



Federal Surplus Property

Now Available to Veteran-Owned Small Businesses in Tennessee

The Tennessee Department of General Services now offers access to Federal Surplus Property specifically for certified Veteran-Owned Small Businesses (VOSBs). This program enables qualifying businesses to acquire valuable government surplus items directly related to their business operations at significant savings.

AVAILABLE PROPERTY TYPES

VOSBs can access a wide range of surplus items, including:

- Office equipment and computers
- Furniture and fixtures
- Tools and machinery
- Uniforms and apparel
- Vehicles and transportation equipment
- Specialized equipment

PROGRAM REQUIREMENTS

All property acquired through this program is subject to the following conditions:

- Must be used exclusively for the stated business purposes
- Must remain in active use for the specified time period
- Subject to periodic inspection by state surplus personnel
- Recipient is responsible for all service and shipping charges

CONTACT & ADDITIONAL RESOURCES

Tennessee Federal Surplus Property Program:
<https://bit.ly/tnfederalsurplus>

SBA Certification Assistance:
<https://certify.sba.gov/>

Veteran Contracting Programs:
https://bit.ly/Veterans_Contracting

Registration for VetCert:
<https://veterans.certify.sba.gov/>

HOW TO PARTICIPATE

1

SBA Certification

Apply through the Small Business Administration (SBA). Obtain official Veteran-Owned Small Business certification through the Small Business Administration (SBA).

2

Request More Information

Email VOSB.Surplus@tn.gov for application details.

3

Complete State Registration

Submit an application with the Tennessee Department of General Services, Vehicle and Asset Management (VAM) division to gain access to view and request federal surplus property.

Questions? Email VOSB.Surplus@tn.gov for more information.

Tennessee Severe Storms, Straight-Line Winds, Tornadoes, and Flooding

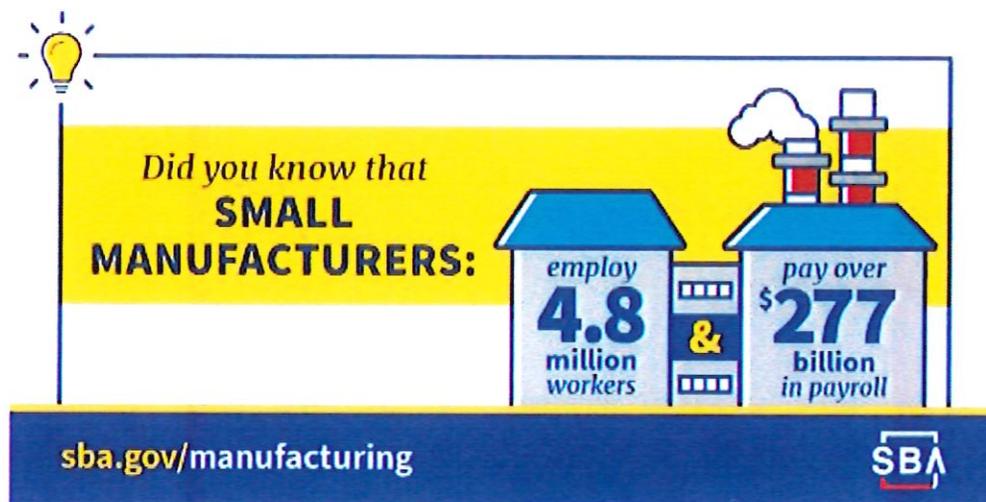
SBA Disaster Loan Type and Limits

| Types of Loans | Borrowers | Purpose | Max. Amount |
|------------------------------|---|---|--|
| Business Loans | Businesses and private nonprofits | Repair or replace real estate, inventory, equipment, etc. | \$2 million * |
| Economic Injury Loans | Small businesses and private nonprofits | Working capital loans | \$2 million * |
| Home Loans | Homeowners | Repair or replace primary residence | \$500,000 |
| Home Loans | Homeowners and renters | Repair or replace personal property | \$100,000 |
| Mitigation | Businesses, private nonprofits and homeowners | Mitigate / prevent future loss | 20% of verified physical damage. Homeowners limited to \$500,000 |

*The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).

- Interest rates are as low as **4 %** for businesses, **3.625 %** for private Non-profit organizations, and **2.75 %** for homeowners and renters.
- Zero accrued interest, no payments **until 12 months** from the date of the initial disbursement.
- **Unsecured threshold:** \$50,000 for physical loan and \$50,000 for working capital loan (EIDL) in Presidential declarations.
- **60-day grace period to submit application after the filing deadline (without justification)**

News from the U.S. Small Business Administration Tennessee District Office



SBA Launches Onshoring Portal to Advance America's Economic Comeback

New Tool Connects Small Businesses to Network of more than 1 Million Domestic Suppliers

Kelly Loeffler, Administrator of the [U.S. Small Business Administration](https://www.sba.gov) (SBA), announced the launch of the [Make Onshoring Great Again Portal](#), a free tool designed to help small businesses identify U.S. manufacturers and producers. With a database of more than 1 million American suppliers, the searchable portal will empower job creators to source domestic suppliers to support their operations – which will in turn support American jobs, reconnect our supply chain with U.S.-based production, and end our nation's concentrated dependence on foreign suppliers and adversaries like the Chinese Communist Party.

"The SBA is proud to support President Donald J. Trump's mission to restore America's economic resurgence by empowering small businesses with the resources to supercharge the return of Made in America," said SBA Administrator Kelly Loeffler. "The Make Onshoring Great Again Portal will give job creators a direct line to more than one million domestic suppliers – replacing foreign dependence with access to American-made solutions. It's a decisive step toward

The portal is an online system where borrowers can view their loan balance, make payments, get a loan payoff amount, access loan statements, etc.

Please be sure to visit <https://lending.sba.gov> to enroll if you do not yet have your account set up.

Tennessee District Office

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[UNSUBSCRIBE](#)



Courtesy of Getty Images

Go Global with a Trade Grant or Export Trade Loan

Stabilize seasonal sales and become less dependent on any one market by exporting.

EXPAND YOUR MARKET

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants. Visit sba.gov/step to find out if your state or territory is participating. You can:

- ◆ Learn how to export.
- ◆ Participate in foreign trade missions and trade shows.
- ◆ Obtain services to support foreign market entry.
- ◆ Translate websites to attract foreign buyers.
- ◆ Design international marketing products or campaigns.

FINANCING FOR INTERNATIONAL GROWTH

Having trouble securing capital to meet your small business exporting needs? Use SBA 7(a) export trade finance programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets—helping you better compete globally. Apply for lines of credit prior to finalizing an export sale or contract, and adequate financing will be in place by the time you win your contract.

If you've been in business for at least a year, ask your area SBA Export Finance Manager about the **7(a) Export**

Working Capital Program. The **7(a) International Trade Loan** program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

- ◆ **MAX LOAN AMOUNT:** \$5 million
- ◆ **INTEREST RATE:** For Export Working Capital Program, the rate is negotiated between borrower and lender. For International Trade Loans:
 - **Loans \$50,000 or less:** Cannot exceed Prime or SBA Optional Peg Rate plus 6.5%.
 - **Loans \$50,001 up to and including \$250,000:** Cannot exceed Prime or SBA Optional Peg Rate plus 6%.
 - **Loans \$250,001 up to and including \$350,000:** Cannot exceed Prime or SBA Optional Peg Rate plus 4.5%.
 - **Loans \$350,001 and greater:** Cannot exceed Prime or SBA Optional Peg Rate plus 3%.
- ◆ **TERMS:** For the Export Working Capital Program – typically one year; cannot exceed three years. For International Trade Loans, loan term varies according to the purpose of the loan—generally up to 25 years for real estate and 10 years for other fixed assets.
- ◆ **GUARANTY:** Up to 90%

7(a) Export Express provides lenders with a streamlined process to receive an enhanced SBA guarantee when

providing small businesses with loans that will help them start or grow export sales.

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 - **Loans \$50,001 up to and including \$250,000:** Cannot exceed Prime or SBA Optional Peg Rate plus 6%.
 - **Loans \$250,001 up to and including \$350,000:** Cannot exceed Prime or SBA Optional Peg Rate plus 4.5%
 - **Loans \$350,001 and greater:** Cannot exceed Prime or SBA Optional Peg Rate plus 3%
- ◆ **TERMS:** Up to 25 years for real estate, 10 years for equipment, and seven years for lines of credit.
- ◆ **GUARANTY:** Up to 90%

HELP WITH TRADE BARRIERS

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Please email your contact information and trade issue to international@sba.gov.



EXPERT ADVICE ON EXPORTING

Find an SBA professional at a U.S. Export Assistance Center: sba.gov/export-finance-managers. The centers, located in most major metro areas, are staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center ([see page 12](#)) for exporting assistance from professional business counselors.



LENDER MATCH

Lender Match connects small business owners and entrepreneurs with SBA-backed funding through SBA Lenders. Visit sba.gov/lendermatch for more information and to find an interested lender.



SBA AND PARTICIPATING LENDERS

The SBA helps small business owners and entrepreneurs who are creditworthy but do not have access to credit elsewhere on reasonable commercial terms from non-Federal, non-State, non-local government sources. If you can't obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you're eligible for an SBA program. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.



Courtesy of Getty Images

Access Non-Dilutive Capital and Resources to Bring R&D to the Marketplace

Get funding to develop your technology, invention, or innovation and scale your business.

WHAT IS YOUR INNOVATION?

- ◆ Advanced manufacturing
- ◆ AgTech
- ◆ Artificial intelligence
- ◆ Biotechnology
- ◆ Cybersecurity
- ◆ Energy technology
- ◆ Microelectronics
- ◆ Quantum information science
- ◆ Robotics
- ◆ National security
- ◆ Sensors
- ◆ Space exploration and technology

AMERICA'S SEED FUND

America's Seed Fund provided competitive opportunities for grants and contracts to develop your cutting-edge technologies. It fosters and encourages participation in innovation and entrepreneurship by all people, including women, people of color, people with disabilities, and entrepreneurs located in all 50 states and U.S. territories.

HOW IT WORKS

Every year, participating federal agencies announce topic areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts and then advance through three phases:

1. The **proof-of-concept stage** typically lasts from 6–12 months and provides between \$50,000–\$300,000.
2. The **prototype development stage** lasts about 24 months and typically provides \$600,000–\$2 million.
3. The **commercialization stage** is when your small business seeks public or private funds for its venture or sells the innovation for a profit.

RETAIN OWNERSHIP

The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase three contracts. Some agencies provide additional resources beyond funding.

Participating agencies:

- ◆ Department of Agriculture
- ◆ Department of Commerce, including the National Institute of Standards and Technology
- ◆ National Oceanic and Atmospheric Administration
- ◆ Department of Defense, including Army, Navy, and Air Force
- ◆ Department of Education
- ◆ Department of Energy
- ◆ Department of Health and Human Services, including National Institutes of Health, Centers for Disease Control and Prevention, and the Food and Drug Administration
- ◆ Department of Homeland Security
- ◆ Department of Transportation
- ◆ Environmental Protection Agency
- ◆ National Aeronautics and Space Administration
- ◆ National Science Foundation

HOW TO FIND FUNDING

Identify a participating agency or agencies interested in your topic area. Apply to a specific solicitation. Get more information about funding opportunities (solicitations) and current topics at sbir.gov/apply.

CONNECT WITH RESOURCE PARTNERS

SBA's Federal and State Technology (FAST) Partnership Program was established to help you navigate America's Seed Fund programs (SBIR/STTR). FAST partners work to support businesses through all phases of development — pre-award, award, and post-award towards commercialization.

To find a FAST partner in your state, visit: sbir.gov/community/fast. Visit sbir.gov to find funding opportunities, helpful program tutorials, and information on past award winners.

SBA's Regional Innovation Cluster (RIC) Initiative supports innovative small businesses and entrepreneur support organizations across the country. RICs build business support networks to help small businesses start and grow. RICs can provide services like accelerators, incubators, market research, and government and commercial contracting assistance.

SBA's RICs are geographically concentrated groups of interconnected businesses, suppliers, service providers, and associated institutions in a particular industry or field across the United States.

RICs work directly with American innovators and entrepreneurs to forge connections, provide industry or technological subject matter experience and expertise, and assist with access to capital, customers, and contracts.

At Fiscal Year End 2024, there were 26 RICs located throughout the U.S. providing services in areas such as, but not limited to:

- ◆ Cybersecurity
- ◆ Biotechnology
- ◆ Information technology (IT)
- ◆ Internet of things (IoT)
- ◆ Early-stage agriculture technologies
- ◆ Early-stage agri-food value chains, including, but not limited to:
 - Pasture-raised livestock
 - Farm-to-market opportunities leveraging novel technologies, and
 - Specialty crops

To find a RIC partner in your region, visit: sba.gov/local-assistance/regional-innovation-clusters.



Courtesy of Getty Images



VETERAN-OWNED AMERICAN MADE



SBA Resources for Veteran and Military Spouse Manufacturers

The SBA offers a range of resources to help veteran and military spouse manufacturers succeed, including basic and advanced training, flexible financing solutions to scale, and support from trusted partner organizations, such as:



Additional Support Includes



Experienced mentorship and counseling from the SBA and its expansive network



Access to government contracting opportunities through MySBA Certifications



Export assistance and trade tools for international sales



Learn More: sba.gov/veterans





SBA CERTIFICATIONS UPGRADE

What You Need to Know

The SBA is upgrading how our customers apply for and manage their federal contracting certifications. **What do you need to know?**

SBA's certification upgrade starts in August 2024.

- Initial certification applications will not be accepted during the upgrade period.
- The upgraded system is expected to be available for new certifications in early September.

What will this mean for my firm?

- Most certified firms will not be impacted by the pause in applications.
- New or prospective applicants are encouraged to wait to apply after the upgrade.
- Applications submitted before August 1 will be processed in the order received.
- Firms needing to renew should receive guidance from their certification program.
- Firms facing a critical contracting deadline can contact certifications@sba.gov.
 - Please provide proposal number, agency, and bid due date.

Which certifications are impacted by the upgrade?

- Women-Owned Small Business (WOSB)
- Economically Disadvantaged Women-Owned Small Business (EDWOSB)
- 8(a) Business Development Program
- Veteran Small Business Certification (VOSB)
- Service-Disabled Veteran-Owned Small Business (SDVOSB)
- Historically Underutilized Business Zones (HUBZone) Program

Stay tuned! The SBA will be providing more resources and guidance over the coming days. Visit certify.sba.gov for the most current guidance or contact us at certifications@sba.gov or 202-205-6459.



DISASTER RECOVERY

Businesses • Homeowners
Renters • Nonprofits

Economic Injury Disaster Loan (EIDL)



Credit: Gettyimages

Benefits of an Economic Injury Disaster Loan (EIDL) for Small Businesses and Non-Profits

- Up to \$2 million to meet ordinary and necessary financial obligations
- Low fixed-rate interest rates with terms up to 30 years
- No payment and no interest for 12 months
- No need to wait for insurance to settle before applying

What you need to apply for a disaster loan

- Email addresses and contact information for all applicants
- Social Security numbers and Employer Identification Numbers (EIN) for all applicants
- Financial information (e.g., income and monthly expenses, etc.)
- A complete copy of the most recent federal income tax return (this can be provided later)
- Insurance information, if available

How to apply

- Scan the QR Code
- Visit sba.gov/disaster



For Additional Information

- Call **(800) 659-2955** (dial **7-1-1** to access telecommunications relay services):
 - To locate a Recovery Center for assistance with your loan application
 - To check the status of your loan application



DISASTER RECOVERY

Businesses • Homeowners
Renters • Nonprofits

Disaster Loans for Homeowners and Renters



Credit: U.S. Small Business Administration

Benefits of a disaster loan

- Low fixed-rate interest rates with terms up to 30 years
- No payment and no interest for 12 months
- Up to \$500,000 to cover damage to primary residences
- Up to \$100,000 to replace personal property, including vehicles
- Funds available to build back better and protect against future disasters (Mitigation)
- No need to wait for insurance to settle before applying

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- Email addresses and contact information for all applicants
- Social Security numbers and Employer Identification Numbers (EIN) for all applicants
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DISASTER RECOVERY

Businesses • Homeowners
Renters • Nonprofits

Préstamo para desastre por daños económicos (EIDL, por sus siglas en inglés)



Crédito: Gettyimages

Beneficios del Préstamo para Desastres por Daños Económicos (EIDL) para pequeños negocios y organizaciones sin fines de lucro

- Hasta \$2 millones para cubrir las obligaciones financieras ordinarias y necesarias
- Baja tasa de interés fija con plazos de hasta 30 años
- No se requiere pago ni se generan intereses durante los primeros 12 meses
- No es necesario esperar a que se concluya el proceso del seguro antes de realizar la solicitud

Qué necesita para solicitar un préstamo para desastres

- Correo electrónico e información de contacto de todos los solicitantes
- Números de Seguro Social y números de identificación del empleador (EIN, por sus siglas en inglés) de todos los solicitantes
- Información financiera (p. ej., ingresos y gastos mensuales, etc.)
- Copia completa de la última declaración de impuestos federales presentada (puede entregarse después)
- Información del seguro, si está disponible

Cómo solicitarlo

- Escanee el código QR
- Visite sba.gov/disaster



Para obtener más información

- Llame al **(800) 659-2955** (marque **7-1-1** para acceder a los servicios de retransmisión de telecomunicaciones):
 - para encontrar un Centro de recuperación por desastre que lo ayude con su solicitud de préstamo
 - para obtener información sobre el estado de su solicitud de préstamo