

**North Carolina Division of Services for the Blind
Vocational Rehabilitation**

**Self-Employment
Individual Handbook**

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North Carolina Division of Services for the Blind (DSB) values and promotes self-employment as an achievable vocational goal in rehabilitation planning for you if an employment outcome in self-employment is consistent with your unique strengths, resources, priorities, concerns, abilities, capabilities, interest, and informed choice. Self-employment may be appropriate if you have experience operating a business, require a work setting or schedule under your own control, or have marketable business ideas with sound prospects for success.

It is essential that you understand that part of being successful in business is to independently establish a business with securing funding as an essential step. The primary goal of the rehabilitation counselor is to provide you with technical assistance and resource identification. The Agency can provide guidance but should not be considered the only resource for training, technical assistance, or financial assistance related to your business venture.

You must fully understand from the beginning that your project must be reviewed and approved before it can begin. The counselor will document in your case file that you have been made aware of the procedures to be followed. In no cases, should you expect the counselor to make any commitment prior to the Agency's review and approval.

What is Self-Employment?

Self-employment is defined as follows: the individual owns, operates, and manages a business selling goods or services for the purpose of making a profit. You cannot be an employee of another person, business or organization to be considered self-employed. A self-employment business is organized as a for-profit adventure and may be in the form of a sole proprietorship, partnership, Subchapter S Corporation, C Corporation, or Limited Liability Company.

DSB will not provide funding or be involved in assisting your planning for:

- Businesses that are speculative in nature, such as investments in real estate, etc.
- Businesses organized as non-profit
- Businesses organized as hobbies
- Business operation that does not intend to be profitable
- Purchase of real estate (land or whatever is erected or growing on it or affixed to it)
- Refinancing of existing debt

Reasons-Benefits-Drawbacks for Self-Employment

Early in the process when considering self-employment, it is essential you and your counselor discuss the reasons, benefits, and drawbacks of owning your own business:

Reasons:

- Desire to be your own boss
- Desire for financial independence
- Desire for personal financial gain
- Desire to distance yourself from the politics, red tape, and bureaucracy of the large company
- Desire of creative freedom
- Desire to fully use your own talents, skills, and knowledge
- Desire to actively and directly participate in all aspects of a business

- Desire to work at home
- Desire to win, achieve, accomplish
- Desire to fulfill a need in the community

Benefits:

- Independence - control over work setting and schedule
- Employment where/when outside opportunities are few
- Being the boss
- Interacting with customers, suppliers, and others
- Enjoyable work
- Sense of achievement/satisfaction if business succeeds
- Control over job security
- Control of business decisions
- Better standard of living
- Feeling part of the community

Drawbacks:

- Pleasing the customer (the REAL boss)
- Long, hard hours with little free time
- Fluctuating income
- Unrelenting responsibility
- Possibility of business failure
- Stress on family/resource
- Possible exacerbation of health problems/disability
- Additional accounting, fiscal, and tax requirements

The following is a list of necessary steps in the Self-Employment process:

1. ASSESSMENT OF POTENTIAL (PERSONAL AND BUSINESS)

When a business is proposed, it is important that you and your counselor take a realistic look at the plan concept. The initial assessment should include both a written personal feasibility and business feasibility to be included in your case file. This is not a business plan but it is an evaluation of your personal and business knowledge and skills to be considered before deciding to develop the plan.

Personal Feasibility

- Work History and Determination** - Determine to what degree your technical skills and knowledge of the industry is transferable by evaluating work experience and skills. To what degree do you exhibit the following behaviors: commitment of time, personal resources, skill of operating a business, desire to operate a business, research information, network with individuals and business organizations, independently seek professional consultation, and persistence in resolving problems and overcoming obstacles? Are you willing to accept accommodations necessary to effectively participate in business?

- Technical Soundness** - Are you licensed to perform a primary function, if applicable? Are you qualified to perform the primary functions of the business activity?
- Financial Track Record** - To what degree do you demonstrate an ability to maintain a positive credit rating or present evidence of financial security? You will need to present to your counselor a written credit check.
- Disability-Related Issues and Self-Employment** - You will need to identify the accommodations necessary to effectively participate in business.
- Training** - You are expected to be knowledgeable about the product or service being offered and all aspects of developing and running a business such as personnel, management, marketing, bookkeeping, writing a business plan, planning for profit, identifying and developing markets and management strategies, developing the technical skills needed for producing a product or delivering a service. If self-employment is established as an objective of the vocational goal, you may be referred by DSB to resources for training, business counseling, and development of the business plan. Training to acquire knowledge or skills may be through whatever means appropriate such as attending school, attending seminars, taking correspondence classes, participating in a training program, apprenticing or working for a similar business.

Business Feasibility

- Concept Feasibility** - You should clearly state your business idea, technical preparedness related to all aspects of the business operation, and management capacity documented by experience. To what degree do you possess the expertise to manage people, records, and finances? Consider your knowledge of, or expertise in, sales, marketing, operations, finance, and accounting.
- Market Feasibility** - You should ask yourself how well does the information being presented support the need for my proposed business. The feasibility of the business must be assessed in the context of the product, the service, target market, competition, and market trends.
- Financial Feasibility** - You will need to provide your counselor with written documentation of adequate capital stipulating all resources available to insure adequate capitalization of the business start-up and resources for ongoing capitalization. How will you receive a personal salary and benefits?

Six Attributes you should evaluate and discuss in some detail during the assessment phase with your counselor:

- Handling Stress and Difficult Work Demands** - To what degree do you demonstrate the ability to cope effectively with multiple demands? Consider your ability to address customer concerns and resolve disagreements.
- Family and Community Support** - How strong is your support system (i.e., family, friends, or community that provides encouragement and tangible assistance when needed)?

- High Energy Level** - Can you work at a level of intensity for the duration required to achieve the goals?
- Time Management** - Do you demonstrate the ability to make judgments about prioritizing multiple tasks and managing time to meet appropriate deadlines?
- Communication Skills** - How well do you effectively communicate ideas, values, directions and goals to a variety of audiences verbally and in writing?
- Problem Solving Skills** - Rate your ability to identify a problem, the need for assistance, available resources, and work cooperatively with a variety of people, and use help and consultation.

At this point in the process, both you and your counselor will have a good idea of your personal and business potential.

Choosing a Self-Employment Business

You may not be certain what type of business to pursue. If that is the case, you and your counselor may benefit from a “discovery” process. In selecting the right business, it is important that you take a good look at:

- What do I like to do with my time?
- What do I do that is better than most people?
- What level of contact with people is preferred or needed?
- What technical skills have I learned or developed?
- What do others say I am good at?
- What business am I interested in starting?
- What services or products will I sell?
- Is my idea practical and will it fill a need in the community?
- What is my competition?
- What is my business’s advantage over existing businesses?
- Can I provide a better quality product or service?
- Can I create a demand for my business?
- What skills and experience do I bring to the business?
- What will be my legal structure?
- How will my company’s business records be maintained?
- What insurance coverage will be needed?
- What equipment or supplies will I need?
- How will I compensate myself?
- What are my resources?
- What financing will I need?
- Where will my business be located?
- What will I name my business?

A well-prepared and honest business concept is the foundation for any successful business. Equipped with it, you will be better prepared for the next step in the self-employment process—creation of a Self-Employment Plan.

2. BUSINESS PLAN DEVELOPMENT

What is a Self-Employment Plan (SEP)?

The self-employment plan is your document that assesses the feasibility of the business you would like to establish and states your qualifications to manage that business. The self-employment plan starts with a comprehensive feasibility assessment and is a thoroughly researched and documented description of the proposed or existing business venture. The plan tells a complete, step-by-step, working story of why the venture will be successful, and demonstrates your competence and understanding of, and ability for running the business. A SEP is a continuously developing and changing document. It's a blueprint of the best intentioned and thought-out plans and it is written in easy-to-understand and readable language. It ensures that you have wisely considered all relevant aspects of the proposed business venture and weighed the possible risks or liabilities of the venture.

It is your business, so it is important that you conduct the research and write the plan. Others (i.e., partners, consultants, and advisors) can assist with gathering information and with writing, but you should be prepared and be able to answer any questions about the business, its industry, the market, and the projections of economic success as described in the plan.

The process can be made less complicated and more straightforward with the use of this thorough outline:

Complete Business Description/Summary

- Introduction of you and your management team
- A formal personal résumé
- Personal balance sheets
- Cost-of-living budget
- Credit reports
- Reasons for your interest in starting the proposed business
- Professional profile to explain how the business suits your experience, education, skills, attributes, and disabilities
- Brief description of the target market(s)
- Detailed description of the product or service including its features or attributes and its benefits or selling points
- Process of manufacturing the product or administering the service
- Competitive advantages of the product or service (i.e., superior quality, better service, better price)
- Additional details about the product or service such as prototypes, service plans, menus, consulting services, guarantees, etc.

Organization Plan

- Brief introduction of the type of business, its location, and the product or service it will provide
- History and/or start date of the business
- Form of Business – sole proprietorship, partnership, Subchapter S Corporation, C Corporation, or Limited Liability Company
- Legal and tax consideration

- Business advisors such as a lawyer, accountant, industry contacts/mentors
- Business growth plan
- Risk factors
- Estimation of the capital required to start operations along with the personal capital or resources the participant will contribute

Market and Industry Analysis/Competition

- Describe the industry trends and the target market
- Description of the customer who will buy the product or service and who is the end user
- Description of the industry in which your business will operate, the size of the industry, industry trends, characteristics, and key factors for success
- Prediction of industry growth rate
- Description of major individual groups and market climate
- Research that supports the demand for your product/service
- Specific information on how you will promote and sell the product or service
- Explanation of how the product or service will be promoted with an assessment of predicted advertising needs
- What competition is in the same area you plan to start your SEP?

Risk

- What chances do you feel you are taking?
- How will you mitigate or control risks to include your personal risk?

Financial Profile

- Start-up costs
- Start-up assets
- Break-even analysis
- Cash-flow projection - a 24-month sales potential in annual dollar volumes
- Estimation of your hourly wage based on net profit projections
- Financial liabilities
- Summary of financial projections, loan/investment requirements, and timeframe for repayment of funds
- Pricing strategy of the product or service with a description of how the overhead will impact on pricing for profit
- Pertinent quotes or estimates

Operating Budget

- Daily, weekly or monthly activities listed out

Analysis of Initial Start-Up Financing

- Inventory and equipment/supplies
- Description of the reasonable accommodations (i.e., low vision aids) needed by you to operate the business and estimated costs
- Employee salaries and benefits

- Loan repayment
- Insurance
- Marketing/Advertising
- Maintenance and cleaning
- Legal, accounting, and bookkeeping fees
- Consultants' fees
- Licensing and Registration
- Permits
- Miscellaneous service charges (i.e., phone/messenger, internet access, etc.)
- Taxes

Legal Issues

- Zoning and licenses
- Copies of leases, contracts, agreements, purchase orders, letters of support and other relevant legal documents

Steps to Implement the Business Plan

- List out your ideas of how the business will get started and how you see each day and/or week to get the business plan active.

Resources

- Identification of current and future resources necessary to sustain the business operations

Other information

- Information deemed necessary by you, your counselor or the Project Review Committee (PRC)
- Letters of reference
- Floor plans of the office building, plant, etc.
- Census/demographic data of the target markets

You are solely responsible to create your own SEP. An incomplete SEP, requiring clarification or additional information, will be returned to your counselor. DSB may provide support for your research and writing, including referral to a business consultant for technical assistance and readers/drivers, etc. At the beginning of your SEP, please include a cover sheet which includes: business name, names of the principle, address, telephone number, and a table of contents.

3. TECHNICAL ASSISTANCE

You are responsible to research and obtain technical assistance for every aspect of your business, such as funding sources, loans, tax information, licensing, and use of attorneys, inventory, and insurance.

Sources of technical assistance include similar businesses, industry associations, chambers of commerce, banks, economic development programs, community colleges or universities, the Small

Business Administrations (SBA) and other sources that may be unique to the area in which your business will reside.

4. RESOURCES

DSB funds for your IPE for self-employment can allow for assessments, training expenses, support services, and partial business start-up expenses. The Agency may also fund disability-related expenses and services that you may need to be successful in business.

DSB policy may provide partial financial assistance with the start-up costs of an SEP. Start-up costs are defined as those for occupational licenses, tools, equipment, and initial stock and supplies. When providing financial assistance, applicable State and Federal laws, policies, and procedures must be followed, including State purchasing laws.

The following guidelines are to be used in determining the financial participation by DSB in plans for self-employment:

Total Start-Up Cost Identified in Business Plan	% of Eligible Individual Participation
\$1 - \$5,000	Five Percent (5%)
\$5,001 - \$10,000	Ten Percent (10%)
\$10,001 - \$20,000	Fifteen Percent (15%)
Above \$20,000 - \$30,000	Twenty Percent (20%)

If personal financial resources are not available, the plan must clearly state the investments of in-kind benefits on your part, such as ownership of land, payments on equipment, etc.

Any exception to participation requirements must be approved by the Agency Director.

The Equipment and Computer Use Agreement (Form DSB-4016 Revised 09-2005) must be in place whenever DSB funds the purchase of equipment. In the event of a business failure or the equipment is no longer being utilized as part of the IPE, the equipment purchased by DSB will be returned to the Agency. This will not apply if the equipment purchased by DSB has been turned over to you during active status.

As a general rule of thumb, new business owners need enough money on hand or have other resources to compensate for their operating expenses through at least the first year or two. It is crucial to the business success that you accurately estimate your cash flow needs. To do so, begin by predicting your expenditures, usually with consultation from a reliable accountant.

5. SUBMIT THE BUSINESS PLAN

You should submit your SEP to your counselor for review and approval. Once approved, the counselor shall submit the SEP to the Rehabilitation Supervisor. The supervisor shall review the project and, if recommended, submit it in writing to the Project Review Committee (PRC) for approval. Once the approval process is complete, you will receive a letter of support or denial. The PRC shall consist of the Area Rehabilitation Supervisor, the Rehabilitation Counselor, and a business person with knowledge in the specific business area.

6. DEVELOP THE SELF-EMPLOYMENT INDIVIDUALIZED PLAN FOR EMPLOYMENT (IPE)

What is An Individualized Plan for Employment (IPE)?

An Individualized Plan for Employment (IPE) is a written agreement between DSB, you, and your counselor. It identifies the job goal, lists the necessary steps to attaining that goal, records each party's decisions and commitments regarding DSB services and activities, and serves as a plan of action. The standard IPE includes, but is not limited to:

- The job goal (i.e., self-employment)
- Steps you agree to take to reach the job goal
- Services you will use
- Name of the provider and purchaser of the services mentioned in the IPE
- Agreements or conditions that you and your counselor decide to include

If approved, you and your counselor will complete an IPE for your SEP. Your counselor will explain and work with you through this process. An IPE directed toward self-employment contains:

- A clear statement of your role and responsibilities as well as the nature and extent of DSB's support and participation (including relevant timelines, dollar amounts, and specific goods and services provided);
- Clear criteria for measuring progress, including a periodic schedule to review cash flow marketing activities, etc. Continued DSB support of the business venture should be contingent upon these reviews;
- Clear criteria for determining when your business is deemed to be successful employment (i.e., when your business is producing SGA);
- Comparable benefits and other resources to support your business development.

7. MONITORING BUSINESS PERFORMANCE FOR CASE CLOSURE

Once the business has achieved the self-employment goal that was agreed upon by you and your counselor, the counselor will continue to monitor the business for a minimum of 90 days before closing the case successfully rehabilitated. You will need to have regular meetings with your counselor to determine your satisfaction with the business, review profit/loss and income/expense statements and books. Your counselor will make site visits to the business to verify that it is operational.

8. DETERMINING CASE CLOSURE

When you and your counselor consent to a plan for self-employment (the IPE), you also need to agree upon the criteria for a successful employment outcome. The following criteria will be considered when closing your case successfully rehabilitated:

- Has your business plan been implemented?
- Is your business profitable (exceeds operating costs) or has been in a profit mode (**at least equivalent to SGA on a monthly basis or as an average**) for a period of not less than six (6) months?
- Are you satisfied with your business in a start-up mode?
- Have all the services agreed to in the IPE been provided?

- Do you agree with the decision to close the case?

Responsibilities: Individual, Counselor and Consultant

The purpose and intent of this section is to further explain individual and counselor responsibilities.

(1.) The Individual's Role-Your Role in the Process

- Deciding what business to pursue
- Conducting a feasibility study with technical assistance, if needed
- Developing and writing a self-employment plan with technical assistance, if needed
- Obtaining necessary permits, licenses, and insurance
- Hiring employees
- Securing business start-up funds
- Developing customers
- Locating suppliers
- Starting the business

(2.) The Counselor's Role in the Process

- Explaining DSB's, your, and any other organization's (i.e., business development consultant) role in the self-employment process
- Clearly communicating the self-employment process that will be followed including how Agency decisions will be made for pursuing self-employment
- Communicating how the Agency will help with training, developing a business plan, and funding of the business
- Helping you decide which business to pursue
- Deciding which assessments will be used including a technology assessment
- Providing information to assist you with developing a business plan
- Supporting you and being the liaison between you, consultants and lenders
- Reviewing the final business plan and writing a letter of support to the Project Review Committee

(3.) Consultant's Role

After you have developed your SEP, the consultant may make recommendations for potential funding sources, marketing strategies, and viability of the plan.

The consultant(s) should have experience in developing business plans. Be aware, however, that this does not ensure that they will develop a realistic, quality plan. You should ask for an individual's or organization's credentials, interview past customers, and talk with local bankers or lenders. You and your counselor should not expect a consultant to rubber-stamp a business plan without explanation or involvement.

Supported Employment and Self-Employment

Self-employment is an acceptable employment outcome for you even if you choose supported employment as a service. Supported self-employment can be successful for you even if you are diagnosed a most severely disabled person. Also, self-employment may be viable for you if you have not been able to maintain employment because of your disability or if you require long-term support to maintain your employment.

Home-Based Business

Oftentimes, your particular small business may be suited for the home environment. Web publishers, dressmakers, and some consultants, as examples, are able to provide products or services directly from your home environment. Others, such as plumbers and musicians, use homes merely as a base of operation.

The option to work from your home is appealing for a variety of reasons:

- Increased flexibility and greater freedom to run your business and create your own working schedule
- Cheaper alternative to leased commercial office space
- Time, money, and energy saved by reducing travel to and from work
- Increased comfort while working due to familiar surroundings, ability to wear casual clothes, etc.
- Opportunity to meet and solve both business-related and home/family-related issues as they arise
- Feeling of security and of being immediately available to family and children (especially appealing during crisis or emergency)
- Peace and quiet of working in residential setting

Home-based businesses present a fair share of challenges, such as:

- Feeling of isolation
- Increased difficulty in separating your professional life from your personal life
- Tendency to work much longer hours
- Interruptions in your work schedule by friends and family members
- Feeling of boredom, restlessness, or confinement
- Greater distractions that may impede your work productivity

Since working from the home may impact so heavily upon both your personal and professional life, you as a new business owner should consider the relevant implications and ramifications when deciding if your home is the appropriate setting for your small business.

The following list of questions may provide insight into your decision-making process.

- Is my business of the kind that typically thrives in a home-setting?
- Will my potential customers and suppliers be receptive to doing business with me from my home?
- Will my family, friends, and neighbors be supportive of the idea?

- Will my family, friends, and neighbors be respectful of the personal-professional boundaries that must accompany any successful home-based business venture?
- Can I look and act professional while working from home?
- Can I remain productive faced with the additional solitude, boredom and distractions that a home-setting poses?
- Will I be able to separate my personal responsibilities from my professional ones?

Once it has been determined that a home-based business is appropriate and preferred, there are still more concerns to be addressed, such as:

- Where in my home will I set up my office or workstation?
- Will this area allow me to perform all of the necessary duties of my business without unduly disrupting the functioning of the rest of the household?
- Will it encourage productivity and project a professional appearance to my customers and business visitors?
- How can I ensure the safety of the work area?
- How will I prevent my customers and business visitors from entering into personal areas of the home?
- What safeguards will I implement to prevent unnecessary interruptions or visitations (from family, friends, etc.) while I am working?
- How will I deter distractions and feelings of boredom and isolation while I am working?
- What legal restrictions (i.e., federal laws and local zoning laws) must I consider and follow when establishing my business at home? For instance, am I prohibited from posting signs, flyers, or other advertisements in the neighborhood?
- Are there any residential parking restrictions or other traffic codes that will affect how I run my business?
- What home-occupation permits or business licenses, if any, will I need to obtain before I can legally start running a business from home?
- How will I know when my business has become ill-fitted for my home?
- What will indicate to me that the business has outgrown my home or is incompatible with my idea of a desirable home environment, and thus should either be restructured or relocated?

Self-Employment Resource List

In no way intended as comprehensive, the following is a list of resources for those participants who are interested in self-employment or starting and operating their own SEP:

The Abilities Fund
410 North 18th Street
Centerville, IA 52544
Phone: 888-222-8943
Fax: 641-856-3101
URL: <http://www.abilitiesfund.org>

American Council of the Blind (ACB)
1155 15th Street NW, Suite 1004
Washington, DC 20005
Phone: 1-800-424-8666
202-467-5081
Fax: 202-467-5085
URL: <http://www.acb.org>
Brochure "Journeys to Prosperity" for self-employment

American Foundation for the Blind (AFB)
Career Connect (CC)
11 Penn Plaza, Suite 300
New York, NY 10001
Phone: 1-800-232-5463
212-502-7600
Fax: 212-502-7773
Email: afbinfo@afb.net
URL: <http://www.afb.org>

Better Business Bureau (BBB)
Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard, Suite 800
Arlington, VA 22203-1804
Phone: 703-276-0100
Fax: 703-525-8277
URL: <http://www.bbb.org>

Braille Institute of America
741 N Vermont Avenue
Los Angeles, CA 90029
Phone: 323-663-1111
Email: Info@BrailleInstitute.org
URL: <http://www.brailleinstitute.org>

The Catalog of Federal Domestic Assistance (CFDA)

Phone: 202-708-5126

URL: <http://www.cfda.gov> or <http://aspe.os.dhhs.gov>

disABILITY.gov

URL: <http://www.disability.gov>

Federal Trade Commission (FTC)

600 Pennsylvania Avenue NW

CRC-240

Washington, DC 20580

Phone: 1-877-382-4357

202-326-2222

URL: <http://www.ftc.gov>

Internal Revenue Service (IRS)

Phone: 1-800-829-1040

TDD: 1-800-829-4059

URL: <http://www.irs.gov>

National Library Service

1291 Taylor Street NW

Washington, DC 20542

Phone: 202-707-5100

Toll Free: 1-888-657-7323

TDD: 202-707-0744

Fax: 202-707-0712

e-mail: nls@loc.gov

www.loc.gov/nls

National Association of Blind Entrepreneurs (NABE)

1223 Lake Plaza Drive, Suite D

Colorado Springs, CO 80906

Phone: 719-527-0488

URL: <http://www.blindmerchants.org>

Office of Employment Support Programs

URL: <http://www.ssa.gov/work>

Service Corps of Retired Executives (SCORE)

409 Third Street SW

Washington, DC 20024

Phone: 1-800-634-0245

URL: <http://www.score.org>

Small Business and Self-Employment Service (SBSES)

Job Accommodation Network (JAN)

PO Box 6080

Morgantown, WV 26506-6080

Phone/TTY: 1-800-526-7234

Fax: 304-293-5407
Email: jan@jan.wvu.edu
URL: <http://www.jan.wvu.edu/SBSES>
Social Security Work Incentives

There are work incentive programs to consider for individuals who are either SSDI (Title II) or SSI (Title XVI) recipients. **Impairment Related Work Expenses** (IRWE) enables SSI recipients to recover some of the costs of work related expenses incurred as a result of the disability. **Plan for Achieving Self-Support** (PASS) enables a recipient to set aside income and/or resources over a specific period of time to fund necessary goods and services to establish a business. Counselors **must** consider these work incentive programs when working with SSI/SSDI recipients.

Southeastern Disability and Business Technical Assistance Centers (DBTAC)
Center for Assistive Technology and Environmental Access (CATEA)
Georgia Tech University
490 Tenth Street
Atlanta, Georgia 30318
Phone/TTY: 404-385-0636
Fax: 404-385-0641

U.S. Business Advisor
URL: <http://www.business.gov>

US Department of Health and Human Services
200 Independence Avenue, S.W.
Washington, DC 20201
Phone: 202-619-0257
Toll free: 1-877-696-6775
www.hhs.gov

U.S. Patent and Trademark Office
PO Box 1450
Alexandria, VA 22313-1450
Phone: 1-800-786-9199
571-272-1000
Fax: 571-273-3245
Email: usptoinfo@uspto.gov
URL: <http://www.uspto.gov>

U.S. Small Business Administration (SBA)
409 Third Street SW, Suite 7600
Washington, DC 20416
Phone: 1-800-827-5722
202-205-6744
TDD: 202-344-6640
Fax: 202-205-7064
URL: <http://www.sba.gov>