



University of Texas at San Antonio
(UTSA)
Small Business Development Center
(SBDC)

210.458.2460 | WWW.SASBDC.ORG

Proud Member of the Texas South-West SBDC Network



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Recognize Corporate Affiliates

Thank you to our generous Corporate Affiliates

GOLD LEVEL



UTSA Small Business Development Center

- The UTSA SBDC offers integrated services to meet the needs of experienced small business owners as well as individuals interested in starting a business.
- The UTSA SBDC serves San Antonio and the 10 counties surrounding Bexar County, providing:
 - Professional, confidential one-on-one business advising services at no charge
 - No-cost and low-cost training workshops for both experienced and prospective business owners, covering a variety of topics to help entrepreneurs start or grow businesses

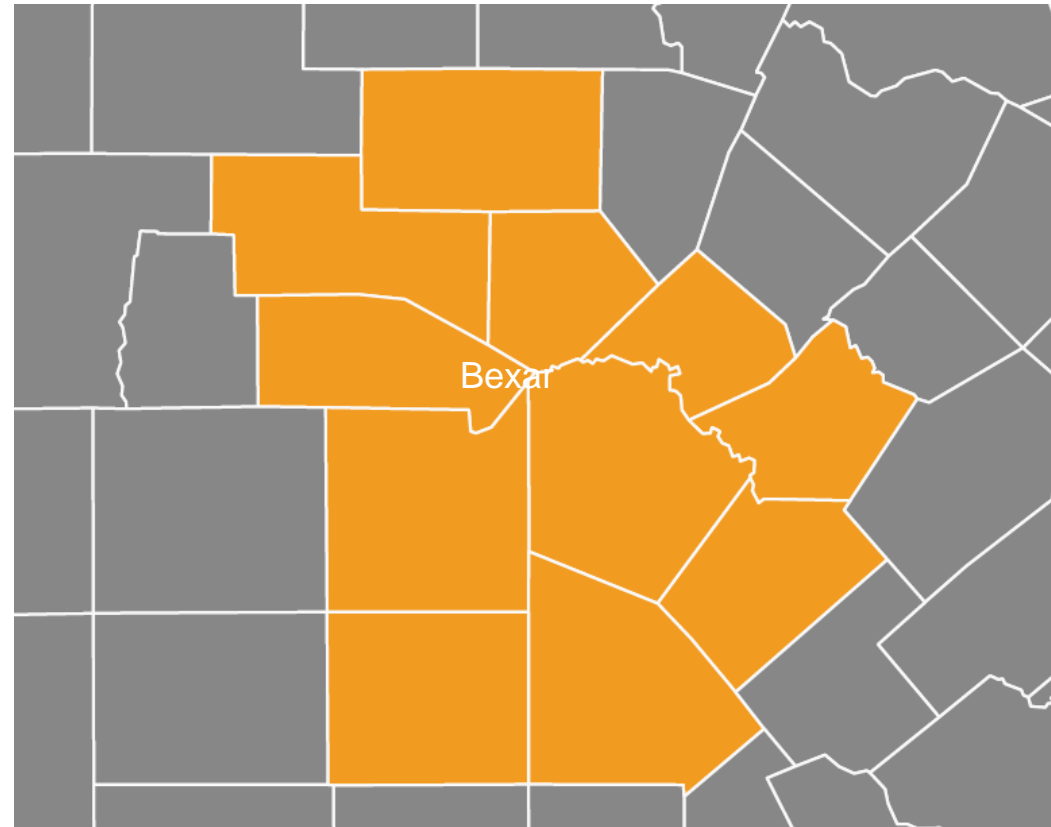
2022 Economic Impact

2022 ECONOMIC IMPACT

◆ ADVISING HOURS	8,962
◆ TRAINING ATTENDEES	6,053
◆ JOBS CREATED	592
◆ JOBS RETAINED	1,396
◆ BUSINESS STARTS	83
◆ BUSINESS EXPANSIONS	88
◆ TOTAL CAPITAL FORMATION	\$51,572,038

Our Service Areas

- Atascosa
- Bandera
- Bexar
- Comal
- Frio
- Gillespie
- Guadalupe
- Kendall
- Kerr
- Medina
- Wilson



We Can Help

- Business planning
- Market research
- Project costs
- Human Resources
- Social media
- Financial accounting
- Websites
- Marketing
- Cash flow projections
- QuickBooks
- Cash budgeting

We are tailored around the small business owner's needs

Advising

*** All operations are currently hybrid
in-person & remote/virtual ***

For more information: 210-458-2460

Specialty Services of the SBDC

International Trade Center (Exporting/Importing) <http://texastrade.org/>

Center for Government Contracting <https://cgc.txsbdc.org/>

SBDC Net (Market Research) <http://www.sbdcnet.org/>

SBDC Technology Commercialization Center <http://txsbdc.org/techcomm>

AND MORE!

Trainings

Upcoming trainings:

<https://utsa.ecenterdirect.com/>

Training portal:

<http://training.txsbdc.org/index.php?cntrID=10>

For more information: 210-458-2047

SBDC Network Trainings:

<https://utsa.ecenterdirect.com/events>

Business Funding

If you will need financing, a bank or investors will typically require a business plan. Resources for creating a Business Plan:

1. Check out the no-cost How to Write a Business Plan webinar on our online webinar training portal: <http://training.txsbdc.org> -> Plan Your Business -> “How to Write a Business Plan”

2. The SBA also has great resources for creating a plan. To access their website: <https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan>

Once you have written a strong rough draft of the narrative part of the Business Plan, call us at: 210-458-2460 and we can talk about next steps.

Additional Resources

SBA - <https://www.sba.gov/blog/sba-resources-help-entrepreneurs-start-grow-their-business>

SCORE - <https://sanantonio.score.org/>

Women's Business Center -
<https://womensbusinesscentersa.com/>

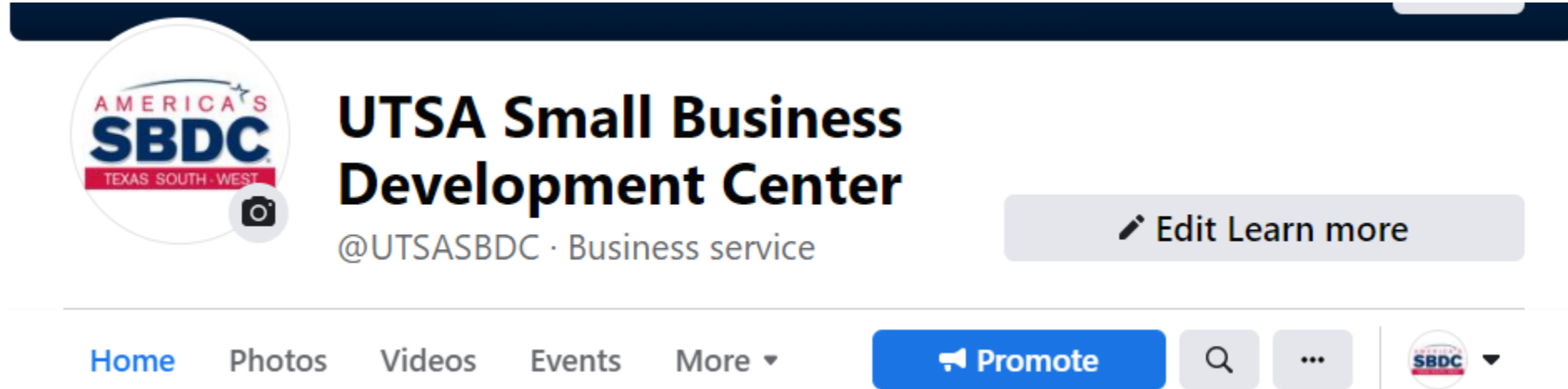
LaunchSA - <https://launchsa.org/>

Bexar County - <https://www.bexar.org/129/Small-Business-Entrepreneurship-Dept>

Federal Disaster Loan Assistance

If your business has been impacted by the Coronavirus (COVID-19), please visit the SBA's website for the latest information:
<https://www.sba.gov/funding-programs/loans/covid-19-relief-options>

“Like” UTSA SBDC on Facebook



The screenshot shows the Facebook profile page for the UTSA Small Business Development Center. The profile picture is a circular logo with the text "AMERICA'S SBDC TEXAS SOUTH - WEST" and a camera icon. The name "UTSA Small Business Development Center" is displayed in large, bold black text, with the handle "@UTSASBDC · Business service" below it. To the right of the name is a grey button with a pencil icon and the text "Edit Learn more". Below the profile information is a horizontal menu with the following items: "Home" (in blue), "Photos", "Videos", "Events", and "More" (with a dropdown arrow). To the right of this menu is a blue "Promote" button with a megaphone icon, followed by a search icon, a three-dot menu icon, and a small circular profile picture icon with a dropdown arrow.

Please complete the online evaluation

Evaluation Link: <https://bit.ly/WorkshopEvalUTSASBDC>


SBDC Network Training Event Evaluation

Workshop Evaluations. Thank you for your feedback! It is vital to our continued service.

*** Required**

Date of the event that you attended or viewed *

Date

mm/dd/yyyy 

Title of Workshop:

Your answer

How did you hear about the program?

SBDC Advisor

U.S. SBA

Start Smart

presented by
UTSA SBDC Advising

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Common Misconceptions

- You will have more personal freedom; you can take more vacations and make your own schedule.
- There are lots of grants available for people who want to start a small business. (Free money)
- You don't need your own capital to start a business

Reasons Businesses Fail

- Inadequate Planning
- Poor Location
- Insufficient Funding
- Poor Management
- Market Change

Keys to Success

- Have passion for your business and enjoy what you do.
- Have ideas and answers that others don't.
- Timing must be right.
- Willingness to invest savings
- Competitive Advantage
- Business and financial plan
- Have a personality that matches with the industry.

Evaluate Your Idea

- What are you selling?
- What is the benefit to your customer?
- How is your product or service different?
- Why will people buy from you?
- What is your management or technical experience with your product or service?

Target Market

- To whom are you selling?
- Can you define your market?

What Does Your Customer Look Like?

- Age
- Race / Ethnicity
- Household Income
- Geographic Location
- Education Level
- Demographics
- Psychographics

Competitive Analysis

- Strengths
- Examples: Sustainable competitive advantages, superior financial resources.
- Weaknesses
- Examples: Poor service/delivery or poor reliability.
- Opportunities
- Examples: Capitalize on competitors weakness, or new technology.
- Threats / Trends
- Regulatory, scarcity, or future competitors.



Internal Analysis



External Analysis

Sources and Uses

- How much money do you need and for what?
 - Sources show how much you need and where it will come from (either a loan or your own injection) .
 - Uses show where the money is being used.

Owner Injection + Loan

=

Total Project Cost

Opening Costs

Type	Amount
Signage	
Rent Deposit	
Website Development	
Buildout Costs	
Equipment & Furniture	
Insurance Deposits	
Professional Fees	
Initial Supplies	
LLC Application Fee	
Closing Cost	
Total	

Monthly Costs

Type	Amount
Rent	
Utilities	
Insurance	
Salaries	
Advertising	
Supplies	
Miscellaneous	
Total	

Monthly Project Costs:

Rule of thumb:

Take Total monthly costs _____ and multiply by 3 to 6 for a total of _____.

Add one-time costs:_____.

Total capital needed to start: \$_____

Owner Equity and Investment

- Most financial institutions will require that you produce, on average, 30% of your total estimated cash needed for start-up costs.
- This is referred to as your **Owner Equity/Investment** in the business.
- Consider if:
 - I have this money or access to it.
 - I have some but not all of the money required.
 - I have no money to invest in this business.

Business Financing Criteria

- Sources of money to start your business
 - Personal Savings
 - Lenders
 - Investor(s)
 - Credit Cards
 - Family and Friends
 - Retirement Account
 - Partners
 - Microlenders (Liftfund, Peoplefund)
 - Crowdfunding (Kickstarter, Indiegogo)

Business Financing Criteria

- What is a lender looking for?
 - Capital: Total Project Cost
 - Capacity: Do you have the capacity to operate this business? To repay the loan?
 - Credit History: What does your credit look like?
 - Conditions: What are the conditions surrounding the venture?
 - Collateral: What is available?
 - Cash Flow: Is there money coming in?

Business Financing

- How Does Your Personal Credit Rate?
 - Reviewed within the past year?
 - 300 - 579 Poor Credit
 - 580 - 699 Fair Credit
 - 670 – 739 Good Credit
 - 740-799 - Very Good
Credit
 - 800 -850 is Exceptional
-
- Credit Report Sources
 - Experian, Equifax, & Transunion
 - Creditkarma.com
 - AnnualCreditReport.com

Taxes and Responsibilities

- City and County
 - Property Tax
 - Permits
- State
 - Sales & Use Tax
 - Permits
 - Unemployment Insurance Tax
 - Franchise Tax
- Federal
 - Payroll Taxes
 - Unemployment Insurance Tax
 - Income Taxes
 - FICA

Resources and Requirements

- For Local, State, and Federal Requirements, please refer to our website: www.sasbdc.org

Build Your Team

- SBDC Advisor
- Attorney
- Financial Institution Lender
- Insurance Agent
- CPA, Accountant, or Bookkeeper

Workshop Outline Recap

- Welcome and Introductions
- Evaluating Your Business Idea
- Target Markets
- Cost and Financing
- Business Legal Structure

Next Steps

- Develop a draft business plan
- Check out the no-cost How to Write a Business Plan webinar on our online webinar training portal: <http://training.txsbdc.org> -> Plan Your Business -> “How to Write a Business Plan”
- The SBA also has great resources for creating a plan. To access their website: <https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan>
- Call and set up an appointment with an advisor: (210) 458-2460

UTSA SBDC

Main Phone: 210-458-2460

Training Phone: 210-458-2047

www.sasbdc.org

Evaluation Form: <https://bit.ly/WorkshopEvalUTSASBDC>

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