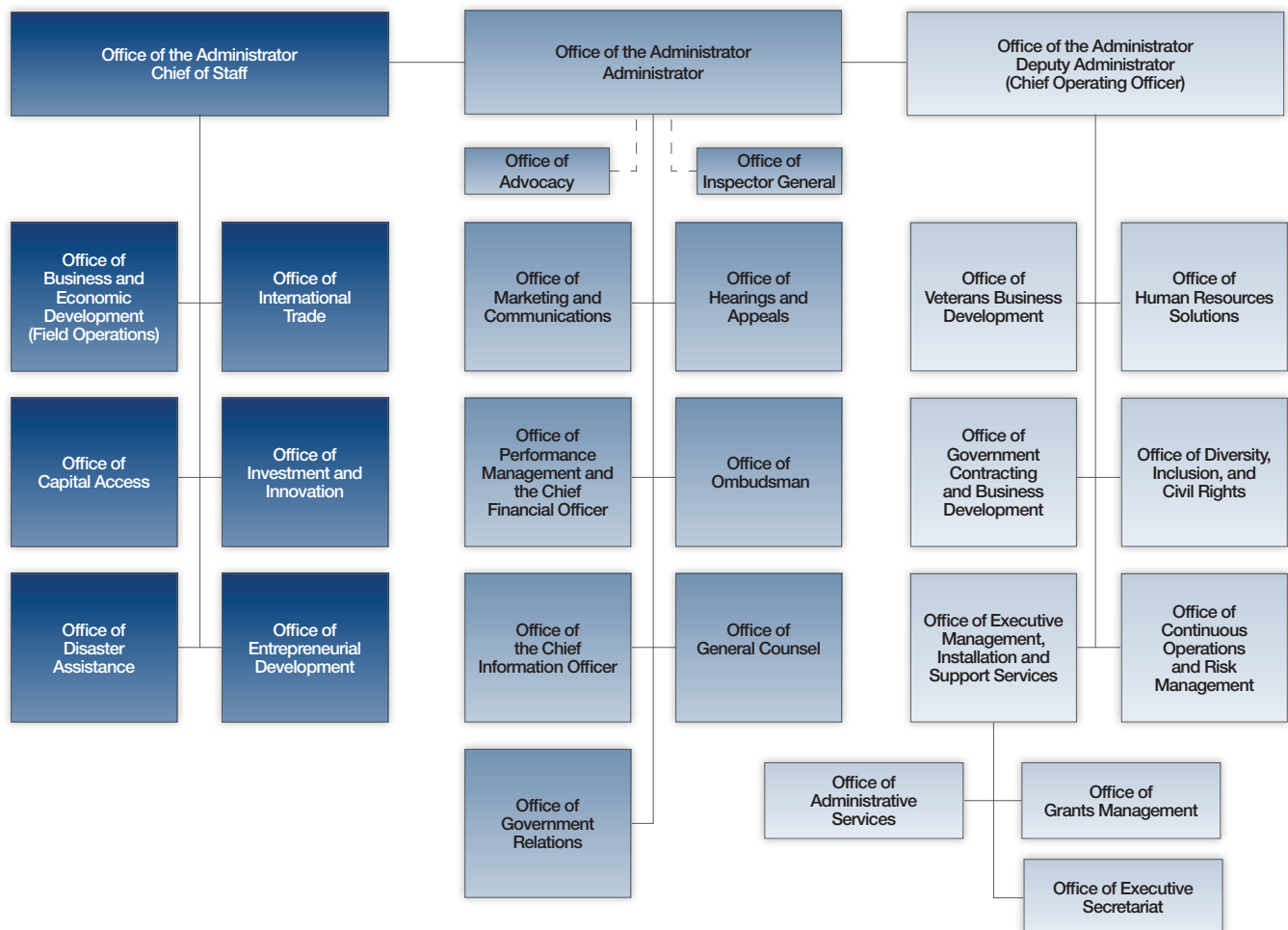
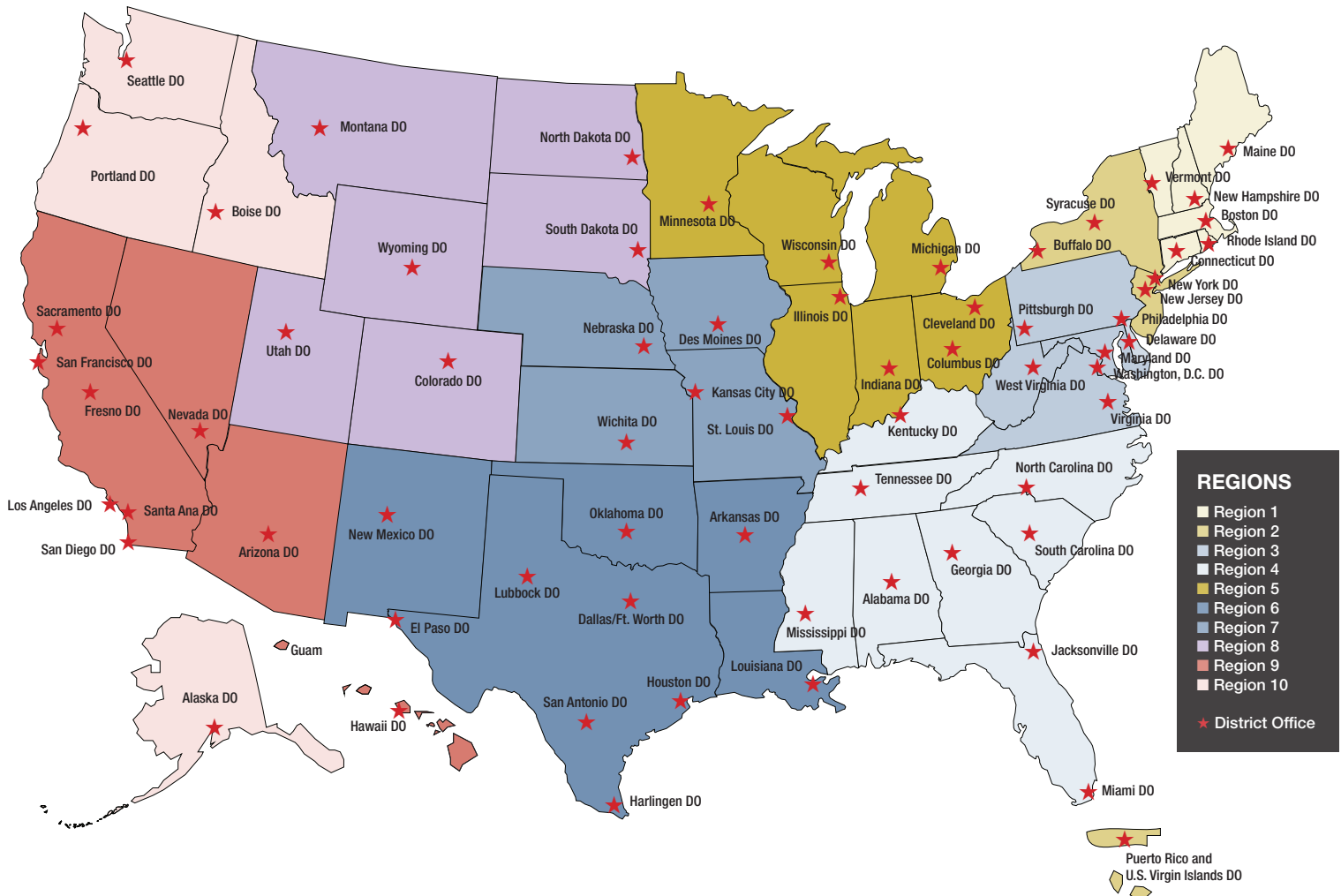


Figure 2. SBA Regional Map

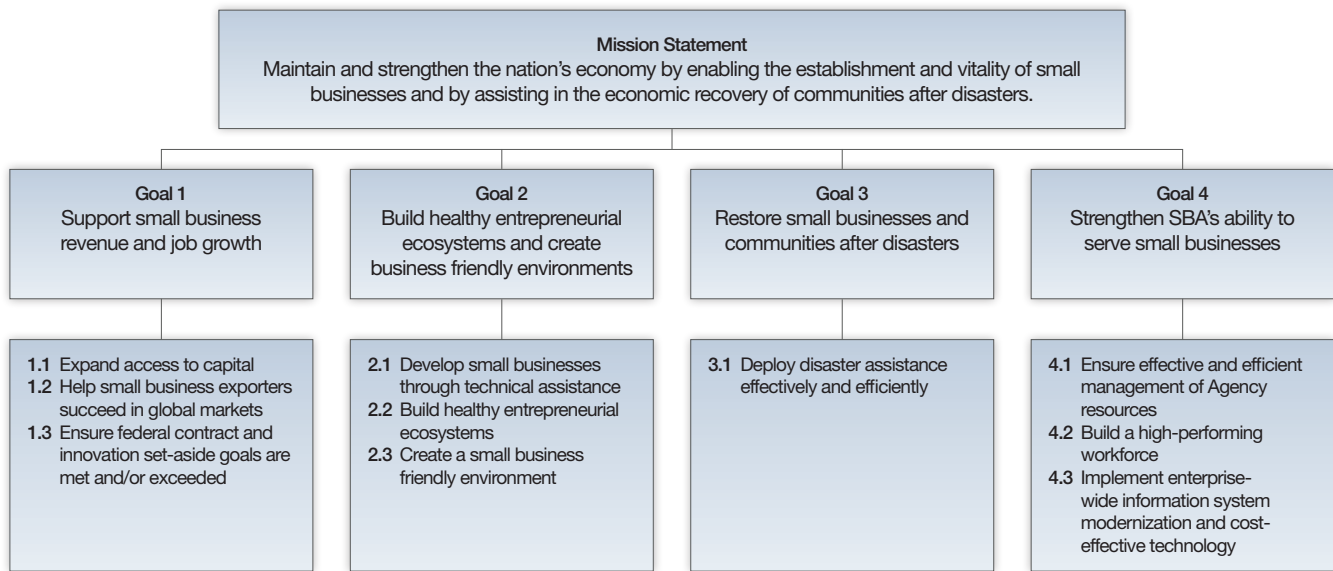


WHAT WE DO

The SBA has a proven track record of successfully assisting America’s small businesses by increasing and improving their access to capital, federal contracting opportunities, entrepreneurial development, and disaster assistance. The Agency also boosts America’s long-term competitiveness by improving the entrepreneurial ecosystem to ensure small business owners and entrepreneurs are well positioned to take advantage of new opportunities and new markets.

Since its founding, the SBA has delivered millions of loans, contracts, counseling sessions, and other forms of assistance to small businesses. These core programs and services are represented in the 4 strategic goals and 10 strategic objectives outlined in Figure 3, which are governed by SBA’s overarching mission.

Figure 3. SBA's FY 2018-2022 Strategic Goals and Objectives Framework



OUR CORE VALUES

The SBA has four core values that underscore the work of our employees each day. These core values represent key convictions that are driven and modeled by the Administrator and senior leadership down to every line employee. Throughout this Strategic Plan, the core values are integrated into the strategies that drive policy and resource management decisions.

- **Effective:** We will clearly define the outcomes we are striving to achieve and ensure that our programs, processes, and policies are aligned to demonstrate results.
- **Efficient:** We will ensure that our programs and services are delivered on-time and at a minimized cost to the taxpayer.
- **Accountable:** We will hold ourselves accountable to deliver meaningful, innovative services to America's entrepreneurs.
- **Employee Involved:** We will ensure that our employees are empowered to make decisions and seek continuous improvement as we extend the hand of service to Americans not only from Washington, DC, but also across the field offices.

ABOUT THIS PLAN

EXECUTE, MONITOR, EVALUATE, AND IMPROVE

This Strategic Plan is the principal document within the Agency's comprehensive performance management framework. Designed to cascade throughout all levels of the organization, it summarizes strategies that will drive progress toward SBA's four strategic goals. Each of the strategic goals contains core strategic objectives that are supported by Performance Goals and a subset of Agency Priority Goals. The strategic goals and objectives also serve as an overarching guide for the allocation of resources needed to achieve the Agency's desired long-term outcomes.

SBA employees will use this Strategic Plan to turn strategies into actions and actions into results. Agency leadership will routinely measure and review progress toward each objective. Furthermore, for each strategic objective, a senior accountable official (objective lead) is charged with overseeing its success.

PERFORMANCE MANAGEMENT

The Strategic Plan provides the framework by which the Administrator and leadership outline priorities and strategies. Quarterly performance reviews are held with the program offices to discuss progress toward Performance Goals and Agency Priority Goals. Annually, the SBA assesses its strategic objectives through a review that summarizes the key successes, opportunities, challenges, and risks using evidence and evaluations. To support the reviews, SBA's Office of Performance Management produces dashboards that are provided to leadership.

The SBA has a robust performance management culture that engages leadership at all levels of the organization and follows the principles outlined in the Government Performance and Results Act Modernization Act of 2010 (GPRAMA). To ensure organizational accountability, the SBA tracks its performance accomplishments and challenges through its annual performance plan and annual performance report. For each employee,

a performance plan is maintained that aligns with the strategic goals and objectives in this Strategic Plan, so that they are aware of how their contributions impact the Agency.

EVIDENCE AND EVALUATION

Evidence and evaluation are fundamental to developing the *FY 2018-2022 Strategic Plan*, with citations in each of the strategic goal and objective sections. The SBA recognizes the importance of evidence and evaluation to understand and improve the efficiency and effectiveness of SBA programs and operations. Evidence comes from a variety of sources, including program evaluation, performance data, audits, and traditional research. Rigorous evidence allows leadership to make sound decisions about program strategy, policy, and resources.

To strengthen our culture of optimized decisions based on evidence, the SBA has established a centralized program evaluation function and developed an enterprise learning agenda (ELA) to empower programs to achieve their priorities while fostering an environment of continuous learning (see Appendix B for the ELA). The ELA is a 5-year plan that identifies priorities based on SBA's four strategic goals where evaluations could provide insights about program effectiveness, progress toward outcomes, or test pilot initiatives or program adjustments.

The SBA will continue to develop and refine its program evaluation and evidence framework, initiate and coordinate Agency evaluations, and build evaluation capacity through its Performance and Evaluation Community of Practice which shares best practices and methods across program offices. Each year, the SBA plans to initiate new program evaluations, which will continue to build a suite of evidence from which to better inform decisions. The SBA will publish evaluation results on www.sba.gov/performance and incorporate findings into its performance management framework.

ENTERPRISE RISK MANAGEMENT

Taxpayers, including small business owners, expect their tax dollars to be used wisely. As stewards of the public's trust, the SBA is responsible for managing risk in its programs and operations through various controls. As such, our enterprise risk management (ERM) provides an effective approach that addresses risks within the Agency by eliminating office silos and maintaining visibility of all high risks across the organization.

SBA's ERM approach follows OMB Circular A-123, *Management's Responsibility for Enterprise Risk Management and Internal Control*. In preparing the *FY 2018-2022 Strategic Plan*, leadership identified key risks for each strategic objective, which included areas related to eligibility, fraud, resources, technology, and data. The SBA will manage these risks to ensure an efficient and effective organization.

This ERM provides the SBA with a means to link strategy, budget, and performance, as well as align people, processes, and technology to provide for consistent risk management practices both enterprise-wide and within each office. Within the timeframe of this Strategic Plan, the SBA will mature its ERM capability to provide a structured, integrated, continuous, and holistic approach that provides SBA employees with the necessary tools to seek efficiency, transparency, accountability, and effectiveness of SBA's programs and operations.

HUMAN CAPITAL PLANNING

A strong workforce can accelerate progress towards an agency's strategic goals and objectives and assist in achieving a high level of performance. The SBA Human Capital Operating Plan (HCOP), currently under development, aligns with and integrates the SBA *FY 2018-2022 Strategic Plan*, annual performance plans and goals, and relevant budget and acquisition plans.

The HCOP, which will be updated annually, contains measurable and observable performance targets. It also provides a means to communicate results to key stakeholders to ensure transparency, inform leadership decisions, and initiate course corrections to refine human capital goals and strategies. To develop and refine the HCOP, the SBA has convened a Human Capital Strategy Workgroup with representatives who have diverse

backgrounds in human capital management. Progress on the actions outlined in the HCOP will be assessed through quarterly reviews, continuous monitoring, and annual evaluations by the U.S. Office of Personnel Management.

AGENCY-WIDE REFORM PLANNING

On March 13, 2017, President Trump issued Executive Order (EO) 13781, *Comprehensive Plan for Reorganizing the Executive Branch*. To implement this EO, the Administrator established an Agency-wide Executive Advisory Council (EAC) tasked with developing recommendations to improve efficiency, effectiveness, and accountability at the SBA. Composed of SBA senior executives, the EAC proposed recommendations to align with the Administrator's vision for the SBA: to be efficient and effective; to better market SBA's products and services; and to implement a management and accountability structure that ensures the SBA achieves success. Upon the Administrator's approval of recommendations, the SBA developed its Agency-wide Reform Plan and has incorporated its framework into the *FY 2018-2022 Strategic Plan*.

STAKEHOLDER ENGAGEMENT

The SBA developed the *FY 2018-2022 Strategic Plan* in consultation with multiple stakeholder groups to ensure a robust planning process. The importance of this consultation is also reflected in the GPRAMA Modernization Act of 2010 (GPRAMA), which directs agencies to consult with Congress and requires that agencies solicit and consider the views and suggestions of those entities potentially affected by or interested in a strategic plan.

The SBA drafted this Strategic Plan in partnership with the U.S. Office of Management and Budget and consulted with its House and Senate authorizing and appropriations committees in Congress. The SBA issued a Federal Register Notice to encourage and share feedback. Notifications were sent to stakeholder groups, including resource partners and other federal agencies; and the SBA held discussions with senior leadership to address and integrate comments accordingly. Within the Agency, the Office of Marketing and Communications issued a weekly notice through its newsletter, SBA Daily, to employees seeking comment on this Strategic Plan.

PRIORITY GOALS

AGENCY PRIORITY GOALS

The SBA has established the following four Agency Priority Goals for FY 2018-2019. These priorities have been developed through the Administrator and in consultation with the U.S. Office of Management and Budget and SBA's committees in Congress. The priorities highlight SBA goals to more broadly reach emerging markets that are socially and economically disadvantaged,¹ focus on continuous process improvement, and expand access to capital for small businesses. Quarterly results will be published on www.Performance.gov.

While the SBA has identified the following Priority Goals, each strategic objective contains a high-level Performance Goal to assess progress. Additionally, the SBA tracks annual performance metrics with targets for each of its programs. A problem statement has also been developed for each Priority Goal.

1. **Opportunity Statement (Objective 1.1):** Small businesses in many rural and urban parts of America do not have the same level of access to capital as a result of limited access to lenders and lack of information and resources. The SBA, with field locations in every state, will help promote greater access to capital to these communities through its lender relation specialists.
Priority Goal: By September 30, 2019, increase the number of loans by 5 percent from the FY 2017 baseline to small businesses in socially and economically disadvantaged urban communities and rural areas (FY 2017 baseline of 24,833 7(a) loans, 504 loans, and microloans).
2. **Opportunity Statement (Objective 1.3):** The Federal Government seeks to award at least 23 percent of contract dollars to small businesses. However, some federal agencies do not meet their small business contracting goals. As a result, the SBA has placed special attention to ensure that the statutory goal is not only met but maximized through targeted outreach to federal agencies and promotion of contracting opportunities to small businesses.
Priority Goal: By September 30, 2019, maximize the percent of federal contract dollars by awarding at least 23 percent to small businesses (FY 2016 baseline of 24.34 percent).
3. **Opportunity Statement (Objective 2.1):** The 8(a) business development program provides business assistance to small disadvantaged businesses as they compete for federal contracts. While the SBA has streamlined the application process to encourage greater participation, the number of disadvantaged small businesses winning contract bids has not grown evenly. Through business opportunity specialists located in SBA field offices across the country, the SBA seeks to increase the number of 8(a) small businesses winning contracts to help them support and grow their business.
Priority Goal: By September 30, 2019, increase by 10 percent from the FY 2017 baseline the number of 8(a)-certified small businesses awarded Federal contracts (FY 2017 baseline of 3,420 small businesses).
4. **Opportunity Statement (Objective 3.1):** With the growth in natural disasters, including Hurricanes Harvey, Irma, and Maria, the SBA continues to identify ways to respond to small businesses, homeowners, renters, and nonprofits as effectively and efficiently as possible. With new technology upgrades to help disaster loan specialists, the SBA will be able to respond more quickly to survivors of disaster seeking assistance to rebuild their homes, businesses, and communities.
Priority Goal: By September 30, 2019, increase the average number of disaster loan applications processed from three to six applications per loan specialist per day.

CROSS-AGENCY PRIORITY GOALS

Per the GPRA Modernization Act requirement to address Cross-Agency Priority Goals in the agency strategic plan, the annual performance plan, and the annual performance report please refer to www.Performance.gov for SBA's contributions to those goals and progress, where applicable.

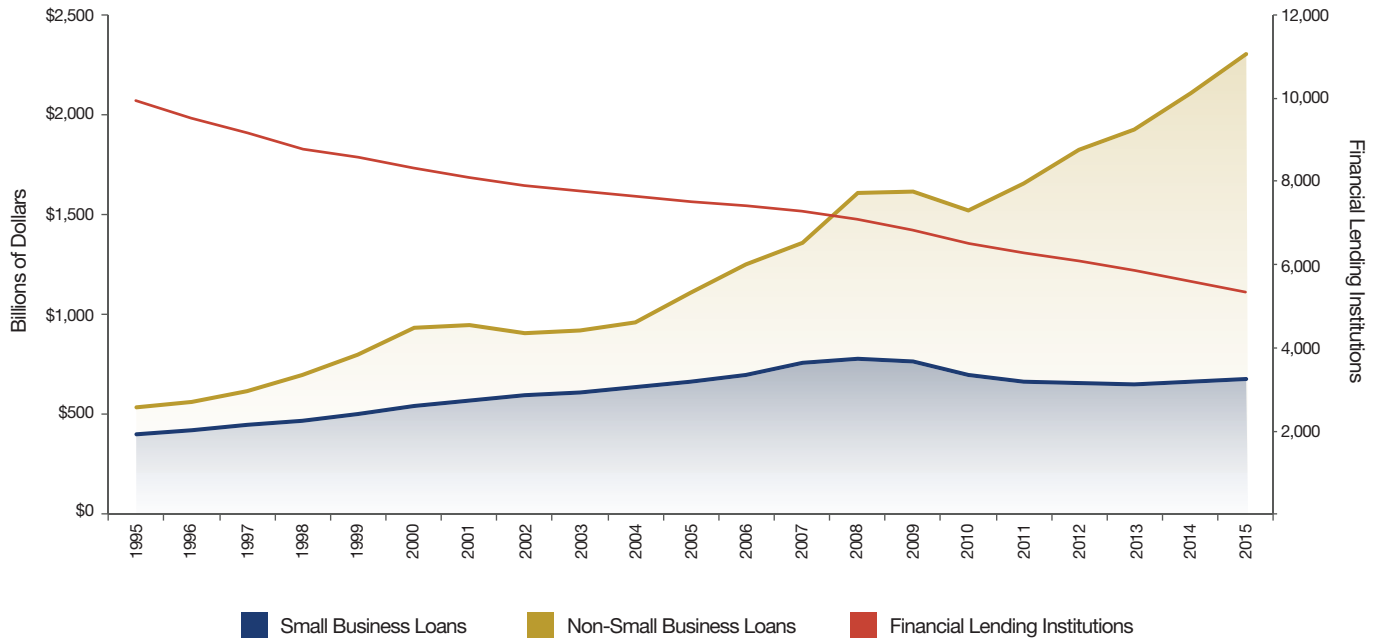
¹ Socially and economically disadvantaged communities and markets include small businesses majority-owned by women, veterans, and minorities, and small businesses located in a HUBZone as defined by the SBA and rural area as defined by the U.S. Department of Agriculture. Historically, the SBA used the term underserved markets.

STRATEGIC GOAL 1: SUPPORT SMALL BUSINESS REVENUE AND JOB GROWTH

Small businesses are America’s job creators and account for about 65 percent of private-sector net job creation.² They rely on capital to generate revenue and create jobs, which in turn creates a healthy U.S. economy. Furthermore, new business startups play an important role in job creation and rely on capital to start and grow their business.³ In times of financial distress, like the Great Recession (2007-2010), bank lending declines, which further impacts economic growth for small businesses and the overall economy.⁴ While capital is often leveraged through the market in the form of loans and private equity, small businesses often face challenges with getting access to it. The SBA leverages capital for small businesses through lending, assists small businesses interested in international trade, and supports access to contracts through the Federal Government.

Lenders and investors are less likely to provide capital to small businesses in comparison to their larger counterparts; small businesses tend to be younger and have less credit history, which increases their risk for loan default.⁵ Lenders and investors may also be reluctant to provide capital to small businesses with innovative products because it might be difficult to collect enough reliable information to correctly estimate the risk of production and future sales. The SBA fills this credit market gap through several capital access programs. Figure 4 demonstrates the need for small business capital through the dollar value of outstanding loans to all small businesses in the United States. Note that lending to non-small businesses⁶ has greatly expanded in the last 20 years. At the same time, the number of financial lending institutions has been declining through bank mergers and the expansion of online lending.⁷

Figure 4. U.S. Outstanding Loans to Businesses and Number of Financial Lending Institutions, 1995 to 2015.



2 *An Analysis of Small Business and Jobs*. U.S. Small Business Administration Office of Advocacy, March 2010.

3 *High-Impact Firms: Gazelles Revisited*. U.S. Small Business Administration Office of Advocacy, June 2008; *Where Will the Jobs Come From?* Kaufman Foundation Research Series: Firm Formation and Economic Growth, November 2009; *Who Creates Jobs? Small vs. Large vs. Young*. National Bureau of Economic Research Working Paper 16300, August 2010; and *Small Business and Job Creation: The Unconventional Wisdom*. Bloomberg Government, October 2011.

4 *Entrepreneurship, frictions, and wealth*. *Journal of Political Economy* 114 no. 5, October 2006.

5 *Small Business Administration: 7(a) Loan Program Needs Additional Performance Measures*, GAO-08-226T. U.S. Government Accountability Office, November 2007.

6 Federal Deposit Insurance Corporation defines small businesses as entities with fewer than 500 employees; however, the SBA maintains an Office of Size Standards that sets small business definitions that vary by industry.

7 *Bank Data and Statistics*. Federal Deposit Insurance Corporation, March 2017.

The United States is also the largest exporter in the world, with nearly \$2 trillion in products and services delivered overseas each year.⁸ Small businesses that export have greater revenue and job growth than those businesses that remain domestic.⁹ By supporting international trade for small businesses, the SBA helps to ensure that entrepreneurs can be competitive in a global market through export loan products and counseling, and training assistance to both lenders and small businesses. Figure 5 displays the growth of U.S. export sales for total goods and small and medium size enterprises between 1997 and 2015.

The Federal Government is the largest buyer in the world. In total, hundreds of billions of dollars in contracts are awarded each year to deliver products and services for federal agencies. Through small business contract set-asides, the SBA ensures that small businesses have access to an additional source of revenue to start and grow their businesses. Figure 6 displays the expansion in the total dollars awarded to small businesses between FY 1997-2015.

Figure 5. U.S. Export Sales in Billions of Dollars, 1997 to 2015.

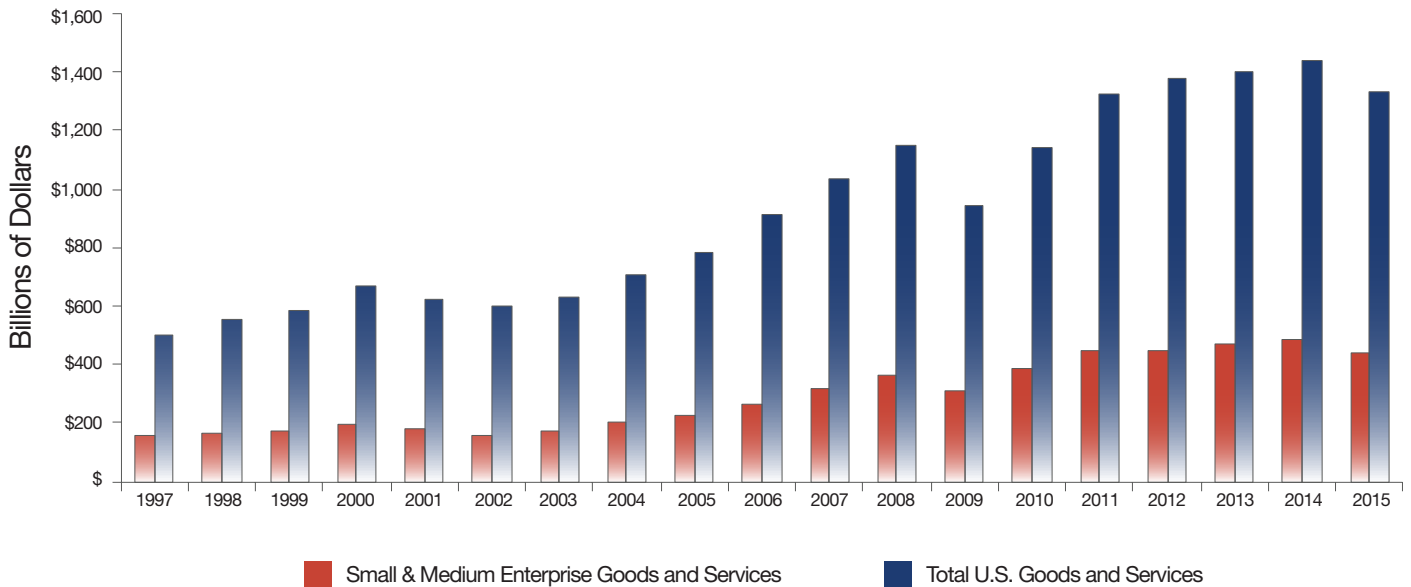
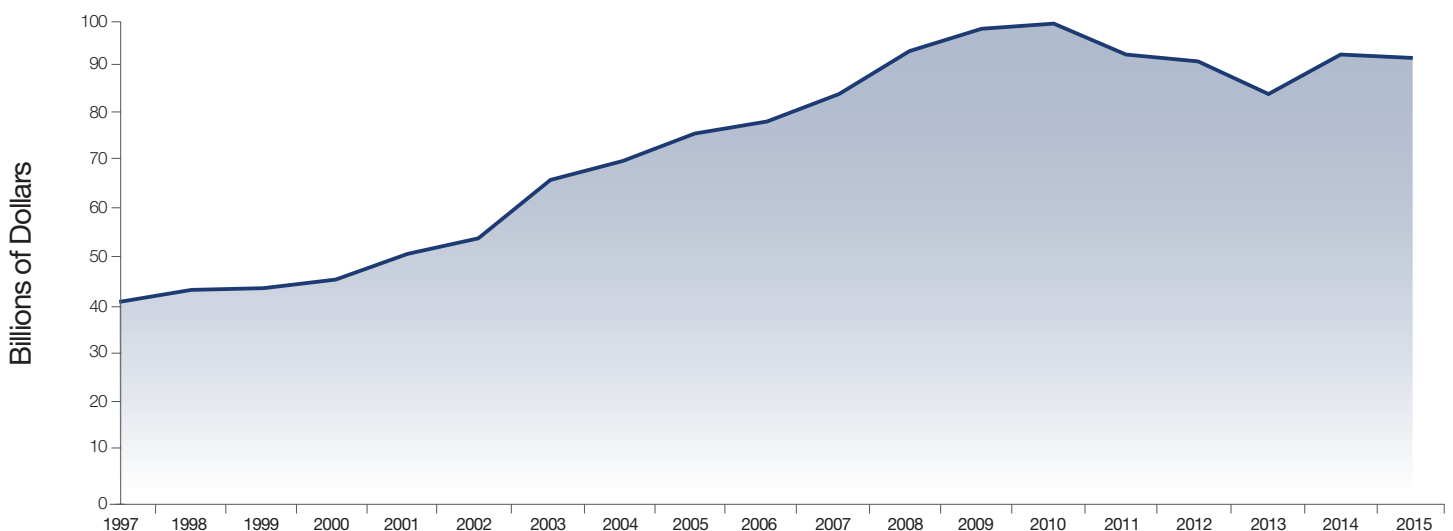


Figure 6. U.S. Billions of Dollars Awarded to Small Businesses through Federal Contracts, Fiscal Years 1997 to 2015.



8 Profile of U.S. Importing and Exporting Companies 2014-2015. U.S. Census Bureau, April 2017.

9 Small Business Exporting Survey. National Small Business Association, May 2013.

STRATEGIC OBJECTIVE 1.1 EXPAND ACCESS TO CAPITAL

Access to capital is critical to the long-term success of America’s small businesses. Many entrepreneurs or small business owners often do not have the same access to credit as larger businesses that can more readily take on a traditional loan from a bank. Also, new entrepreneurs may not have a credit score that can guarantee them a loan – especially on a new or innovative product.¹⁰ In addition, some economically and socially disadvantaged businesses, including minorities, women, and veterans, are more likely to be denied credit¹¹ and often rely on personal savings or credit cards to sustain their business.¹²

At the SBA, one of the top priorities is to get capital flowing to small businesses. The SBA is working to ensure that gaps in the commercial lending markets are filled and that small businesses across the country are well-positioned to access credit on reasonable commercial terms. Through various programs and services, the SBA will support strategies that focus on opening credit with a special emphasis on minority-owned, women-owned, and veteran-owned small businesses and entrepreneurs. Through new technology, streamlined loan processes, and focused outreach, small businesses will be better able to start and expand.

Objective Leads: Associate Administrator for Capital Access and Associate Administrator for Investment and Innovation

Objective Support: Office of Business and Economic Development, Office of International Trade, Office of Entrepreneurial Development, and Office of Veterans Business Development

Performance Goal: Increase the number of jobs supported through SBA capital assistance programs

FY 2018-2019 Agency Priority Goal:

By September 30, 2019, increase the number of loans by 5 percent from the FY 2017 baseline to small businesses in socially and economically disadvantaged urban communities and rural areas (FY 2017 baseline of 24,833 for 7(a) loans, 504 loans, and microloans)

Major Management Challenges

- Loan Risk Management and Oversight
- Loan Center Operations

Programs and Activities

- 7(a) Loans
- 504 Loans
- International Trade Loans
- Microloans
- Small Business Investment Companies
- Secondary Market Guarantee
- Credit Risk Management

Strategy 1: Increase capital provided to small businesses and emerging markets when conventional credit is not available.

SBA loan guaranty and microloan programs play a critical role in ensuring access to capital on reasonable commercial terms for small businesses that cannot obtain it conventionally. When a small business cannot qualify for a loan under conventional credit standards, SBA’s loan guaranty programs support necessary capital to entrepreneurs. The SBA will promote and develop its 7(a), 504, and international trade loan guaranty programs to best meet the needs of varying markets and entrepreneurs. The SBA will continue to use the direct microloan program to spur small-dollar lending through microloan intermediaries to the smallest of businesses. As an area of focus, the SBA, through its FY 2018-2019 Agency Priority Goal, will further expand lending to areas of the country located in socially and economically disadvantaged urban communities and rural areas.

Strategy 2: Supplement investment capital to small businesses that have inadequate supply.

The Small Business Investment Company (SBIC) program stimulates and supplements the flow of private equity capital and long-term loan funds that small businesses need for the sound financing of their business operations and for their growth, expansion, and modernization; when such capital and funds are not available in adequate supply in the private capital markets. The SBA accomplishes this strategy by licensing professionally managed investment funds that raise private and/or public capital and combine it with guaranteed leverage to invest in or lend to qualified small businesses. The SBA seeks to maximize participation of private financing sources.

¹⁰ *Access to capital among young firms, minority-owned firms, women-owned firms, and high-tech firms.* U.S. Small Business Administration Office of Advocacy, April 2013.

¹¹ *Entrepreneurship in the United States.* IZA working paper No. 3130, October 2007.

¹² *Veteran-owned businesses and their owners – Data from the Census Bureau’s Survey of Business Owners.* U.S. Small Business Administration Office of Advocacy, March 2012.

Strategy 3: Strengthen and expand the network of lenders offering SBA products. SBA lending partners are critical to the delivery of small business loans. The SBA is committed to strengthening the relationships with existing SBA lenders and attracting new lenders. The SBA will partner with banks, credit unions, nonprofit intermediaries, and other lenders to ensure they have the tools and resources they need to best meet the needs of small businesses. Through SBA's lender relations specialists in the field, the SBA will play a key role in supporting outreach and training to lenders on SBA loan products.

Strategy 4: Expand knowledge of SBA loans through its network of resource partners and field offices. Each year, hundreds of thousands of entrepreneurs access information about small business lending through SBA's network of resource partners (including Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers, and SCORE) and SBA field offices. The SBA will strengthen and expand the knowledge of the specialists in these organizations to provide the highest quality of service and information possible. Through new technology and better communication, SBA's resource partners and field staff will receive specialized training on products and tools and how to best promote them.

Strategy 5: Enhance oversight and risk management of lenders and SBICs and improve recovery of taxpayer assets. The SBA will seek comprehensive risk management through its loan and lender monitoring system, which incorporates historical and predictive risk measures, systematic reporting and analysis, and focused reviews of SBA lending partners to identify both performance and compliance risk behaviors. These tools and updated processes are designed to enhance risk mitigation in a cost-effective manner. Multi-stage portfolio monitoring and targeted levels of assessments will allow SBA staff to determine the potential risk of each lending partner and what level and scope of review is most applicable. The SBA will review current SBIC regulations, policies, and procedures and will implement enhanced oversight and risk management that is commensurate with other private equity capital providers, and OMB Circular A-129 best practices. The SBA will accelerate the collection of outstanding guaranteed leverage associated with failed SBICs, while maximizing net recoveries.

STRATEGIC OBJECTIVE 1.2 HELP SMALL BUSINESS EXPORTERS SUCCEED IN GLOBAL MARKETS

Exports contribute to a strong middle class by fueling economic opportunity. Today, nearly 96 percent of consumers and more than three-fourths of the world's purchasing power reside outside the United States. Small businesses that can tap into this global market have the potential for vast expansion and growth, with small businesses now constituting one-third of total export dollars.¹³

Expanding the base of small business exporters and leveling the playing field for U.S. companies wanting to enter foreign markets are key objectives of the Federal Government. Through key partnerships with the U.S. Department of Commerce, other members of the interagency Trade Promotion Coordinating Committee (TPCC), and state governments, the SBA will promote exporting opportunities, expand access to trade financing (for more information on loan products see Strategic Objective 1.1, Strategy 1), and train business counselors and lenders on exporting.

Strategy 1: Strengthen partnerships with state and territorial governments. Expanding the base of small business exporters and making the process as easy as possible for them is key to increasing exports. The SBA will partner with states and territories through the State Trade Expansion Program (STEP) to support small business export development, including participation in trade missions and foreign market sales trips, export trade shows, international marketing efforts, and export training.

Strategy 2: Provide tailored training and counseling to small businesses and lenders. Through its network of trade finance specialists located at U.S. Export Assistance Centers and Small Business Development Centers with trade export specialists located throughout the country, the SBA will provide training and consultation services on trade financing and export financing programs to both lenders and small businesses. SBA trade finance specialists will provide in-depth training for lenders on export products and services to increase access to capital. U.S. Export Assistance Centers will combine in one location the international marketing expertise of the U.S. Department of Commerce's commercial service staff with the trade financing expertise of SBA specialists.

Strategy 3: Support trade promotion policy through federal partnerships. The SBA will provide support on trade policy and advocate on behalf of small businesses. Through the TPCC, the SBA will support a unifying export promotion framework with other agencies, including the U.S. Department of Commerce, Overseas Private Investment Corporation, U.S. Trade and Development Agency, U.S. Department of Agriculture, Export-Import Bank, and the U.S. Department of State.

Strategy 4: Represent small business interests in bilateral and multilateral trade negotiations. The SBA works with the Trade Policy Staff Committee, which is responsible for developing interagency consensus on trade policy and relies on nearly 60 subcommittees responsible for work in specialized areas. Congress has charged the SBA with helping to ensure that small business interests are adequately represented in bilateral and multilateral trade agreement negotiations.

Objective Lead: Associate Administrator for International Trade

Objective Support: Office of Business and Economic Development, Office of Entrepreneurial Development, and Office of Capital Access

Performance Goal: Increase the value of small business export sales

Programs and Activities

- U.S. Export Assistance Centers
- International Trade Loans
- State Trade Expansion Program
- Trade Policy

¹³ Profile of U.S. Importing and Exporting Companies 2014-2015. U.S. Census Bureau, April 2017.

STRATEGIC OBJECTIVE 1.3 ENSURE FEDERAL CONTRACT AND INNOVATION SET-ASIDE GOALS ARE MET AND/OR EXCEEDED

The Federal Government is the largest procurer of goods and services in the world, spending nearly \$400 billion in FY 2016 alone and averaging nearly \$90 billion in contracts each year between FY 2006 and FY 2016.¹⁴ These dollars present a large opportunity for small businesses, and Congress has recognized this potential through a minimum spending requirement of 23 percent for small businesses.

The SBA provides an oversight role in federal contracting to ensure that this goal is achieved each year. In addition, as a subset of this overall small business goal, the Federal Government sets aside a minimum of 5 percent of its annual contracting budget for awards to small disadvantaged businesses and women-owned small businesses, and 3 percent to service-disabled veteran-owned small businesses and small businesses located in economically depressed areas or historically underutilized business zones (HUBZone). Small businesses, moreover, provide the Federal Government with quality, performance, innovation, agility, and competitive pricing. In return, the Federal Government helps sustain a healthy American small business infrastructure vital to the health of the economy.

The Federal Government also provides for small business innovation and technology transfer by establishing minimum spending requirements for federal agencies through awards to small businesses for their research and development needs. Each year, agencies with extramural research and development budgets that exceed a specific threshold must reserve a portion of these funds for Small Business Innovation Research and Small Business Technology Transfer program awards. The SBA reports on federal progress to stimulate technology innovation and commercialization through small businesses. In addition, the SBA provides unique products like the surety bond guarantee to support small business contractors who need bonds to access the commercial and federal contracting market. Through several key strategies that focus on education, training, and oversight, the SBA will continue to support other federal agencies' efforts to exceed small business contracting set-asides, help agencies surpass small business innovation and technology goals, and increase surety bonds.

Strategy 1: Ensure federal agencies are meeting their small business contracting goals. The SBA will partner with other federal agencies, with a special emphasis on agencies with the largest acquisition budgets, to ensure that they meet their small business contracting goals. The SBA will support the Small Business Procurement Advisory Council and assist agencies in their acquisition planning efforts. Through area office procurement strategies, training, sharing best practices, publishing data, and hosting matchmaking events, the SBA will create opportunities for small businesses to win federal contracts. In addition, the SBA will ensure oversight through its agency surveillance reviews and will tailor meetings with federal partners to ensure that they are fully knowledgeable of small business contracting. To further support this strategy, the SBA has established a FY 2018-2019 Agency Priority Goal that focuses attention on the Federal Government's overall 23 percent small business contracting goal.

Objective Leads: Associate Administrator for Government Contracting and Business Development and Associate Administrator for Investment and Innovation

Objective Support: Office of Business and Economic Development, Office of Entrepreneurial Development, and Office of Veterans Business Development

Performance Goal: Increase the number of jobs supported through federal contracts set aside for small businesses

FY 2018-2019 Agency Priority Goal:

By September 30, 2019, maximize the percent of federal contract dollars by awarding at least 23 percent to small businesses

Major Management Challenges

- Small Business Contracting Certification and Improper Payments

Programs and Activities

- Small Business Contracting Set-Aside
- Size Standards
- Size and Eligibility Protests
- Certificate of Competency Awards
- Agency Surveillance Review
- Procurement Center Reviews
- Small Business Innovation Research
- Small Business Technology Transfer
- Surety Bond Guarantee
- Women-owned Small Businesses
- Service-disabled Veteran-owned Small Businesses

¹⁴ *Small Business Agency Scorecards 2016*. U.S. Small Business Administration, May 2017.

Strategy 2: Simplify access to federal contracting; attract and educate small businesses on contracting

opportunities. Small businesses are more likely to engage in federal contracting when barriers to entry are removed and the process is simplified. The SBA will continue to develop and refine policies that simplify access to contracting, so that small businesses can more readily compete. Through new tools like www.certify.SBA.gov, the SBA will streamline processes for small businesses to become certified to participate in Federal government contracting and SBA business development programs more efficiently, so that more small businesses can compete for federal contracts that are set aside for them.

Strategy 3: Educate the federal contracting workforce on ways to increase awards. The SBA promotes education and training for federal contracting officers and program managers, as well as for entrepreneurs seeking to enter the federal marketplace. With a greater understanding of small business contracting, key staff at other agencies will know the requirements to foster strong competition, be better able to assist with contracting payments, understand the changes in small business size standards criteria, and protect against fraud. The SBA will accomplish this strategy through a variety of sources, including online training, marketing and outreach, and participating in other Agency-sponsored procurement events delivered and supported by business opportunity specialists, procurement center representatives, and commercial market representatives.

Strategy 4: Increase surety agents issuing guaranty bond products. The SBA will support small and emerging contractors to compete and receive construction, service, and supply projects through SBA's surety bond guarantee. All Federal and many state, local, and private projects require a small business to obtain surety bonds which can be difficult in conventional commercial channels for small businesses without sufficient working capital and work experience. The SBA provides a service that is not readily available in the small business private market. The SBA offers surety bond guarantee products to ensure that small businesses can obtain surety bonding, support job creation and retention, and can grow.

Strategy 5: Coordinate with agencies to ensure they meet research set-asides for innovative entrepreneurship.

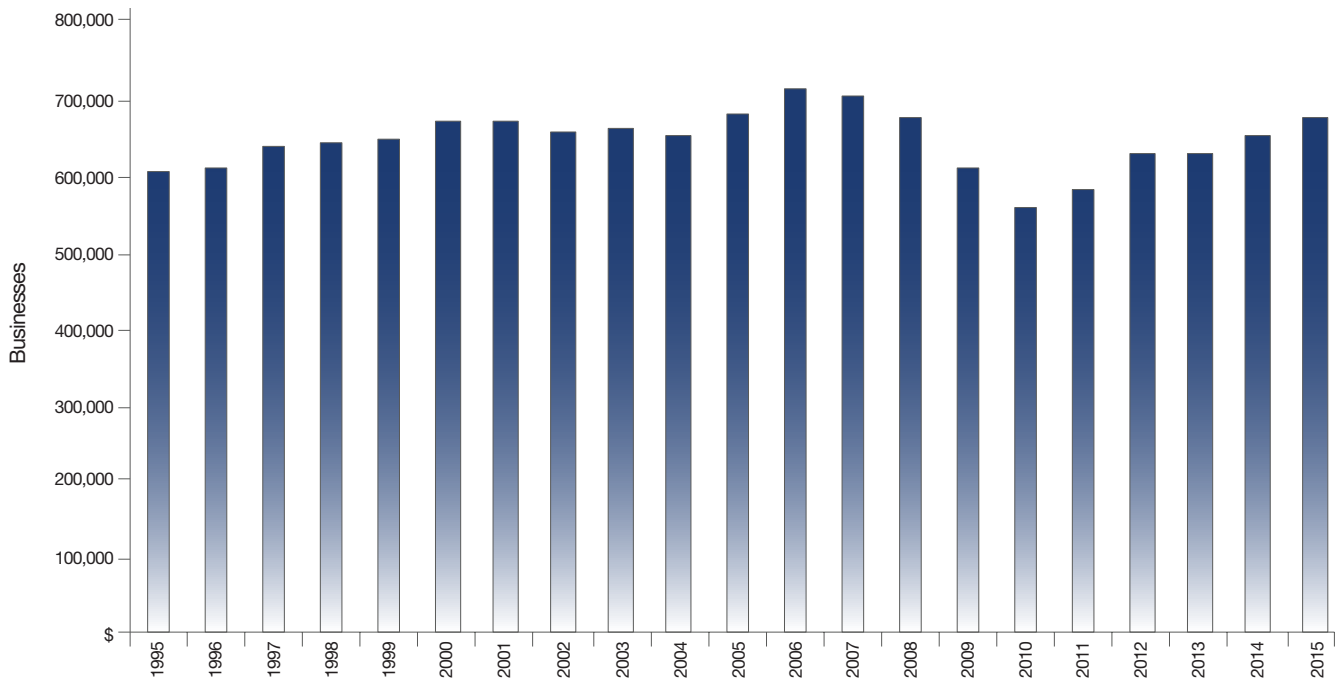
The Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) Programs help innovative small businesses meet federal research/research and development needs and commercialize those innovations. The SBA establishes the policy for these programs. In this role, the SBA issues guidance through policy directive and size regulations, tracks metrics for small business and agency participation, manages the business intelligence data platform, conducts outreach to funding agreement officers about the programs, advocates on behalf of program participants, and submits reports to Congress on program performance. Furthermore, the SBA assists small businesses interested in pursuing SBIR/STTR opportunities through outreach, training resources, and technical assistance.

STRATEGIC GOAL 2: BUILD HEALTHY ENTREPRENEURIAL ECOSYSTEMS AND CREATE BUSINESS FRIENDLY ENVIRONMENTS

Businesses thrive in healthy environments where there is proximity to other businesses and support for growth. Entrepreneurs often need advice and technical assistance to get their businesses started, and minority, veteran, and women entrepreneurs often face even greater hurdles as they may not have access to services that are available in the private sector. In addition, new business startups serve as an

indicator of health for entrepreneurial ecosystems. Figure 7 portrays new businesses that have started and are less than 1 year old. An uptick in business startups occurred in 2006 before the Great Recession. As of 2015, about 650,000 new businesses are starting each year.¹⁵ While there are signs of new business growth, the numbers have not significantly increased in the past 20 years.

Figure 7. Number of Businesses Less than 1 Year Old, 1995 to 2015.



Through specialized technical assistance programs like 8(a) Business Development, 7(j) Management and Technical Assistance, and All Small Mentor-Protégé, small businesses can better compete for federal government contracts. The contracting marketplace can be challenging to navigate, and these tools help small businesses get on a level playing field.

SBA’s business and entrepreneurial development programs provide training, mentoring, and counseling to small business owners and entrepreneurs. Some training is free, and some of it is offered at a low cost. Through SBA resource partners, including Small Business Development Centers, Women’s Business Centers, SCORE, and Veterans Business Outreach Centers, small businesses have multiple channels of support to start and grow. These services are offered by trained specialists and counselors who have expertise in business planning, marketing, strategy, and finance.

The SBA also seeks to create business-friendly environments across the country through advocacy and outreach. By advocating for small businesses and partnering with other federal agencies to reduce regulatory burdens, the SBA seeks to create an environment where small businesses can flourish. With an emphasis for those businesses in markets that are socially and economically disadvantaged, the SBA seeks to create a level playing field for all small businesses to remain competitive. In addition, regulations affect small businesses in many ways and therefore, influence the attractiveness of starting new businesses. The cost of compliance with a given regulatory requirement is often largest relative to revenues for small businesses. The SBA will continue to partner with other federal agencies and champion for entrepreneurs to ensure that they are not overburdened as they start new ventures.

¹⁵ *Entrepreneurship and the US Economy*. Bureau of Labor Statistics, May 2015.

STRATEGIC OBJECTIVE 2.1 DEVELOP SMALL BUSINESSES THROUGH TECHNICAL ASSISTANCE

Small businesses in markets that are economically and socially disadvantaged often have difficulty accessing services that lead to federal contract opportunities. As noted in Strategic Objective 1.3, the Federal Government sets aside billions of dollars each year in contracts to small businesses. The SBA helps to ensure inclusive entrepreneurship through products and services that offer a clear path through business development technical assistance.

Through 8(a) Business Development, small businesses that are owned and controlled by socially and economically disadvantaged individuals, by at least 51 percent, receive targeted business assistance. Similarly, the HUBZone program encourages economic development in historically underutilized business zones across the country. HUBZone firms operating in these areas invest in their buildings and in the training of HUBZone residents to help improve the economic conditions of these areas. In addition, women-owned and service-disabled veteran-owned small businesses are often at a disadvantage to compete. As such, Congress has established small business contracting set-asides for these entrepreneurial populations.

Strategy 1: Strengthen business development opportunities in emerging market communities. The SBA will strengthen technical assistance through the 8(a) Business Development program to foster the growth and development of businesses owned and controlled by socially and economically disadvantaged individuals and small businesses in HUBZone areas. Through the 7(j) Management and Technical Assistance Program, the SBA will deliver technical assistance to eligible enterprises to prepare small businesses for contract opportunities. Under this strategy, the SBA has established an FY 2018-2019 Agency Priority Goal that seeks to increase the percent of unique 8(a) small business contracts awarded. Through tailored business development assistance offered by SBA's business opportunity specialists supported by procurement center representatives in the field, the SBA will seek to increase the number of 8(a) firms that win federal contracts.

Strategy 2: Provide individual, specialized support to small businesses to increase growth and build infrastructure.

The SBA will ensure that businesses operating in historically underutilized business zones (HUBZone), as well as veteran-owned and/or women-owned businesses, seeking to create, develop, and expand their business have full access to business development and expansion tools available through the Agency's entrepreneurial development, training, and federal contracting programs. The SBA will coordinate the development of policies through field staff specific for HUBZone firms, veteran-owned, and women-owned small businesses through outreach, technical assistance, and counseling.

Strategy 3: Expand Mentor-Protégé program support to connect businesses. Through the All Small Mentor-Protégé program, the SBA will develop small business firms as proteges to work with mentors to gain access to the federal acquisition marketplace to the extent possible. The SBA will collaborate with federal agencies and other resource and community partners that support matchmaking to promote 8(a) firms, HUBZone, service-disabled veteran-owned, and women-owned small businesses interested in establishing a mentor-protége partnership.

Objective Lead: Associate Administrator for Government Contracting and Business Development

Objective Support: Office of Business and Economic Development

Performance Goal: Increase the number of small businesses assisted through business development programs

FY 2018-2019 Agency Priority Goal:

By September 30, 2019, increase by 10 percent from the FY 2017 baseline the number of 8(a)-certified firms awarded federal contracts (FY 2017 baseline of 3,421 small businesses)

Major Management Challenges

- 8(a) Business Development Certifications

Programs and Activities

- 8(a) Business Development
- 7(j) Management and Technical Assistance
- HUBZone
- Small Business Procurement Set-Aside
- Women-Owned Small Business Contracting Set-Aside
- Service-Disabled Veteran-Owned Small Business Contracting Set-Aside
- All Small Mentor-Protégé

STRATEGIC OBJECTIVE 2.2 BUILD HEALTHY ENTREPRENEURIAL ECOSYSTEMS

A healthy entrepreneurial ecosystem offers entrepreneurs access to a wide range of resources to help them succeed. Entrepreneurs and small business owners who receive training and mentoring increase sales, create more jobs, and have greater economic impact on their communities. Research shows a direct positive correlation between hours of business advising and related assistance a client receives and the improvement in longevity, profitability, and business growth. Additionally, evidence shows that small businesses that receive more than 3 hours of counseling have higher 1 year survival rates than firms that receive less counseling.¹⁶ These findings demonstrate that counseling and training provide effective service to entrepreneurs.

The SBA, through its resource partners and innovative programs, will help small businesses seeking to start or grow their business. The following strategies provide a foundation for nationwide access to high-quality business assistance and resources for would-be and in-business entrepreneurs, particularly in communities where resources do not exist. Ecosystems will be strengthened by reducing duplicative services, coordinating best practices, and encouraging innovative partnerships to more efficiently and effectively serve small business entrepreneurs across the country.

Strategy 1: Deliver entrepreneurial services in collaboration with resource partners. The SBA will deliver core counseling and training services in communities across the country through its resource partners: Small Business Development Centers, Women’s Business Centers, SCORE, and Veterans Business Outreach Centers. Through SBA cooperative agreements, resource partners will train, advise, and mentor entrepreneurs interested in starting or expanding a small business. SBA’s resource partners will place more emphasis on training and counseling in key areas related to finance, new business markets, procurement, human capital, exports, disaster recovery, cybersecurity, and emerging technology.

Strategy 2: Provide entrepreneurs with in-person and virtual resources. The SBA will design and host a variety of educational online tools to promote active learning for aspiring entrepreneurs and existing small businesses. Online courses will focus on common business topics such as social media marketing, financing, and government procurement to explain business concepts to entrepreneurs. Through interactive learning worksheets, checklists, and other resources, entrepreneurs will be able to apply skills and improve retention of core concepts. The SBA will also provide high-growth small businesses with an opportunity to strengthen and enhance their local entrepreneurial ecosystem.

Strategy 3: Empower veterans and military families who want to start or grow their business. The SBA is dedicated to serving aspiring and existing veteran business owners. About 2.5 million businesses are majority-owned by veterans, and nearly all veteran-owned businesses are small businesses.¹⁷ Many veteran business owners have gained important skills and leadership abilities from their active duty, Reserve, and National Guard service that are often directly relevant to business ownership. The SBA will promote and support veteran small business ownership by administering programs, formulating policies, and administering grants to Veterans Business Outreach Centers and other partners. The SBA will ensure resources are accessible and available to active duty, National Guard and Reserve service members, veterans, and veteran or military spouses.

Objective Leads: Associate Administrator for Entrepreneurial Development and Associate Administrator for Veterans Business Development

Objective Support: Office of Business and Economic Development and Office of Capital Access

Performance Goal: Increase the number of entrepreneurs assisted through partnerships, virtual resources, and targeted outreach

Programs and Activities

- Small Business Development Centers
- Women’s Business Centers
- SCORE
- SBA Learning Center
- Entrepreneurship Education
- Veterans Business Outreach Centers
- Boots to Business
- Native American Outreach

¹⁶ *Impact Study of Entrepreneurial Dynamics: Office of Entrepreneurial Development Resource Partners Face-to-Face Counseling.* Concentrance Consulting Group, LLC, September 2013.

¹⁷ *2012 Survey of Business Owners.* U.S. Census Bureau, September 2016.

Strategy 4: Support Native American entrepreneurs through outreach. The SBA will aid Native American communities that often do not have the same access to resources due to their remote locations. The SBA will ensure that American Indians, Alaska Natives, and Native Hawaiians can create, develop, and expand their small businesses through business development and expansion tools available through SBA's programs. The SBA will follow the guidelines, operational policies, and statutory requirements established by the National Policy of Self-Determination for Indian Tribes, Consultation and Coordination with Indian Tribal Governments, and American Indian and Alaska Native Education.

STRATEGIC OBJECTIVE 2.3 CREATE A SMALL BUSINESS FRIENDLY ENVIRONMENT

Small businesses face a myriad of issues that may not impact larger businesses in the same way. With fewer staff and other resources, a small business owner can face greater obstacles to start or grow their business. At the same time, the type of industry, location, and other factors can shape the environment that determines its success. Small businesses in the United States have consistently ranked health insurance costs, regulations, and taxes as key issues that impact their growth.¹⁸ These factors can also determine whether an entrepreneur decides to start a business.

The Office of National Ombudsman (ONO) works with federal agencies to mitigate excessive fines, penalties, or unfair regulatory enforcement actions taken by federal regulators, which hinder the growth and threaten the survival of small businesses.

In addition to reducing the regulatory burden, SBA's independent Office of Advocacy represents the interests of small businesses within government, including before Congress, the White House, federal agencies, the federal courts, and state and local policymakers, as appropriate. The Office of Advocacy believes that sound policy requires accurate information; and through research and data, policymakers and other stakeholders are provided with the information Advocacy needs to make better decisions.

The SBA also supports the National Women's Business Council (NWBC), a nonpartisan federal advisory council created to serve as an independent source of advice and counsel to the President, Congress, and the SBA on issues of economic importance that impact women business owners. Women-owned businesses comprise nearly one of out every three businesses in the United States, generating over \$1.4 trillion in sales and sustaining nearly 8 million jobs each year. However, only 2 percent of women-owned businesses have more than 10 employees, with many disparities in the market still apparent.¹⁹

Strategy 1: Maintain a confidential, user-friendly ombudsman process to receive complaints from small businesses and advocate on behalf of small businesses to federal agencies to create a level playing field. The SBA will help small businesses seek relief from unfair regulatory enforcement through sustained outreach to entrepreneurs and to the broader small business community through engagements with trade associations, field offices, and SBA resource partners. The SBA will leverage its Regional Regulatory Fairness Board members to extend its reach to small businesses across the country. In addition, the SBA will maintain an effective, efficient, and user-friendly process by which small businesses may file complaints and work with federal agencies to resolve specific regulatory compliance and enforcement issues.

Objective Leads: National Ombudsman and Chief Counsel for Advocacy

Objective Support: Office of Marketing and Communications

Performance Goal: Increase the number of outreach events through partnerships with federal agencies, trade associations, and resource partners to reduce regulatory burdens on small businesses

Programs and Activities

- Regulatory Fairness Boards
- Case Management
- Communications and Outreach
- Regulatory Advocacy
- Economic Research
- National Women's Business Council

¹⁸ *Small Business Problems and Priorities*. NFIB Research Foundation, August 2016.

¹⁹ *2012 Survey of Business Owners*. U.S. Census Bureau, September 2016.

Strategy 2: Recommend policy and advocate for small businesses through research and engagement. SBA's independent Office of Advocacy will champion the interests of small entities by assisting regulatory agencies during all stages of the rule development process to mitigate the disproportionate impact of proposed rules on small businesses. SBA's Office of Advocacy will develop research and data products with the information policymakers and other stakeholders need to make better decisions. The Office of Advocacy will publish data and research products related to the office's regulatory mission and the role that small business plays in the economy on its website for the use of all stakeholders, including agency regulators and the more than 28,000 subscribers on its economic research listserv.

Each year, the NWBC will conduct research on women-owned business issues and submit an annual report to the President, Congress, and the SBA detailing policy recommendations for implementation with a focus on the needs of women entrepreneurs and women business leaders. Many factors account for disparities between women-owned firms, and more data and research are needed to better understand the ways that the public and private sectors could facilitate the origination and growth of women-owned businesses.

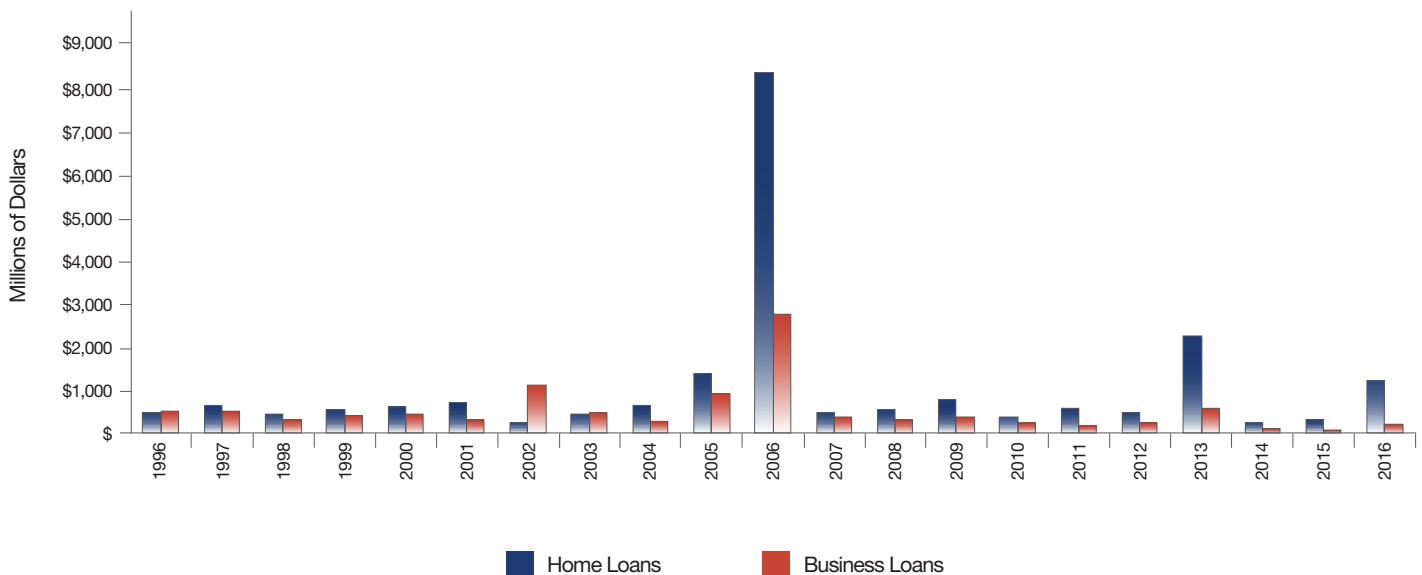
STRATEGIC GOAL 3: RESTORE SMALL BUSINESSES AND COMMUNITIES AFTER DISASTERS

Disaster can strike at any time, and even the most prepared businesses and business owners can be adversely impacted. While many businesses have private insurance, not all small businesses have the same access or the necessary coverage. After a disaster, employers must be able to restore their operations to get a community returned to normal.

To help restore communities and return businesses to normal operations, the SBA offers direct loans to businesses, homeowners, renters, and nonprofits to help repair, rebuild, and recover from physical damage and economic losses after a disaster. Approximately 80 percent of SBA's approved direct disaster loan dollars are made to individuals and households (renters and property owners) that help them repair and replace homes and personal property. In this way, the SBA fulfills a unique role helping all aspects of a community impacted by disasters.

SBA disaster assistance is provided in the form of loans, not grants, and therefore must be repaid to the Federal Government. Only survivors located in declared disaster areas (and, for many disasters, contiguous counties) are eligible to apply for disaster loans. Disaster declarations are official notices recognizing that specific geographic areas have been damaged by a sudden event which causes severe damage. Examples include floods and other acts of nature, riots, civil disorders, or other incidents such as spills. Figure 8 represents SBA's disaster assistance home and business loans provided between FY 1995 and FY 2016. Note the spike in loans that occurred in FY 2006 due to Hurricanes Katrina, Rita, and Wilma, and again in FY 2013 from Hurricane Sandy.

Figure 8. Disaster Assistance Home and Business Loans, Millions of Dollars, FY 1995-2016.



STRATEGIC OBJECTIVE 3.1 DEPLOY DISASTER ASSISTANCE EFFECTIVELY AND EFFICIENTLY

Returning businesses to normal operations, preserving jobs, and helping families rebuild their homes after a disaster are critical to ensuring that local economies recover as quickly as possible. The SBA deploys disaster assistance resources to survivors quickly, effectively, and efficiently to preserve jobs and help revitalize communities. In coordination with the Federal Emergency Management Agency (FEMA), other federal agencies, the American Red Cross, and state and local entities, the SBA helps small businesses prepare for disasters and provides affordable, timely, and accessible financial assistance to businesses of all sizes, private nonprofit organizations, homeowners, and renters following a disaster. Disaster loans are a source of economic stimulation in disaster-ravaged communities and help generate employment and stabilize tax bases by protecting jobs. Small businesses are helped by a stronger customer base and revitalized communities. In addition to providing loans for physical damage, the SBA provides working capital in the form of economic injury disaster loans to small businesses and most types of nonprofit organizations.

Strategy 1: Promote disaster preparedness through pre-disaster outreach by region and type of disaster.

While small business owners invest time and money to make their ventures successful, many of them do not prepare for disasters. In fact, many small businesses never reopen their doors following a disaster, but the SBA promotes planning and preparedness to provide the favorable conditions needed to stay in business. The SBA will partner with state and local partners and a nationwide network of resource partners and business counseling services, in coordination with the field offices, to prepare businesses for disasters and assist them after one occurs.

Strategy 2: Strengthen disaster operations to enhance effectiveness and efficiency. The SBA is continually reviewing and implementing process improvements to enhance program delivery. The development of www.DisasterAssistance.gov has made it easy for disaster survivors to find resources that are responsive and consistent. The SBA will enhance its systems that provide disaster survivors with online access to check the status of their disaster loan applications. Plans are underway to modernize SBA's Disaster Credit Management System and further streamline disaster loan application processing. To further support this strategy, the SBA has established an FY 2018-2019 Agency Priority Goal that focuses on reducing the time to process disaster loan applications. With new technology, the SBA will increase its bandwidth to process more applications, which will make SBA's disaster response more efficient and help scale for large disasters.

Strategy 3: Capitalize on SBA's nationwide infrastructure for short- and long-term recovery. The SBA is committed to providing a straightforward, comprehensive approach in the aftermath of disasters to provide short- and long-term assistance. To accomplish this strategy, the SBA will engage early in the process with regional, district, and area offices and resource partners, so they can continue to aid their communities after the disaster declaration deadlines to apply for loans for physical damages and economic injury have closed.

Objective Lead: Associate Administrator for Disaster Assistance

Objective Support: Office of Business and Economic Development, Office of Capital Access, Office of Government Contracting and Business Development, Office of Entrepreneurial Development, and Office of Veterans Business Development

Performance Goal: Increase the customer satisfaction rate for disaster loan approvals

FY 2018-2019 Agency Priority Goal: By September 30, 2019, increase the average number of disaster loan applications processed from three to six applications per loan specialist per day

Major Management Challenge

- Disaster Loan Fraud and Improper Payments

Programs and Activities

- Disaster Preparedness
- Disaster Response and Recovery

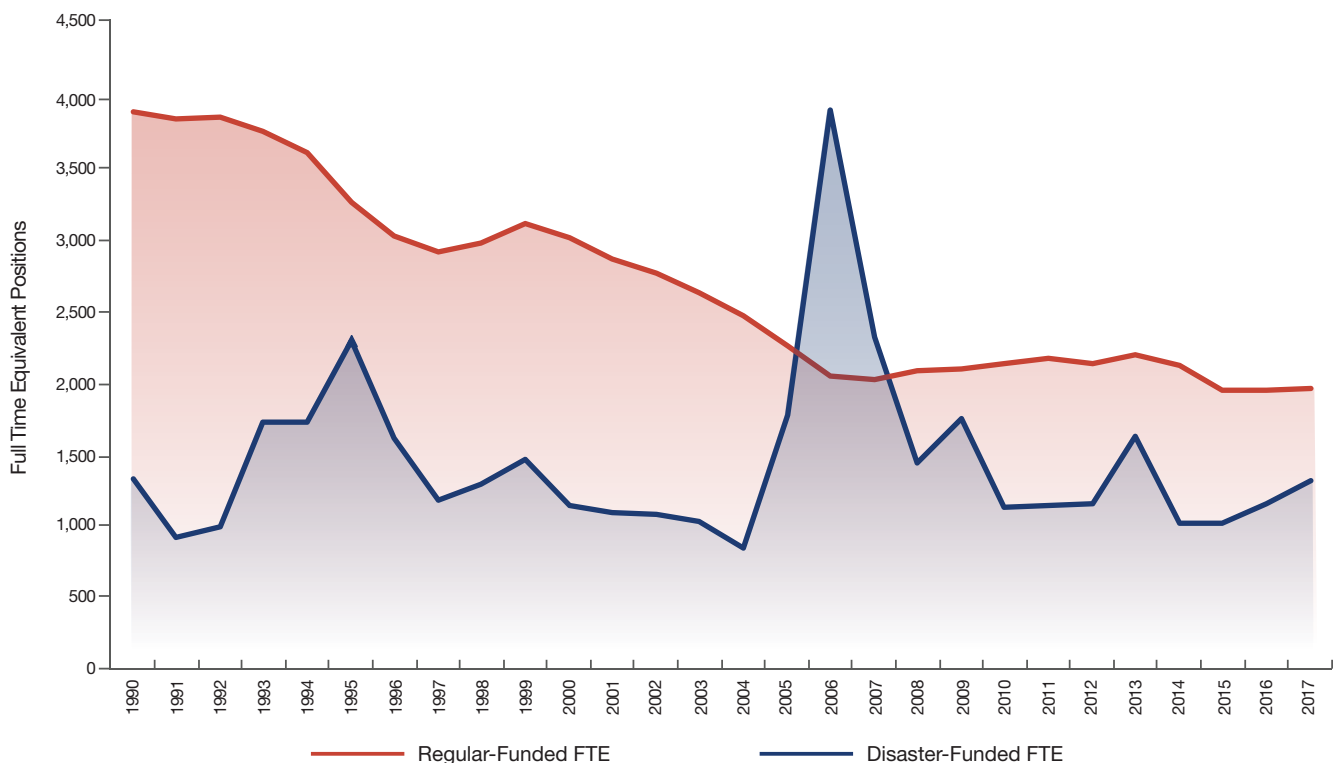
STRATEGIC GOAL 4: STRENGTHEN SBA'S ABILITY TO SERVE SMALL BUSINESSES

SBA's ability to respond efficiently and effectively demands cross-office coordination to problem-solving that employs new tools and technologies. An organization that is high performing is characterized by business practices that effectively incorporate innovation, and a work environment that supports staff growth and development, collaboration, and a focus on results. Becoming a high-performing organization requires continuous improvement to both internal and external processes, and the SBA will actively solicit advice and engagement from both within the SBA as well as external partners.

To ensure efficiency and effectiveness, the SBA will focus on streamlining business processes and decision-making at all levels. To stay current, programs must be constantly reevaluated to ensure they are well focused and cutting edge. The SBA is committed to process improvement and other business practice improvement techniques, as well as the involvement of the expertise and insights of employees to identify opportunities to succeed. The SBA will be an effective steward of taxpayer dollars and will use information and resources efficiently, operate with fiscal responsibility and management integrity, and demonstrate results.

The SBA cultivates a highly skilled and diverse workforce, with employees energized by opportunities to learn and work collaboratively for small businesses. The SBA aims to maintain and attract a workforce of the future to ensure that its employees represent diverse backgrounds and perspectives, are equipped with the most current technical skills, tools, and knowledge, and are positioned to effectively achieve SBA's goals. The SBA must also be more nimble with fewer resources. As Figure 9 demonstrates, between FY 1990 to FY 2016, the SBA experienced an almost 50 percent reduction in the number of regular-funded full-time equivalent (FTE) staff positions. During that same period, the SBA implemented and supported 17 new programs that came into existence through legislation, Executive Order, or SBA policy. Disaster assistance-funded FTE levels are dependent on the occurrence of natural disasters and subsequent volume of disaster loans processed. The spike in 2006 is attributable to Hurricanes Katrina, Rita, and Wilma.

Figure 9. SBA Regular-Funded and Disaster Assistance-Funded FTE Staff Positions, FY 1990-2016.



STRATEGIC OBJECTIVE 4.1 ENSURE EFFECTIVE AND EFFICIENT MANAGEMENT OF AGENCY RESOURCES

With an annual budget of over \$800 million, an outstanding loan portfolio of nearly \$132 billion, more than \$30 billion in loans guaranteed each year, success in driving nearly \$170 billion in annual federal prime and subcontracts, and hundreds of grants and cooperative agreements, the SBA has a huge responsibility to the American taxpayer to ensure effective and efficient use of its resources.²⁰ The SBA works to continuously strengthen and streamline its programs to meet the needs of small businesses, and continues to improve processes for managing fraud, waste, and abuse. These ongoing efforts have contributed to improved delivery of services and better customer service for stakeholders.

Through the Office of Performance Management and the Chief Financial Officer, the SBA will lead oversight of its financial and performance management activities. Through the Office of Executive Management, Installation and Support Services, the SBA will ensure that it provides excellent management of key processes and the transparent coordination of key functions. Through the following strategies, the SBA will provide the resources and support necessary for its employees to better serve small businesses and be effective financial stewards of taxpayer dollars.

Strategy 1: Provide stewardship over financial resources and promote a robust performance management culture. The SBA will effectively and efficiently manage its resources by ensuring that all employees have the tools to make effective decisions. Through newly developed policies, the use of advanced data analytics and evidence, and strong internal controls, SBA employees will provide outstanding oversight of their programs. A well-formulated and executed budget and an effective acquisition process will ensure that every employee is equipped to manage their resources. Well-managed financial systems and new technology will help further automate processes and reduce error. The SBA will reduce improper payments for the acquisition of goods and services by reducing documentation error, and will continue to strive to exceed its small business acquisition goals. Evidence will be used to drive decisions and continuous learning will be a key part of performance management.

Strategy 2: Implement process and operational improvements to simplify and enhance service delivery. The SBA will improve and re-engineer its processes to ensure that it fully delivers results. The SBA will contribute to effective federal-wide resource management by optimizing its real estate, improving space utilization, and ensuring physical security. Significant progress has been made to reduce the footprint of federal building space, and the SBA will continue in its efforts to optimize records management. The SBA will continue to build a culture that uses enterprise risk management and successfully plans for future events. Through core administrative functions, including those services of the Executive Secretariat, administrative services, and grants management, the SBA will improve service delivery to its internal customers to ensure a high-performing organization.

Objective Lead: Chief Financial Officer and Associate Administrator for Performance Management and Director of Executive Management, Installation and Support Services

Performance Goal: Increase the customer satisfaction rate of financial management services for SBA employees

Programs and Activities

- Financial Management
- Grants Management
- Performance Management
- Internal Controls
- Acquisition Management
- Administrative Services
- Facilities
- Continuous Operations and Risk Management

²⁰ FY 2017 Agency Financial Report. U.S. Small Business Administration, November 2017.

STRATEGIC OBJECTIVE 4.2 BUILD A HIGH-PERFORMING WORKFORCE

The SBA recognizes that employees are critical to achieving its mission and continues to make investments in its workforce a top priority. An engaged, high-performing workforce is vital to meet organizational goals and prepare for the future.²¹ The President's initiative to create a lean, accountable, more efficient government will be further achieved through improvements to hiring, training, employee engagement, communication, and performance management strategies. In addition, the SBA will integrate U.S. Office of Personnel Management guidelines on human capital management practices and continue to implement new and changing guidelines in a timely manner. Implementation of the guidelines will ensure that the SBA is poised to proactively respond to anticipated environmental changes.

The SBA has defined specific and measurable human capital management strategies that address efforts to build an inclusive workforce, proactively respond to current and anticipated skills gaps and changes in Agency priorities, and transform human resource service delivery to provide employees with the tools they need to increase efficiency, effectiveness, and accountability.

Strategy 1: Recruit and retain an inclusive workforce. The SBA will enhance efforts to build an inclusive organization that values and leverages the backgrounds, life experiences, and attributes of all employees. The SBA will develop and implement an integrated strategy to promote and nurture an inclusive environment where employees are fully engaged. In addition to internal partners, the SBA will collaborate with the OPM's Office of Diversity, Inclusion, and Civil Rights to identify and implement government-wide best practices. The SBA will deploy reforms to ensure the efficiency and effectiveness of the Agency's hiring process. These reforms will be geared to assist program offices in accessing a high-quality workforce with the capabilities required to set conditions for small businesses to grow and thrive.

Strategy 2: Deliver a comprehensive, mission-focused, talent development strategy to foster professional development and continuous learning. The SBA will equip its workforce with the knowledge and skills needed for success, using its talent development plan to support professional and technical development needs for mission critical occupations, which account for more than 80 percent of the workforce. The SBA will expand educational offerings and increase training, certification, cross-training, rotational opportunities, and mentoring, thereby providing opportunities for employees to enhance their learning and development goals.

Strategy 3: Build a high-performing culture that maximizes workforce performance and drives accountability. The SBA will promote a high-performing culture by implementing SBA's plan for maximizing employee performance. Implementation of this plan will: improve performance management processes; ensure managers, human resource staff, and the workforce are appropriately trained; ensure accountability in manager performance plans; and provide real-time manager support.

Objective Lead: Chief Human Capital Officer

Objective Support: Office of Diversity, Inclusion, and Civil Rights

Performance Goal: Increase SBA employee satisfaction scores through the Federal Employee Viewpoint Survey

Major Management Challenge

- Human Capital Planning

Programs and Activities

- Recruitment
- Training
- Diversity and Inclusion
- Workplace Conflict Resolution
- Disability Employment

²¹ US Federal Employee Viewpoint Survey. U.S. Office of Personnel Management, October 2016.

STRATEGIC OBJECTIVE 4.3 IMPLEMENT ENTERPRISE-WIDE INFORMATION SYSTEM MODERNIZATION AND COST-EFFECTIVE TECHNOLOGY

The use of information and technology is vital to the success of the SBA and its programs. A reliable, secure, high-performing computing environment is critical for SBA's program offices to efficiently and effectively deliver on their goals. As technology develops, organizations can optimize to become more streamlined and agile. With new platforms, employees can leverage data to make informed decisions and achieve cost savings.

To support SBA information systems, technology, and data, the Office of the Chief Information Officer provides oversight of information technology and delivers cost-effective technology solutions that reduce the duplication of products and services. SBA's Office of the Chief Information Officer will collaborate with business owners and stakeholders to identify enterprise-wide business objectives and priorities and will jointly develop solutions, ensuring an optimal return on investments. A continuous communication feedback loop provides the platform between program offices' workforce and OCIO for ideas to be discussed, concerns to be addressed, and common agendas to be developed.

Strategy 1: Provide the balance between stable, secure, well-run operations and innovative new strategic contributions. The SBA will take an enterprise approach to modernize, innovate, and test new capabilities to optimize meeting the business needs of its customers. SBA's information technology infrastructure is the foundation that enables SBA programs and operations. Delivering a consistent, reliable, and secure infrastructure is imperative to achieving this mission. The SBA will upgrade its core infrastructure to become current with existing technologies, and will improve the reliability and availability of services that will help improve the Agency's security posture.

Strategy 2: Drive value and focus on the consistent use of information and technology as strategic business assets. The SBA recognizes an increased need for information technology functions within the organization to better collaborate and identify efficiencies. The SBA will eliminate duplicative products and services and consolidate multiple instances into the enterprise architecture to achieve greater efficiency. Through information technology management, enterprise data management, and shared government services, the SBA will increase its ability to meet customers' needs. To better serve the SBA workforce, the SBA will upgrade technology and promote agile methodologies for all software development projects. These features will allow for greater communication, collaboration, and responsiveness to customer-driven deadlines and will provide opportunities for a greater return on investment.

Strategy 3: Mature SBA's approach to information technology governance to ensure the best possible technology decisions to effectively drive results. The SBA will mature governance of its investments. The SBA will involve all stakeholders to drive mission alignment, set priorities for technology spending, ensure integration with enterprise-wide processes, identify cost savings, and use its investment oversight framework to demonstrate accountability. Developing and implementing an enterprise-wide customer relationship management solution will be a key initiative, requiring collaboration across program offices. As a result, interactions with entrepreneurs and small businesses will greatly improve.

Objective Lead: Chief Information Officer

Performance Goal: Increase IT cost savings/avoidance through the streamlining of contracting, category management, and Cloud computing

Major Management Challenge

- Information Technology Leadership

Programs and Activities

- Information Systems
- Technology
- Digital Services
- Information Security

Strategy 4: Improve information technology organizational and workforce functions through workforce planning and competency development. The SBA will sufficiently prepare its staff to provide solutions for SBA programs. All information technology personnel, including security, infrastructure, and operations, will increase their relevance as technology evolves. SBA's information technology staff will design and deliver solutions that leverage Cloud architecture. The Chief Information Officer will partner with the Chief Human Capital Officer to collect capability requirements, develop a holistic approach to determine personnel requirements, and build a competency and workforce plan that provides developmental opportunities for employees to keep up with new information technologies.

APPENDIX A: EXTERNAL FACTORS

External factors beyond SBA's control can affect the attainment of the strategic goals and strategic objectives identified in this Strategic Plan. The following matrix identifies those external factors by strategic objective that the SBA has considered in the development of the *FY 2018-2022 Strategic Plan*.

External Factors	Strategic Objective Impacted									
	1.1	1.2	1.3	2.1	2.2	2.3	3.1	4.1	4.2	4.3
The number of small business entrepreneurs starting or growing a business	•	•	•	•	•		•			
Federal agency collaboration to meet targets and to maintain appropriate data quality standards for reporting contract awards and changes in federal procurement policy			•							
The level of risk that the SBA can afford within its budget limits for new guaranty and delivery methods	•	•						•		
Economic and demographic factors including inflation, sector changes, growth rates, population, and unemployment trends impact portfolio performance as well as demand	•	•	•	•	•		•			
Availability of local matching funds for resource partners (e.g., state and local governments, colleges and universities, private sector)	•	•	•	•	•		•			
Availability of lender networks, lending partners, and an adequate supply of private equity and long-term loan funds	•	•								
Extensive catastrophic disaster damage impacts long-term financial recovery provided by the SBA and is not the immediate concern of the disaster survivor							•			
Access to records and services during disasters to support small businesses	•	•				•	•			
Security concerns, immigration, health care, and many other laws and regulations impact the cost of doing business or starting a business	•	•	•	•	•	•	•			
The cost of capital and its impacts on the ability of entrepreneurs to obtain financing	•	•					•			
The ability of the Agency to continue supporting additional programs with fewer resources								•	•	•
The ability of the Agency to respond to competitive markets for quality employees								•	•	•
Growing cybersecurity threats and impacts on critical data infrastructure	•	•	•	•	•		•	•	•	•

APPENDIX B: ENTERPRISE LEARNING AGENDA AND SCHEDULE OF FUTURE STUDIES

The Enterprise Learning Agenda is organized by the four strategic goals. A sample of prior research has been provided as baseline information and is used as evidence to support the broad questions posed. The SBA has also identified research and evaluation questions under the priority areas to build evidence and foster continuous learning during implementation of the *FY 2018-2022 Strategic Plan*. Each year the SBA will update these areas, noting progress made by answering these questions and modifying questions based on new evidence.

Strategic Goal 1: Support Small Business Revenue and Job Growth

Prior Research

- *504 CDC Program Evaluation*, Dun & Bradstreet, September 2017.
- *Measuring the Role of the SBIC Program in Small Business Job Creation*. Library of Congress, Federal Research Division, January 2017.
- *Measuring the Representation of Women and Minorities in the SBIC Program*. Library of Congress, Federal Research Division, October 2016.
- *National Economic Impacts from the Navy SBIR/STTR Program, 2000-2013*. The United States Navy, 2014.
- *The Air Force Impact to the Economy via SBIR/STTR*. The United States Air Force, 2014.

Research and Evaluation Questions

1. How does technical assistance impact loan performance? (microloans, 7(a) loans)
2. How do small businesses use external capital to grow and leverage additional capital? (microloans, 7(a), 504 loans, SBIC)
3. How satisfied are small business borrowers or other recipients of SBA's capital access products? (microloans, 7(a) loans, 504 loans, SBIC)
4. What methods promote SBA lending and build lender capacity? (microloans, 7(a) loans, 504 loans)
5. What impact does lending have on long-term job creation, revenue growth, and export sales? (7(a) loans, 504 loans, export loans)
6. How can the SBA best support small business growth in markets in socially and economically disadvantaged communities? (microloans 7(a) loans, surety bond guarantee, SBIC)
7. What SBIC regulatory, policy, or process improvements could be made to help strengthen SBA's oversight and risk management? (SBIC)
8. How can the SBA continue to build state and territory government export capacity? (STEP, export loans)
9. Should the SBA vary its export assistance by market segment? (export loans)
10. What changes should be made to the SBIC program to maintain or improve its relevance in the context of modern capital formation, private capital markets and a mature private equity industry? (SBIC)

Strategic Goal 2: Build Healthy Entrepreneurial Ecosystems and Create Business Friendly Environments

Prior Research

- *A Study of Native American Small Business Ownership: Opportunities for Entrepreneurs*. Research in Business and Economics Journal Volume 10. Southeastern Oklahoma State University, October 2014.
- *Entrepreneurial Development Impact Report of SCORE, SBDC, and WBC*. Concentrance Consulting Group, LLC, September 2013.
- *Evaluation of Emerging Leaders Cohorts 2010-2016*. Optimal Solutions Group, LLC, April 2017.
- *Evaluating the U.S. Small Business Administration's Growth Accelerator Fund Competition Program*. Library of Congress, Forthcoming 2018.
- *Income and Net Worth of Veteran Business Owners over the Business Cycle, 2007-2013*, Haynes Consulting, November 2015.
- *ScaleUp America Year 2 Evaluation*. Optimal Solutions Group, LLC, July 2017.
- *The Growth of Potential Deregulation*. Council of Economic Advisors, October 2017.

Research and Evaluation Questions

1. What are the small business outcomes and impacts of receiving training, counseling, and technical assistance, and how do they vary by market segment? (SBDC, WBC, SCORE, VBOC)
2. How does technical assistance impact small business federal contracting outcomes? (8(a), 7(j))
3. What are the best ways to reduce fraud and abuse of small business certification programs? (8(a), 7(j), HUBZone)
4. How satisfied are entrepreneurs with SBA's entrepreneurial and business development services? (SBDC, WBC, SCORE, VBOC, entrepreneurship education, Native American outreach)
5. What factors most influence the Federal Government's ability to reach its small business contracting goals? (8(a), 7(j), HUBZone)
6. How can the SBA best prepare small businesses to compete in developed markets? (SBDC, WBC, SCORE, Native American outreach)
7. How do small businesses take advantage of multiple SBA services? (SBDC, WBC, SCORE, VBOC, entrepreneurship education)
8. How does the SBA impact regulatory enforcement actions taken against small businesses by Federal regulators, and how does intervention by the SBA affect small business outcomes? (ombudsman)

Strategic Goal 3: Restore Small Businesses and Communities after Disasters

Prior Research

- *American Customer Satisfaction Index (ACSI) SBA Disaster Assistance Program 2014 Customer Satisfaction Survey*. CFI Group USA, LLC, 2016.
- *Additional Steps Needed to Help Ensure More Timely Disaster Assistance*. U.S. Government Accountability Office, September 2014.

Research and Evaluation Questions

1. How does SBA's disaster assistance infrastructure contribute to post-disaster individual, business, and community rebuilding? (disaster response)
2. How do SBA disaster loans impact individuals and businesses recovering from a disaster? (disaster response)
3. How satisfied are borrowers with SBA's disaster assistance services? (SBDC, disaster response)

4. How has the modernized information technology system in the SBA disaster loan program influenced internal processes and overall program effectiveness and efficiency? (disaster response)
5. To what extent have recent changes, innovations, and process improvements helped to prepare the SBA disaster loan program for future large-scale disasters? (disaster response)
6. How has SBA's disaster assistance infrastructure helped prepare small businesses before a disaster occurs? (Disaster preparedness)

Strategic Goal 4: Strengthen SBA's Ability to Serve Small Businesses

Prior Research

- *Leadership Attention Needed to Overcome Management Challenges*. U.S. Government Accountability Office, September 2015.
- *SBA's FY 2016 Compliance with the Improper Payments Elimination and Recovery Act*. U.S. Small Business Administration Office of Inspector General, May 2017.

Research and Evaluation Questions

1. How can the SBA modify its support functions to better serve employees helping small businesses? (financial management, hiring and recruitment, information technology)
2. How can the SBA ensure it attracts, hires, and retains an inclusive, high-performing workforce with the skills necessary to complete its mission? (hiring and recruitment)
3. How can the SBA improve its cybersecurity posture? (information security)
4. What influences program manager behavior and encourages compliance with internal controls? (internal controls)
5. What process improvements are necessary to increase internal satisfaction of SBA's acquisition function? (acquisition)
6. How should the SBA assess its efforts to build an environment of continuous learning? (performance management)

APPENDIX C: MAJOR MANAGEMENT CHALLENGES

The SBA Inspector General, through its *Report on the Most Serious Management and Performance Challenges* in FY 2017, has identified key management challenges for the Agency. The report represents the Office of Inspector General's current assessment of SBA programs or activities that pose significant risks, including those that are particularly vulnerable to fraud, waste, error, mismanagement, or inefficiencies. A summary of the contents of the report follows. For each major management challenge, a series of recommended actions (noted by a number) are provided to resolve the challenge. The major management challenges have been integrated into each strategic objective section.

Challenge	Strategic Objective	Management Area	Major Management Challenge Statement
1	1.3	Small Business Contracting Certification and Data	Weaknesses in Small Business Contracting Programs and Inaccurate Procurement Data Undermine the Reliability of Contracting Goals Achievements
2	4.3	IT Leadership	SBA's IT Leadership Capabilities Need Strengthening to Address Operational Risks and Challenges
3	4.2	Human Capital Planning	The SBA Needs Effective Human Capital Strategies to Carry Out its Mission Successfully and Become a High-Performing Organization
4	1.1	Loan Risk Management and Oversight	The SBA Needs to Improve its Risk Management and Oversight Practices to Ensure its Loan Programs Operate Effectively and Continue to Benefit Small Businesses
5	2.1	8(a) Business Development Certification	The SBA Needs to Ensure that the Section 8(a) Business Development Program Identifies and Addresses the Needs of Program Participants, Only Eligible Firms are Admitted in the Program, and Standards for Determining Economic Disadvantage are Justifiable
6	1.1	Loan Center Operations	The SBA Can Improve its Loan Programs by Ensuring Quality Deliverables and Reducing Improper Payments at SBA Loan Operation Centers
7	3.1	Disaster Loan Fraud and Improper Payments	Disaster Assistance Must Balance Competing Priorities to Deliver Timely Assistance and Reduce Improper Payments
8	4.1	Acquisition Management	Challenge closed

APPENDIX D: USEFUL CONTACT INFORMATION

Information on SBA programs may be accessed from www.SBA.gov. For more information on how the SBA can provide aid, counsel, assistance, and protection to the interests of small businesses, please visit the following websites.

SBA Information	
About the SBA	www.sba.gov/about-sba
SBA Performance, Budget and Planning	www.sba.gov/performance
Business USA	www.usa.gov/business
Capital	
Lender Resources	www.sba.gov/partners/lenders
Managing a Business	www.sba.gov/managing-business/
Small Business Loans	www.sba.gov/loans-grants/see-what-sba-offers/
Contracting	
Government Contracting	www.sba.gov/contracting
Register as a Contractor	www.sam.gov
Counseling and Training	
SBA Learning Center	www.sba.gov/training
Small Business Development Centers	www.sba.gov/sbdc
Women's Business Centers	www.sba.gov/offices/headquarters/wbo
SCORE Business Mentors	www.sba.gov/score
Veterans Business Outreach Centers	www.sba.gov/vboc
Disaster Assistance	
Disaster Assistance	www.sba.gov/funding-programs/disaster-assistance
Disaster Area Office Locations	www.sba.gov/about-offices-list/4
FEMA Information	www.fema.gov
Additional Resources	
Office of Advocacy	www.sba.gov/advocacy
Office of the National Ombudsman	www.sba.gov/ombudsman
Office of Inspector General	www.sba.gov/oig

SBA National Answer Desk (Toll Free) (800) 827-5722

Disaster Assistance Customer Service Center (Toll Free) (800) 659-2955

Facebook: www.facebook.com/sbagov

Twitter: www.twitter.com/sbagov/

YouTube: www.youtube.com/sbagov

APPENDIX E: ACRONYMS AND PROGRAM OFFICES

504 — 504 Certified Development Company Loan Program	OCORM — Office of Continuous Operations and Risk Management
7(a) — 7(a) Loan Guaranty Program	ODA — Office of Disaster Assistance
7(j) — 7(j) Management and Technical Assistance Program	ODICR — Office of Diversity, Inclusion and Civil Rights
8(a) — 8(a) Business Development Program	OED — Office of Entrepreneurial Development
ACSI — American Customer Satisfaction Index	OEMISS — Office of Executive Management, Installation and Support Services
APG — Agency Priority Goal	OGC — Office of the General Counsel
CFO — Chief Financial Officer	OGM — Office of Grants Management
ELA — Enterprise Learning Agenda	OHRS — Office of Human Resources Solutions
EO — Executive Order	OIG — Office of Inspector General
ERM — Enterprise Risk Management	OMB — U.S. Office of Management and Budget
EXEC SEC — Office of the Executive Secretariat	OMC — Office of Marketing and Communication
FTE — Full-Time Equivalent	ONO — Office of National Ombudsman
FY — Fiscal Year	OPM — Office of Performance Management
GCBD — Office of Government Contracting and Business Development	OPS — Office of Personnel Security
GPRAMA — Government Performance and Results Act (GPRA) Modernization Act of 2010	SBA — U.S. Small Business Administration
HCOP — Human Capital Operating Plan	SBDC — Small Business Development Center
HUBZone — Historically Underutilized Business Zone	SBG — Surety Bond Guarantee
IT — Information Technology	SBIC — Small Business Investment Company
IZA — Institute of Labor Economics	SBIR — Small Business Innovation Research
NFIB — National Federation of Independent Businesses	STEP — State Trade Expansion Program
NWBC — National Women’s Business Council	STTR — Small Business Technology Transfer
OAS — Office of Administrative Services	USEAC — U.S. Export Assistance Centers
OBED — Office of Business and Economic Development	TPCC — Trade Promotion Coordinating Committee
OCA — Office of Capital Access	VBOC — Veterans Business Outreach Center
OCIO — Office of the Chief Information Officer	WBC — Women’s Business Center

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