



## USSMC Certification Services

For More Information about the SBA's 8(a) Development Program

### PART 124--8(a) BUSINESS DEVELOPMENT/SMALL DISADVANTAGED BUSINESS STATUS DETERMINATIONS

- USSMC wants you to visit this link before you apply for the 8(a) Business Development Program:
- [http://www.access.gpo.gov/nara/cfr/waisidx\\_06/13cfr124\\_06.html](http://www.access.gpo.gov/nara/cfr/waisidx_06/13cfr124_06.html).

USSMC services are designed to help minority, women and other small business owners get certified into the Small Business Administration's (SBA), 8(a)BD, Small Disadvantaged Business (SDB) or both certification programs. You will receive support from experienced professional consultants and former National Trainers of the SBA 8(a) SDB program who understand the process and the plight of the SBA.

We also help you get certified with local and state certification programs.

Let us help you justify the existence of both programs. It's up to you, so what are you waiting for. We accept Mastercard, Visa and American Express and electronic checks.

#### **The 8(a)/SDB Certification Package Preparation Service Overview:**

The 8(a)/SDB Certification Package Preparation Service is designed for clients who want USSMC's 8(a)/SDB Professional Consultants to prepare, assemble and complete their entire 8(a)/SDB application.

#### **USSMC Service Features for Preparing the 8(a) Preparation Service Fee: 4,000.00**

- We will conduct a telephone interview with the primary applicant to ensure that he/she is qualified to be certified in either the 8(a)/SDB or SDB program.
- Identify all enclosures and data items that the applicant must provide to USSMC's 8(a)/SDB Professional Consultants to complete and package their 8(a)/SDB application.
- Examine all enclosures and data received from the applicant to ensure that all required items have been provided and notify the applicant if important information is missing. Provide status reports detailing where we are in the preparation of your 8(a)/SDB Application.
- Contact the applicant via email and telephone to discuss and obtain the missing information and/or data needed by USSMC's 8(a)/SDB Professional Consultants to prepare special SBA compliant elements of the package (e.g. Bylaws, Claims of Economic Disadvantage). The 8(a)/SDB package preparation service includes the preparation of the primary applicant's economic narrative needed to prove economic disadvantage.
- Complete the 8(a)/SDB application, ensuring that it is totally comprehensive and in conformance with SBA regulations.
- Prepare a cover letter for the submittal of the 8(a)/SDB application.
- Assemble the package into a three ring notebook, including table of contents, completed checklist, tabs for attachments or necessary enclosures.
- Identify places where signatures are required in the entire 8(a)/SDB application.
- Transmit the prepared package via FedEx overnight delivery service to the applicant and contact the applicant to address any questions or open issues concerning the submittal of the application to the SBA.



### **The 8(a)/SDB Economic Disadvantage Narrative Service Overview:**

The 8(a)/SDB Economic Disadvantage Narrative Service is designed for clients whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged. The SBA requires that all applicants applying for 8(a)/SDB certification complete and submit this narrative.

USSMC's 8(a)/SDB Professional Consultants will prepare the economic narrative and convince the SBA that you, and your business have been subjected to Economic Disadvantage.

### **USSMC Service Features for Economic Disadvantage Service Completion: Fee: 1500.00**

The following are included in our Economic Disadvantage Narrative Service:

- Email or Fax you our Economic Disadvantage Narrative Work-Package. You will merely have to check off a few items and provide us with the answers to a few questions about you and your business.
- Examine the Work-Package received from the client and insure that all required conditions have been met, and notify client if important information is missing.
- Contact the client via email and telephone to discuss and obtain the missing information and/or data needed by USSMC's 8(a)/SDB Professional Consultants to prepare special SBA compliant elements of the package.
- Complete the Economic Disadvantage Narrative, ensuring that it is totally comprehensive and in conformance with SBA regulations.
  
- Transmit the prepared 8(a) Economic Disadvantage Narrative package via FedEx overnight delivery service or by email to the client and contact the client to address any questions or open issues concerning the submittal of the 8(a) Economic Disadvantage Narrative to the SBA.

### **USSMC Service Features for Social Disadvantage Service Completion:**

The 8(a)/SDB Social Disadvantage Narrative Service is designed for clients who have been subjected to racial or ethnic prejudice or cultural bias within the American society because of their identities as members of groups and without regard to their individual qualities. The social disadvantage must stem from circumstances beyond their control. The SBA requires that all applicants applying for 8(a)/SDB certification who are not members of a [designated group](#) complete and submit this narrative.

#### [SBA Designated Group Members](#)

Black Americans; Hispanic Americans; Native Americans (American Indians, Eskimos, Aleuts, or Native Hawaiians); Asian Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China (including Hong Kong), Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, The Philippines, U.S. Trust Territory of the Pacific Islands (Republic of Palau), Republic of the Marshall Islands, Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, Guam, Samoa, Macao, Fiji, Tonga, Kiribati, Tuvalu, or Nauru); Subcontinent Asian Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands or Nepal). Being born in a country does not, by itself, suffice to make the birth country an individual's country of origin for purposes of being included within a designated group.

USSMC's 8(a)/SDB Professional Consultants will prepare the Social Narrative and convince the SBA that you, and your business have been subjected to Social Disadvantage.

### **USSMC Service Fee: 1500.00**



### **Service Features for Waiver Service: 1500.00**

The following are included in our 8(a) Length-of-Time in Business Waiver Service:

- Email or Fax you our Social Disadvantage Narrative Work-Package. You will merely have to check off a few items and provide us with the answers to a few questions about you and your business.
- Examine the Work-Package received from the client and insure that all required conditions have been met, and notify client if important information is missing.
- Contact the client via email and telephone to discuss and obtain the missing information and/or data needed by USSMC's 8(a)/SDB Professional Consultants to prepare special SBA compliant elements of the package.
- Complete the Social Disadvantage Narrative, ensuring that it is totally comprehensive and in conformance with SBA regulations.

Transmit the prepared 8(a) Social Disadvantage Narrative package via FedEx overnight delivery service or by email to the client and contact the client to address any questions or open issues concerning the submittal of the 8(a) Social Disadvantage Narrative to the SBA.

### **30 Questions to Stimulate Your Recollection of Possible Discrimination to Assist in Proving Your Social Disadvantage**

#### **Area: EDUCATION**

1. Have you ever been denied admission to any school, college, or university?
2. Have you ever been excluded from membership in any educational clubs, fraternities, or professional organizations?
3. Did the school, college, or university that you attended seriously lack qualified teachers, staff, facilities, or equipment to the extent that it had a negative affect on the quality of your education?
4. Have you ever been denied a scholastic honor or recognition?
5. Have you ever been denied a scholarship or other forms of financial support required to finance your education?
6. Have you ever been channeled into a specific "learning track" because of your race, ethnic origin, gender, etc.?
7. Have you been denied attendance or admission to any school, college or university because of your long-term residence in a community isolated from the mainstream of American Society?
8. Have you ever been denied professional training in your work that has impaired your entry or advancement in your professional career?
9. Have you ever been subjected to harassment in your educational environment such that it had a dramatic affect on your learning?
10. Have you ever been subjected to extreme social pressures that have discouraged you from pursuing professional or higher education or selected career fields that would naturally prepare you for business ownership?

#### **Area: EMPLOYMENT**

1. Have you ever been denied access to mentoring, on-the-job training, apprenticeships, etc., required to gain the necessary skills to advance in your field?
2. Have you ever been subjected to significant variations in salary from those of your equally qualified contemporaries?
3. Have you ever been unfairly denied salary increases, bonuses, or commissions?
4. Have your fringe benefits been out of concert with your position, tenure, and other factors commonly applied to all employees?
5. Have you ever been terminated for what you consider to be unjust reasons?
6. Have you ever been subjected to harassment in your work environment such that it had a dramatic affect on your job performance?



7. Have you ever been subjected to a glass ceiling that kept you from advancing into management positions?
8. Have you ever been excluded from participation in company groups or functions that a person of your level would otherwise have been included?
9. Have you ever been subjected to unfair or inequitable performance evaluations or merit reviews that had a negative impact on your professional progression?
10. Have you ever been denied employment opportunities on bases different than those applied to other non-socially disadvantaged individuals?

#### Area: BUSINESS HISTORY

1. Have you ever been denied access to contract bidding opportunities?
2. Have you ever been unfairly denied the award of a contract?
3. Have you ever been unfairly kept from joining in teaming or subcontracting relationships?
4. Have you ever been subjected to unfair negotiations?
5. Have you ever been systematically excluded from access to facilities where business is normally conducted?
6. Have you ever been unfairly excluded from participation in professional or business groups?
7. Have you or your firm been unfairly characterized for unsatisfactory past performance?
8. Have you unfairly been denied access to private sector or Government decision makers, contracting officers, or buyers?
9. Have you ever been unfairly denied access to the capital or credit necessary to operate and grow your business?
10. Have you ever unfairly denied bonding, licenses, or leases necessary to operate and grow your business?

#### **The 8(a) Length-of-Time in Business Waiver Service Overview:**

The 8(a) Length-of-Time in Business Waiver Service is designed for clients that want to apply for 8(a) Certification and have not been in business two-years and need to prove the SBA "Potential for Success" requirement.

The SBA does require that a business, that has not been in business for two-years, submit a "Request for a Length-of-Time in Business Waiver". The Length-of-Time in Business Waiver is a substantial document. Without tons of work on your part, or thousands of dollars spent on outside expert assistance, most qualified small businesses just "pass" on the certification opportunity, having better things to do in running their business. USSMC's 8(a)/SDB Professional Consultants will prepare the waiver and convince the SBA that you, and your business have a real "potential for success".

#### **Preparing Waiver for Participating in the 8(a) Program (Length of Time) 1500.00 Fee**

#### **USSMC Service Features:**

The following are included in our 8(a) Length-of-Time in Business Waiver Service:

- Email or Fax you our Length-of-Time in Business Waiver Work-Package. You will merely have to check off a few items and provide us with the answers to a few questions about you and your business.
- Examine the Work-Package received from the client and insure that all 5 required conditions have been met. Notify client if important information is missing.
- Contact the client via email and telephone to discuss and obtain the missing information and/or data needed by USSMC's 8(a)/SDB Professional Consultants to prepare special SBA compliant elements of the package.
- Complete the 8(a) Length-of-Time in Business Waiver narrative, ensuring that it is totally comprehensive and in conformance with SBA regulations.



Transmit the prepared 8(a) Length-of-Time in Business Waiver package via FedEx overnight delivery service or by email to the client and contact the client to address any questions or open issues concerning the submittal of the 8(a) Length-of-Time in Business Waiver to the SBA.

### **Length of Time in Business - Five Conditions**

There are Five Conditions that you must address to be granted a Length of Time in Business Waiver. Listed below are the conditions and some suggested details that you should include if they fit your situation.

#### **Condition 1: The individual's upon whom eligibility is based must have substantial business management experience.**

The SBA is curious to know whether the disadvantaged owner has sufficient previous experience in managing the applicant business, on a day-to-day basis, to exhibit the potential for success that is required within the 8(a)BD Program.

1. For how many years have you owned and run the applicant concern?
2. What are the major products or services that you provide in the current applicant concern?
3. Have you ever owned and run any other company in the same marketplace (i.e. SIC Code) as the applicant concern? What was the name of this company? For how many years did you own and run this company? What were the major products or services that you provided in this company?
4. Have you ever owned and run a company in a different marketplace (i.e. SIC Code) as the applicant concern? What was the name of this company? For how many years did you own and run this company?
5. What was the degree of similarity among the products or services provided in your former business or businesses to those provided in the applicant concern?
6. Please provide additional evidence, if any, of other top leadership, management or supervisory positions that you have held in the past
7. Describe your management experience in the above or similar positions by identifying your day-to-day functions, while participating in the Leadership, Culture and Climate Development, Acquiring and Development People, Planning, Organizing, Controlling, Technical Contributions, and Business Development and Client Relations

#### **Condition No. 2: The applicant firm must demonstrate the technical experience to carry out its business plan with a substantial likelihood of success.**

1. Do you currently have a business plan for the applicant concern?
2. When was this plan developed?
3. How often is it updated?
4. Does your business plan address the questions and issues suggested in the SBA's 8(a) Business Plan, SBA Form 1010C?
5. What are the major goals specified within your plan and your demonstrated progress toward achieving these goals in each of the following areas:
  - Marketing and Sales
  - Products and/or Services



- Management, Organization, and Personnel
- Finance

6. What is your personal and/or your management team's level of experience and degree of competence in the areas shown below that are required to successfully carry out your business plan?

- Marketing and Sales
- Products and/or Services
- Management, Organization and Personnel
- Finance

7. What do you and your management team see as the major environmental (technological, economic, political, legal/regulatory, social/cultural) factors in your selected marketplace that would suggest that the goals within your business plan are reasonably achievable?

8. What unique or special technical expertise do you and other members of your company team have that you believe will sustain your business during its early formative years?

9. What evidence (i.e., Reference letters, awards, etc.) can you provide that your technical experience or that of other members of your company team is or has been recognized by current or former clients of the applicant concern?

**Condition No. 3: The applicant firm must have adequate capital to sustain its operation and carry out its business plan.**

1. What are your projected sales revenues within your business plan for your company's current fiscal year?

2. What are your most recent three-month average sales?

3. What is the average aging of your receivables, expressed in days?

4. How many days of working capital do you foresee being required to adequately fund your business?

5. Do you currently have a line-of-credit to finance your capital requirements? What is the nature of this line-of-credit? Who is the provider of this line-of-credit? What is the maximum amount of funds available under this line-of-credit or loan? What is the interest rate for this line-of-credit or loan agreement? What is the commitment period for this line-of-credit or loan agreement? How is this line-of-credit secured or collateralized?

6. In addition to the line-of-credit or loan, if applicable, what other sources of capital are currently needed to finance the operation of the company?

7. Does the applicant concern have a current pro-forma, or forecasted statement of cash flow?

8. What are the maximum cash needs reflected within this cash flow

9. Are there adequate funds, from all available sources, to support the cash requirements of the applicant concern?

10. What will be the source of funds available to support the cash flow needs of the firm?

11. Does your company require up-front deposits for work to be performed? If yes, to the upfront deposits, what is the typical percentage of total contract price that you request and generally receive?

12. What are the general payment terms that are included in your contracts?

13. What actions, if any, are routinely taken by your company to expedite the timely collection of receivables?

**Condition No. 4: The applicant firm must have a record of successful performance on contracts from governmental or non-governmental sources in its primary industry category.**

1. Has the company acquired, completed, or is it currently working on any contracts, whether government, non-government, or as a subcontractor? If yes, you should provide a listing of all contracts you are or have completed to include: contact information, nature of contract, amount of contract, duration and results of completed contracts (e.g., on-time, within budget, acceptable quality).

2. Have you had promising discussions with government, commercial, or government prime contractors concerning business opportunities that would be available to you if your concern were to receive the 8(a)BD certificate? If Yes, you should request your prospect to complete a Commitment Letter and attach it to your waiver request.

3. Has the applicant concern or its principles received any of the following? If yes, include copies of them with your waiver request.

- Company Letter of Commendation
- Personal Letter of Commendation
- Follow-On Contract
- Other Awards or Recognition

**Condition No. 5: The applicant firm must have the ability to timely obtain the personnel, facilities, equipment, and any other requirements needed to perform such contracts.**

1. Personnel – Which of the following statements currently applies to your business's situation?

- Have on-board all that may be required.
- Have the nucleus of the people required and have contingent offers to qualified candidates.
- Have adequate database of qualified candidates.
- Have existing relations with Recruiters, Personnel Agencies, and Temporary Agencies to provide the necessary staff on a reasonable turn-around basis.
- Also, provide an explanation of your current and future personnel requirements plan. (Required)

2. Facilities – Which of the following statements currently applies to your business's situation?

- Have adequate office space.
- Have some space and can be expanded to meet growing demand
- Have located adequate facilities that can be made available when needed
- Have existing relationship with local commercial real estate brokers that have knowledge of available commercial space that will meet our needs.
- Also, provide an explanation of your current and future facilities requirements plan. (Required)

3. Equipment – Which of the following statements currently applies to your business's situation?

- Have all that will be required to perform such contracts
- Have the majority of what is required and we will be able to secure more equipment either on a capital lease or rental basis
- Will be able to purchase or lease when required
- Knowledge of where to secure this equipment and have also determined that bank or leasing company will finance the acquisition.



- Also, provide an explanation of your current and future equipment requirements plan. (Required)

#### **Service Features:**

The following are included in our 8(a)/SDB Business Plan Preparation Service:

- Identify the data items that client must provide to USSMC's 8(a)/SDB Professional Consultants to complete and package the 8(a) Business Plan.
- Examine the data received from the client and insure that all 52 required elements have been provided, and notify client if impertinent information is missing
- Contact the client via email and telephone to discuss and obtain the missing information and/or data needed by USSMC's 8(a)/SDB Professional Consultants to prepare special SBA compliant elements of the package.
- Complete the 8(a) Business Plan, ensuring that it is totally comprehensive and in conformance with SBA regulations.
- Prepare a cover letter for the submittal of the 8(a) Business Plan.
- Identify all attachments to be included with business plan.
- Identify places where signatures are required in the entire 8(a) Business Plan..
- Transmit the prepared 8(a) Business Plan to the client and contact the client to address any questions or open issues concerning the submittal of the 8(a) Business Plan to the SBA.

### **State (MBE or DBE) Application Preparation Service**

#### **Service Overview:**

The MEB/DBE Package Preparation Service is designed for clients who want USSMC's 8(a)/SDB Professional Consultants to prepare, assemble and complete their entire MBE/DBE application.

You probably already know that if you're 8(a) certified, that you are also certified to participate in the SBA's Small Disadvantaged Business (SDB) program. What you probably don't know is that if you are either 8(a) or SDB certified that you can now apply for any and all state Disadvantaged Business Enterprise (DBE) certifications, without the "hassle" of dealing with a different application for each state of interest to you, or even having to complete the state applications, at all.

After working on the issue of reciprocity between Federal 8(a) or SDB and state certifications for years, a set of regulations became effective on July 16, 2003, that will totally change the state DBE certification process. Good news for you!

Although there are a number of important changes to the state DBE programs, the critical changes that should induce you to seek one or more state certifications, are as follows:

- All states will now use an identical "universal application form". Even if you're only interested in being state certified, you will not have to contend with totally different certification requirements, from state-to-state.
- The states shall have to either accept your 8(a) or SDB certifications, or the same, already prepared 8(a)/SDB application package that you provided, or will provide to the SBA.. - The SBA 8(a) or SDB applications will do!
- The states must now accept the same Personal Financial Statements that you prepared to apply for the 8(a) or SDB certifications - The same rules, and form mean the less chances of making an error, and being rejected.
- The states will "not" be capable of simply ignoring the SBA's determination that a firm is a small business, owned and controlled by socially and economically disadvantaged individuals. - States can no longer challenge an SBA determination, unless they have additional new data to prove that you are not qualified.



- No longer will you be disqualified just because you exceeded the size standard for your Primary NAICS code - This means that you will continue to be certified in your other business areas, up to a maximum size of \$17.42 million in gross annual receipts.

What the new regulations means to you, is that without any material effort, time, or cost, on your part, you can be certified to do business in any state or states of your choice. That is, if you're SBA 8(a) or SDB certified.

Why consider state certifications? The answer is quite simple. The states currently contract for nearly **one trillion dollars annually, more than four times the amount contracted by the Federal, government.** And, don't be fooled by thinking that the DBE program, because of its Federal DOT roots, is limited to highways, roads, airports, and bridge construction, etc. All states acquire just about any product or service you can imagine, from state certified DBE's.

**Service Features: (New Client 2,500.00) (If we completed your 8(a) Certification 1,500.00)**

The following are included in our MBE/DBE Package Preparation Service:

- We will conduct a telephone interview with the primary applicant to ensure that he/she is qualified to be certified in appropriate State MBE or DBE program.
- Identify all enclosures and data items that the applicant must provide to USSMC's 8(a)/SDB Professional Consultants to complete and package their MBE application.
- Examine all enclosures and data received from the applicant to ensure that all required items have been provided and notify the applicant if important information is missing. Provide status reports detailing where we are in the preparation of your MBE and/or DBE Application.
- Contact the applicant via email and telephone to discuss and obtain the missing information and/or data needed by USSMC's 8(a)/SDB Professional Consultants to prepare special compliant elements of the package (e.g. Bylaws, etc.).
- Complete the MBE and/or DBE application, ensuring that it is totally comprehensive and in conformance with State program regulations.
- Prepare a cover letter for the submittal of the MBE and/or DBE application.
- Assemble the package into a three ring notebook, including table of contents, completed checklist, tabs for attachments or necessary enclosures.
- Identify places where signatures are required in the entire MBE application.
- Transmit the prepared package via FedEx overnight delivery service to the applicant and contact the applicant to address any questions or open issues concerning the submittal of the application to the State.

For More Information call us at 301-322-2247 or send us an email by visiting:

<http://www.ussmc.com/Contact-Us.html>