

**THE STATE OF SMALL BUSINESS IN AMERICA:
AN UPDATE FROM THE U.S. SMALL BUSINESS
ADMINISTRATION**

HEARING

BEFORE THE

**COMMITTEE ON SMALL BUSINESS
AND ENTREPRENEURSHIP
UNITED STATES SENATE**

ONE HUNDRED FIFTEENTH CONGRESS

SECOND SESSION

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MAY 15, 2018
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**THE STATE OF SMALL BUSINESS
IN AMERICA: AN UPDATE FROM THE U.S.
SMALL BUSINESS ADMINISTRATION**

TUESDAY, MAY 15, 2018

UNITED STATES SENATE,
COMMITTEE ON SMALL BUSINESS
AND ENTREPRENEURSHIP,
Washington, DC.

The Committee met, pursuant to notice, at 3:31 p.m., in Room 428A, Russell Senate Office Building, Hon. James Risch, Chairman of the Committee, presiding.

Present: Senators Risch, Scott, Ernst, Inhofe, Young, Cardin, Cantwell, Shaheen, Markey, Coons, and Hirono.

**OPENING STATEMENT OF HON. JAMES E. RISCH, CHAIRMAN,
AND A U.S. SENATOR FROM IDAHO**

Chairman RISCH. The meeting will come to order.

Good morning. Today we are going to hear from the Administrator.

Linda, it's so good to see you back here again. You know, it's been over a year now—gosh, where does time fly?—since you've been sworn in as the SBA Administrator, and we're happy to have you here again today.

This hearing will focus on the state of small business in America, and the Small Business Administration's efforts to support entrepreneurs. By many measures, small business owners today are optimistic and forward looking. The National Federation of Independent Business' Small Business Trends Survey for April reached a near-record reading of 104.8, and also saw 61 percent of small businesses say they are increasing their capital expenditures. The payroll provider Paychex has recorded a nearly 3 percent increase over the past 12 months in wages paid by small businesses. The MetLife and U.S. Chamber of Commerce Small Business Index for the first quarter of 2018 found that 61 percent of small business owners are expecting increased revenues, and nearly a third are expecting increased hiring. This is all great news for America and for the American economy.

The Tax Cuts and Jobs Act, which was passed last year, has already been a big win for small businesses and, more importantly, their employees. As I just noted, many small business owners have already begun hiring more workers and making new capital investments in their businesses. For the first time since 1982, the NFIB

reported the fewest number of small businesses citing taxes as their number-one problem.

While small business owners are doing better than they have in over a decade, small businesses in Idaho continue to talk to me about difficulties and challenges accessing capital and complying with and understanding a seemingly never-ending number of regulations, all of which Administrator McMahan has been working on.

The SBA is at the forefront of all these issues, assisting small business owners across the Nation with its various loan guarantee programs, its excellent technical assistance and resource partners, and its contracting and set-aside offerings. In her time at the SBA, Administrator McMahan has traveled around the country as part of her Ignite Tour to better evaluate the small business environment and to hear directly from small business owners and SBA employees. Impressively, she has completed over half of her tour, visiting 44 out of the 68 SBA district offices, and many, many small businesses in each of those districts. I'm delighted to say that Idaho was on the tour, and we were happy to meet with the office there and with a number of small businesses.

The Administrator visited Boise last September, and she and I had the opportunity to visit with several small businesses in the Treasure Valley, including Cravin's Candy Emporium and Winspear Construction. We were all pleased to show her just a part of what makes Idaho such a great State for small business.

Administrator McMahan, I welcome you, and I look forward to hearing about your perspective on the sensational small business environment in this country today, your experiences thus far at the SBA, and your ideas on how the SBA continues to improve for the good of America's small businesses.

With that, Ranking Member Cardin.

**OPENING STATEMENT OF HON. BENJAMIN L. CARDIN,
RANKING MEMBER, AND A U.S. SENATOR FROM MARYLAND**

Senator CARDIN. Well, thank you, Mr. Chairman. Thank you very much for convening this hearing.

Administrator McMahan, it's a pleasure to have you back before our committee. I applaud your leadership on behalf of small businesses in America. I join the Chairman in acknowledging your commitment to visit each of the 68 district offices across the country. That's an incredible commitment. But I do think there's no substitute for meeting one-on-one with the people that are in the field carrying out the important responsibility of the Small Business Administration. So I thank you for that commitment.

Two weeks ago I had the opportunity to attend the ribbon cutting of the Baltimore Small Business Administration's office. Now, I want to tell you, it was not a difficult task for me to do this since it's located in the same building as my Baltimore office is located in. I just had to go down seven flights of stairs, so it wasn't that difficult. But it's very impressive to see the operations we have in our Baltimore office, for most of Maryland is done out of the Baltimore office. We also have a Washington office that handles Prince Georges County and Montgomery County, and they do just great, great work. I thank you for the attention that you've paid.

Like you, Administrator McMahon, I celebrated National Small Business Week last week and highlighted the outstanding entrepreneurs and small business owners in Maryland who are creating jobs, driving innovation, and increasing America's competitiveness, and that is my focus on the committee, helping small business access the tools and resources to better compete in the 21st-century global economy.

SBA has helped countless businesses start and succeed, so I'll just brag about one of those loans that took place in 1996, where the Small Business Administration took a chance and lent money to a University of Maryland student on an apparel idea, and that business grew from \$17,000 in sales in 1996 to a multi-billion-dollar global performance brand company, Under Armour, that today employs thousands in Baltimore.

There are success stories like this all across our country, and the importance for the SBA, the work that you do. But there are some issues I hope we can examine today. Like Chairman Risch, I am concerned about the challenges that are facing small businesses today. I want to ensure small businesses have equal access to Federal procurement and contracting opportunities, particularly our women-owned, minority-owned, and veteran-owned businesses.

In Maryland, we are fortunate to have a good number of local credit unions and community banks serving the small business community. However, these institutions can only do so much to meet the growing need for capital, especially in an environment where banks are consolidating and may prevent them from reaching small business customers. I am interested in your thoughts in how to get more community and independent banks participating in SBA programs.

A priority for me is helping small businesses export and sell products overseas. We talk about a global economy, and we are in a global economy. But if you're a small business, it can be almost impossible to try to get through the bureaucracies of international trade. This is an area with tremendous upside for small businesses, and I hope we can talk about your efforts to strengthen export finance programs.

I'm concerned about the Administration's efforts to cut the SBA budget. Now, I applaud the bipartisan effort in Congress to make sure that the budgets were restored to an appropriate level, but I am concerned about the cuts being proposed by the Trump Administration as to how it could affect your ability to carry out this important responsibility.

And then finally, too many small businesses remain unaware of SBA programs, particularly the free and low-cost counseling opportunities. So I hope you can address your efforts to raise awareness.

Administrator McMahon and I appeared at the same small business panel last week where we were together and talking about the small business programs. I listened to your remarks, and many of your observations I completely agree with, particularly with regard to the implementation of tight labor markets, workforce training, and access to capital challenges facing small businesses. That's why I am particularly pleased that you're here today, so that we can work together in order to increase the opportunities for small businesses in this country, and I look forward to your testimony.

Chairman RISCH. Thank you very much.
Administrator McMahon, the floor is yours.

**STATEMENT OF LINDA E. McMAHON, ADMINISTRATOR, U.S.
SMALL BUSINESS ADMINISTRATION**

Ms. McMAHON. Thank you, Chairman Risch, Ranking Member Cardin, and members of the committee. I appreciate the opportunity to testify today and talk about the state of America's small businesses.

Last week we all celebrated National Small Business Week. I began the week by honoring the National Small Business Person of the Year. That distinction was given to one of Senator Duckworth's constituents, the owner of a pest management business in Illinois.

Following the award celebration, I was off on a bus tour that started in Florida and ended in North Carolina. The trip was similar to my travel over the past year. Soon after being sworn in as Administrator, I set out on a goal to visit all 68 of SBA's district offices, as you've kindly mentioned. Our field staff make up close to half of the agency's employees, so the purpose of my travel has been two-fold: one, I wanted to provide leadership and direction to SBA's workforce and visit them in their offices on their turf; two, I want to see the front line of where SBA interacts with America's small business owners.

To date, this Ignite Tour has taken me to 44 district offices across 38 states. I've met with our district staff and leadership, as well as SBA's resource and community partners. I have also had the opportunity to engage over 700 small business owners through roundtable discussions and site visits. I've toured a lot of facilities, sampled a lot of products, and I've ridden a lot of equipment. Along the way, I've been honored to make these visits with several of you.

Last fall I enjoyed visiting several businesses in Boise with you, Mr. Chairman. In November, Senator Shaheen and I hosted a small business roundtable in Manchester. And in January, Senator Coons and I toured a manufacturing facility in Wilmington. These visits have reinforced to me the valuable role small businesses play in our economy and the importance of SBA and our resource partners helping them to succeed.

My tour has also allowed me to hear directly from business owners about what is on their minds. Among the frequent things I hear are the burden of Federal and State regulations, and complexities of health care and taxes, and recently workforce and labor challenges.

When I look back on last year, in addition to my travel and small business engagements, I also reflect on the agency's response to Hurricanes Harvey, Irma, and Maria. From the arrival of Hurricane Harvey in Texas to our continued work today, I'm incredibly proud of our staff. Since last summer, SBA has deployed over 5,000 personnel. We have staffed over 400 disaster centers. We fielded over 1 million calls for assistance, and we approved 130,000 loans totaling \$6.7 billion in lending. Our disaster efforts might be best summed up by a comment from the mayor of Port Aransas, Texas, located on the Gulf Coast. At the National Small Business Week

dinner, he commented that SBA was the first one in and the last one out.

While such comments are reassuring to our team, we still have a lot of work to do, especially in Puerto Rico and the U.S. Virgin Islands. We have a significant amount of staff on the ground there, and we will remain as long as necessary to continue to help disaster survivors.

SBA is also active in other areas across the country. Within the last week, disaster declarations were made for Illinois and Indiana as a result of severe storms and flooding. A declaration was also announced for Hawaii in response to April flooding and the ongoing lava flows.

In my written testimony I highlighted some of our agency's successes. Our 7(a) program, the key tenet for access to capital, had a record year in Fiscal Year 2017. In addition, access to mentorship was high, as our SBA network reached 1.4 million people. Some other areas of positive developments include our efforts to expand opportunities through our women business centers. We recently made announcements to expand centers in certain states like North Dakota, and want to establish centers in states that do not have a presence like Idaho and South Carolina.

Elsewhere in our micro-loan program, I am pleased to see that over 40 percent of those loans have been made to minorities. In our veterans program, more than 17,000 veterans were trained in Fiscal Year 2017. In our Emerging Leaders Program, we've increased the number of locations and are expanding a record number of participants.

And lastly, the agency has worked hard to address management challenges. From 2017 to today, we have closed over 170 outstanding Inspector General recommendations, and addressed and closed over 20 GAO recommendations.

In closing, Mr. Chairman, I want to thank you and members of the committee for your ongoing support of the agency. I feel we have a shared mission to foster growth and develop our Nation's small businesses, and I look forward to our continued work together toward that goal.

I appreciate very much the opportunity to come and testify, or, as I like to think about it, to chat with you all this afternoon.

[The prepared statement of Ms. McMahon follows:]



Linda E. McMahon

Administrator

U.S. Small Business Administration

Senate Committee on Small Business and Entrepreneurship

The State of Small Business in America: An Update from
the U.S. Small Business Administration

May 15, 2018

Thank you, Chairman Risch, Ranking Member Cardin, and members of the Committee. I appreciate the opportunity to testify about the state of America's small business entrepreneurs. I welcome the chance to talk about my many interactions with small business owners over the past year, and also to share some of our Agency's highlights and successes.

A year ago, I set out on a goal to visit all 68 of SBA's district offices. Our field staff comprise close to half the agency's workforce, so the purpose of my travel has been twofold. One, I want to provide leadership and direction to SBA's workforce and visit with them in their offices, on their turf. Two, I want to see the frontline of where our SBA programs and services interact with America's small business owners.

To date, this Ignite Tour has taken me to 44 district offices across 38 states. I've met our directors and regional leadership, our district staff and specialists, and our resource and community partners. I have solicited and listened to their input on how we can be more effective, and how our district offices and headquarters can be better coordinated. I have taken this feedback and initiated a project where we hope to better align the field with our program offices, and better deliver our services.

I have also had the opportunity to engage over 700 small business owners through roundtable discussions and site visits. These businesses primarily are ones that have SBA guaranteed loans and were assisted by our SBA district offices. I have been to candy emporiums, breweries, coffee shops, metal fabricators, rock climbing centers, and motorcycle shops, to name a few.

Along the way, I have been honored to make these visits with several of you. Last fall, I enjoyed visiting several businesses in Boise with you, Mr. Chairman. In November, Senator Shaheen and I hosted a roundtable discussion in Manchester with fifteen New Hampshire small business owners. And in January, Senator Coons and I toured a Wilmington area business that manufactures gloves for the military.

These visits have reinforced to me the valuable and critical role small businesses play in our economy and in our communities across the country. My travel has given me great perspective on the needs and challenges of those looking to start or

sustain a business, much of which I have also experienced in my life. The cross-section of America that I've seen has been fascinating: retirees fulfilling a life-long dream to start a business; young entrepreneurs exploring start-up opportunities; and family owned and generational businesses looking to continue in the future.

My travel has also highlighted the important role that SBA plays in helping these men and women succeed. The advice and direction provided by our district staff, along with our resource and lending partners, is all part of a very critical ecosystem. Every day, this collective effort helps entrepreneurs navigate the complexities of business ownership.

My tour has also allowed me to hear about regulatory and policy challenges and to bring that input back to the Agency, the Administration, and to Congress. Among the frequent themes I hear are the burdens of federal and state regulations; the hope for more affordable health care; the desire for tax certainty; and recently, workforce and labor challenges. As I continue to gather feedback, I welcome and look forward to working with this committee on these issues.

Last week, we all celebrated National Small Business Week, my second as Administrator. I want to thank the members of the committee for your Senate resolution. I know that many of you participated in events and also helped promote the week over social media, highlighting small businesses in your state.

We began the week by launching a redesign of the Agency's website, modernizing our site functions, and refreshing our Agency logo. Next, I was honored to recognize state small business award winners and the national small business person of the year. That distinction was given to one of Senator Duckworth's constituents, Rebecca Fyffe, the owner of a pest management business in Schaumburg, Illinois. Following the awards celebration, I was off on a bus tour that started in Jacksonville, Florida and took us to Savannah, Georgia; Columbia, South Carolina; and finished in Raleigh, North Carolina. It was a fun week, and much like my Ignite Tour, I enjoyed being with so many small business men and women and hearing their inspiring stories.

When I look back on last year, in addition to my travel and small business engagements, I reflect on the Agency's response to Hurricanes Harvey, Irma, and Maria. A focal point of my early leadership at the Agency was working with our

Office of Disaster Assistance to stress test our program in advance of the 2017 hurricane season. Little did we know then the magnitude of what would occur a few months later.

From the arrival of Hurricane Harvey in Texas to our continued work today, I am incredibly proud of our staff and our disaster assistance response. Since late last summer, SBA deployed over 5,000 personnel at the peak of our activity, with over 3,000 still engaged today. We have staffed 402 disaster centers across multiple states and territories. We fielded over 1 million calls for assistance, and we approved 130,000 home and business loans, totaling \$6.7 billion in lending.

We also have applied lessons learned from previous disasters and now utilize modern technology in various aspects of our disaster program. This has helped the Agency cut our application processing rate significantly, compared to previous major natural disasters.

Soon after the hurricanes, I was on the ground in Texas, Florida, and Puerto Rico to visit staff and assess our response efforts. I toured the FEMA command center in Washington, DC, where SBA staff was co-located with FEMA personnel. We also began frequent communication with this committee and congressional offices detailing our activity, updates that we continue to send several times a week.

We still have a significant presence on the ground in Puerto Rico and the US Virgin Islands. In Puerto Rico, where the application deadline has been extended to mid-June, we continue to staff over 70 recovery centers. Currently, our application approvals for Hurricane Maria have now surpassed the individual numbers for both Hurricane Harvey and Hurricane Irma. With much more work to be done, we will remain in Puerto Rico as long as is necessary to continue to help disaster survivors.

Elsewhere across the Agency, our Office of Capital Access (OCA) has seen record lending in our 7(a) program. OCA created a franchise directory and made it available to the public on our website, which has resulted in loan growth among franchisees. Within our 504 program, we established a 25 year debenture option. We launched a Lender Match program which has been successful in connecting potential borrowers with local lenders. We also implemented process reforms that have improved our loan application approval time.

In addition, our Chief Information Officer and her team have modernized SBA's information technology capabilities and significantly improved our cybersecurity posture. Lastly, our Government Contracting and Business Development Office has worked to simplify and streamline the application process for federal contracting through our Certify.gov system.

To highlight some of my activity within the Administration, I have been working with Secretary Perdue and the Department of Agriculture, exploring ways we can partner and work together. Last month, I joined him as part of his travel, where we signed a Memorandum of Understanding on how to better serve rural communities through our programs. Also, I have been engaged with Secretary Acosta, and the Department of Labor, to examine the workforce and labor challenges that small businesses face. There are other areas of focus – like our Veterans programs, minority and women lending, and outreach – that I look forward to updating you on as our agency collaboration develops.

Let me close, Mr. Chairman, by expressing my thanks to you and members of the committee for your ongoing support of the Agency. You worked with us on numerous legislative priorities and received our input on committee legislation. You ensured the continuity of our programs within numerous continuing resolutions. You helped to vet, review, and approve our nominees. And you made sure the Agency had adequate funds for disaster assistance through supplemental appropriations. I appreciate all your help on these issues and many other areas of interaction, and I look forward to our continued work together.

Thank you for the opportunity to testify today.

Chairman RISCH. Well, thank you so much for coming in. That's a great report for us. You have obviously hit the ground running pretty hard over this year and got a lot of things done, and we're happy to hear that.

We're going to do a 5-minute round of questions, and I'm going to start.

As you know, Senator Sullivan and I have worked with you on the 8(a) program, and we've had lots of discussions in that regard, so I'm going to give you a question. If you want to take it now, you can, but I would certainly accept a response for the record if you'd like to do that. We're going to hold a field hearing in Alaska at the urging of Senator Sullivan because of the issues that surround the 8(a) program. Do you have any comments on that now, or do you want to take that question for the record? I'm hoping you can attend the field hearing, if you can, and we'll take your answer.

Ms. MCMAHON. In the spring?

Chairman RISCH. It will be this summer.

Ms. MCMAHON. This summer?

Chairman RISCH. Yes.

Ms. MCMAHON. Better than next winter.

[Laughter.]

Chairman RISCH. That's true. It will be light when we're there.

Ms. MCMAHON. I was in Alaska at the invitation of both Senators Sullivan and Murkowski. I learned so much about the State when I was there, and it was end of last summer, I think, when I was there.

I think the 8(a) program is incredibly important and beneficial to Alaska. It's a very different State, that's for sure, in how it's set up, and our 8(a) in charge of our government contracting office just returned I think yesterday or today. So they were up again visiting to see what programs were in place, how could they better the 8(a) program, et cetera. So that's kind of a general response. As to specifics, I'd like to wait until I hear from the hearing, and if possible I would love to be there as well.

Chairman RISCH. Thank you so much.

Senator Cardin.

Senator CARDIN. Well, once again, thank you for your testimony.

I want to drill down a little bit on a challenge, especially in those small businesses that need loans under \$250,000 in which women and minorities are finding it very challenging to get financing. When we take a look at the 7(a) program, your own data from 2017 reflects that only 4 percent of the 7(a) approvals and 2 percent of the 7(a) dollars went to African American businesses.

Now, the pilot program Community Advantage has a much higher success rate in that regard. The African American number is 13 percent of approved loans and 14 percent of the dollar values. This isn't the micro-lenders. It's the loans up to \$250,000. It's the community development finance institutions.

The pilot program is scheduled to expire in 2020, and the Urban League has urged us to increase the limits from \$250,000 to \$350,000.

So can you just let us know your commitment to reach minority communities, women-owned communities, particularly in these

smaller loans, and whether this pilot program should be expanded and continued?

Ms. MCMAHON. I like very much the pilot program. I think it did give us an opportunity to test the waters. That micro-loan program, women have participated I think in good numbers, and our African American outreach is strong. You can loan up to \$50,000. Most of those loans are averaging about \$14,000. Sometimes it's that little bit you need, a little bit to get started, and we've really found that what's as important as anything, as the access to capital, is also the mentoring that goes on to help the people in those communities.

Through the micro-loan program, we do have the intermediary that the money goes to, and then they make the loan, the non-profit. At one time we were going to look at different kinds of programs that we thought might enhance those programs. We've tried to develop more of the non-profits in those areas so we could have a little bit stronger outreach.

So I think we've had good success there. I'd like to wait a little bit closer to the expiration of the pilot program to see if that's one to continue to focus those efforts. But what it looks like to me is that those are good programs, and we would like to continue them.

Senator CARDIN. I think the micro-loan program has been very successful. We had the challenge on the next size loans of \$350,000, and that's the area that I think we need to have a little more permanent program to help particularly minority businesses and women-owned businesses.

There was a mission rating that would judge the performance of lenders based upon their reaching small businesses in the most critical business apps. These include small loans of less than \$350,000, rural loans, loans to small businesses that are majority owned by minorities, women, veterans, new businesses, export businesses.

That was rescinded last August by the SBA, and in rescinding you stated that the SBA continues to explore ways to encourage 7(a) lenders to further SBA's mission to expand access to capital for all small businesses, including those in underserved and emerging areas.

Do you have a game plan now to make sure that we get those types of activities in those areas?

Ms. MCMAHON. One of the reasons that I do like to go out and visit with all of our district offices is because not every district is the same, and the needs in district offices vary all over the country. What we are trying to do, clearly, is to increase the number of our lenders. We want to give them support and understand how important our programs are.

I think one of the things that we have done over the last year to do that is a program that we developed called Lender Match, which if you go on our website and you look at Lender Match and you can put in the kind of company you are, what your needs are, and it will list the lenders in your area. So that's one great step to be able to see where lenders are that you as a potential entrepreneur can go to.

However, I think the continuing development and support of our resource partners, our SCORE offices, our women's business cen-

ters, our SBDC centers, our veterans outreach, all of these are so important to give the support to our entrepreneurs as they start to develop and grow their businesses. So it's that interaction, I think, with our lender specialists in our district offices who are constantly working with our lenders in the community to help them understand the needs of our potential entrepreneurs.

Senator CARDIN. I'll just conclude with this observation. I agree with all the efforts that you're making in all these program areas, but the bottom line is the 7(a) program is the largest program we have, and the numbers there are unacceptable. It didn't happen under your watch. It's been unacceptable for a period of time. We've got to get those numbers more reflective of the demographics of this country. Thank you.

Chairman RISCH. Thank you, Senator Cardin.

Senator Ernst.

Senator ERNST. Thank you, Mr. Chair.

Thank you, Administrator McMahon. It's good to see you and have you here today.

Over the past year we've made significant progress towards removing a lot of barriers that our small business owners face, and most notably, of course, we passed the Tax Cuts and Jobs Act, which allows our job creators of all sizes to grow and reinvest in their employees.

In Iowa, over 99 percent of our employers are small businesses. So I visit with a number of them as I travel out on my 99-county tour, and really there is a great sense of optimism out there. I've heard from a lot of those small businesses from all over the State, and they're providing their employees with bonuses, with wages, they're giving increased retirement benefits. I heard from an employer today that they're adding additional paid time off for all of their employees. Surveys show a record number of business owners plan to boost their hiring; and, of course, as I just said, increase wages, and expand their businesses.

As you're out and about, I know you're visiting a lot of those employers as well. Can you share some input that you might have received in regards to the Tax Cuts and Jobs Act?

Ms. MCMAHON. Thank you. Yes, you're absolutely right, that feeling of optimism is clearly there. I think it was Chairman Risch in his opening statement that talked about not only some of those benefits that you talked about, but also I believe it was just this week or late last week the NFIB also published information that businesses are going to experience or are already showing signs of having profitability increases that they haven't seen before. So profits are on the rise, business growth is on the rise, and really helping that happen has really been tax cuts, rollback of the regulatory environment.

When I first started out last year—I'll just digress for a second—and I was talking to some of these 700 business owners, and I was talking to them about what is your main issue, and I would have these business roundtables or tour their businesses, and it was taxes, taxes, tax cuts, almost all the time. That was first and foremost.

I don't hear that now, but the optimism level is still there, optimism for growth and how they're going to expand goods and serv-

ices, they're going to hire more people. In fact, when I was visiting one business up in Braintree, Massachusetts, a bread baker there, when I was in his plant and he was baking all this wonderful bread, and it smelled so great when I was in there, and he said, you know, the tax write-off provision is going to allow me to buy another one of those ovens, and they're \$1.5 million. I'm going to be able to buy one. I'm going to hire more people. I'm going to bake more bread. I'm going to increase my facility. And, he said, I'm really going to grow my business.

So those were really hard examples of how it is being beneficial. So I'm very pleased to hear the benefits of the tax cuts.

Senator ERNST. That's great. No, and that's perfect.

You did mention rolling back regulations as well, the regulatory environment, and we have worked as Congress on rolling back a number of harmful regulations, those that impact small businesses, and what we are seeing is tens of billions in savings for taxpayers and businesses because of that.

But over-regulation still does remain a pretty high concern with a lot of our Iowa job creators, and on average our small business owners across the country, they spend about \$12,000 annually conforming to those regulations. So I did introduce the Prove It Act, which does strengthen the voice of small businesses in the rule-making process and improve the quality of agency certifications and analysis of a rule's impact on small businesses.

What steps are the Small Business Administration taking right now to ensure small businesses do have a stronger voice in that rulemaking process?

Ms. MCMAHON. You know, it's interesting, when I first became the Administrator of SBA, and as I started doing some touring around the country, what I really realized is that the SBA is the best-kept secret in the country because not all businesses understand that not only do we help provide access to capital, but it is the mentoring aspect of what we do, the support system, the encouragement, the helping to develop business plans through the resource partners that we have.

So I made it a goal—it's still my goal—that SBA doesn't remain the best-kept secret. In order to let businesses know how we can be their advocates during the rulemaking process, I want to collect information from them. I tell them all, look, I'm out here. There are about 30 million small businesses in the country. One of my jobs and functions is to be your advocate in Washington. So I want them to tell me some of the issues.

When I talk to them, I don't often hear it's this particular regulation, you've got to get this one off the books. It is regulation in general. Albeit, some of that is State and municipal combined with Federal, but you mentioned the number of almost \$12,000. It's like almost \$12,000 per employee. That is a huge number for a small business owner to have to absorb. So thank you for your work in that regard, and we'll keep bringing back information that we have.

Senator ERNST. Excellent. I appreciate it.

Thank you, Mr. Chair.

Thank you, Administrator.

Chairman RISCH. Thank you.

Senator Cantwell.

Senator CANTWELL. Thank you, Mr. Chair.

Good to see you.

Keeping on that theme, the women business centers, I'm assuming you think we should reauthorize those?

Ms. MCMAHON. Yes, I do, very definitely. In fact, we're adding nine new centers this year. There will be some in states that have a center already but need expansions. Others are for states in which we have no presence at all. We're looking to make sure that we can have more of those centers. So that will bring us up to about 109 centers around the country.

Senator CANTWELL. Thank you for that.

Switching gears to a more specific sector in the timber area, we've operated with the Forest Service with two different types of logging contracts, but the SBA's set-aside only applies to one of them. That was maybe okay a few years ago because you didn't have as many of the contracts that we were using for stewardship, but now stewardship contracts are bigger.

So do you think the SBA set-aside should apply to both types of logging contracts so that small businesses get access to both?

Ms. MCMAHON. You know, Senator, may I get back to you on that? I honestly am not familiar with the different kinds of contracts in your State on that, but I will be happy to look into it and get back to you.

Senator CANTWELL. Well, I thank you for that. I know that the Small Mill Association and others, they very much care about this issue, and I think people just want certainty and predictability, so we'd certainly want to see the SBA working to implement that set-aside requirement across all of the Forest Service.

Thank you.

Chairman RISCH. Thank you, Senator.

Senator Scott.

Senator SCOTT. Thank you, Mr. Chairman.

Good afternoon, Administrator McMahon. I hope you're doing well.

Ms. MCMAHON. Thank you.

Senator SCOTT. Let me start by thanking you for taking the time to come through South Carolina during your National Small Business Week tour. It was certainly a pleasure to have you in Columbia, and I was in Columbia at the same time you were there.

I recall a story from 2015. We had a 1,000-year flood in Columbia, South Carolina. It was a devastating incident that imperiled a lot of small businesses, frankly. One business in particular was the Forest Lake Drapery. The Marsha family started that business back in 1964.

Ms. MCMAHON. I toured that.

Senator SCOTT. Yes, ma'am.

Ms. MCMAHON. When I was in Columbia.

Senator SCOTT. Absolutely. The business was decimated. They were nearly gone, which meant that dozens of South Carolinians would have been out of work because of that business. The good news for them is that the Small Business Administration stepped in and provided some assistance that was desperately needed.

So on behalf of the challenges that we've seen in South Carolina and the amazing response that came from the Small Business Administration, we want to say thank you for the type of work that you all do over there at the Administration, and we are incredibly thankful for that, and I know the Marsha family was excited to have you there.

But their story, a 50-plus-year story, has a happy ending because of the good work that you guys have done. I think the same is true, frankly, for looking at small business throughout America right now. We are looking at a 3.9 percent unemployment rate. We have a 2.9 percent increase in wages. Small businesses now say that—only 13 percent of small businesses say that taxes are the number-one issue since the tax reform. That is fantastic.

Ms. MCMAHON. Yes.

Senator SCOTT. The fact is that we see 21 percent of small business owners expect higher sales volumes—tax reform. Fifty-seven percent of small business owners are hiring or trying to hire. When you get down to 3.9 percent unemployment, it becomes more and more difficult to find the kind of folks that you're looking for for your businesses, but this is a great problem to have.

A third of small businesses report increased worker compensation. The tightening of the market is good news for employees. Forty-three percent are spending more money on equipment. And as you suggested earlier, we're looking at a 45-year high in optimism according to the NFIB's last survey.

What's next, and how can we help encourage and promote even greater success in small businesses from your perspective?

Ms. MCMAHON. Well, if I may, just going back to the Marsha family, the business that you cited—

Senator SCOTT. Yes.

Ms. MCMAHON [continuing]. I think, when you look at a small business like that, that has literally been so decimated—

Senator SCOTT. Yes, ma'am.

Ms. MCMAHON [continuing]. It speaks to what I talk about all the time about small businesses being the glue of the community and the innovators that really bring everybody together. What I saw there—and I'm sorry to take time for this, but it's just so important to me.

Senator SCOTT. It's worth it.

Ms. MCMAHON. Not only did this family come together, because it's a family owned small business, but they were going to shut down. Two of the younger members of the family said no, no, this has been our business for generations. They were able to come back, and it's great that SBA was able to be there with the loan. I'm really happy that we were able to do that. But it was the community, the community who came and shoveled mud out. It was the community who came and sat and painted walls and helped take away debris, and they did it almost without being asked. Front loaders just showed up and just started taking stuff away before the family even got there on the first morning. They said, well, we had to get it out of here, knew you needed help. So I think that really speaks to the spirit of communities and the helpfulness in our country and the support for small businesses.

So what I want to continue to do as the head of the SBA is, again, to make sure that we have the policies and procedures in place so that we can help our businesses get access to capital.

On our 7(a) program, we are up 5 percent year over year for this same timeframe, and I'm pleased to see those numbers grow, and women actually had about 30 percent of those loans, minority communities had about 31 percent of those loans. So I was really happy to see the growth in both of those areas for the business loans. The 7(a) loans are the flagship of what we do. So to be able to continue to provide access to capital for those small businesses is going to help the growth.

But as I mentioned, I want SBA not to be a secret. I want people to know about all of the free access to mentoring and counseling and business development programs that there are. As we keep talking about it, more people will have access to that and know about it, and we'll continue to grow.

Women cite more often than other businesses that they flourish more in an environment in which they can have mentoring and counseling, and so that's why our WBCs are so important in those areas. But not only that, our district offices—it's not just that you go to a WBC and you get counseling for women. You go to the SCORE partners that we have. So we want to make sure that each of these entities has the right amount of investment that they need to continue to go forth.

Senator SCOTT. Absolutely.

I know I'm out of time, Mr. Chairman, but I will close by saying that Forest Lake Drapery is now experiencing record month after month after month. There's no question that the community coming together and providing the glue for small businesses is so critically important, and it happens because small businesses are so ingrained within the communities that their identity, their DNA comes from the communities that they serve, and this is just such a tremendous success story on behalf of Forest Lake, the community where I visited after the 2015 floods, and the Marsha family that's been dedicated and committed to not only staying open but staying successful.

Thank you.

Ms. MCMAHON. Thank you, sir.

Chairman RISCH. Senator Shaheen.

Senator SHAHEEN. Thank you, Mr. Chairman.

Administrator McMahon, it's so nice to have you back.

Ms. MCMAHON. Thank you.

Senator SHAHEEN. Thank you for the good work that you're doing at the SBA.

Ms. MCMAHON. And I appreciate all the support from here, too. Thank you.

Senator SHAHEEN. Earlier this month I convened a field hearing with the support of the Chairman and Ranking Member and the good work from the staff of the committee at the University of New Hampshire to hear from small businesses about what the FCC's decision to end net neutrality means for them when it becomes effective in June. The people who testified expressed real concern that the end of net neutrality protections would affect their ability to compete on the internet with their larger competitors, and several

of the witnesses talked about the uncertainty that's created by the end of the net neutrality rules.

One witness, Robert Zakon, who is a SCORE counselor, talked about the businesses that he's working with and said that one of his clients said that the uncertainty caused by net neutrality repeal could be disruptive in the business planning and funding stages.

So I think it's fair to say there was real concern among the small businesses in New Hampshire about what this means for them. Have you been working with the FCC, and are you concerned about what their decision to repeal net neutrality means? And what is SBA thinking about in terms of helping small businesses that might be affected by this ruling?

Ms. MCMAHON. Thank you for bringing that up. I've not had any conversations with any of the small businesses that I've met with, or any of the roundtables that discussed net neutrality. I would really like, after the hearing, to get with you and get some further information on that. I do think anytime that there is indecisiveness, that's not helpful to small businesses because they like to know where they're going, they like to know where the rules—big business, too. So I know that that's probably an issue for them. I've not had any direct input from them, but I'd like to learn more and hear more about what their experience has been.

Senator SHAHEEN. We will certainly share with you the testimony from that hearing.

Ms. MCMAHON. Thank you, and I'll put it on my docket when moving around to have more conversations about that.

Senator SHAHEEN. That would be great. Thank you.

I'm also hearing from New Hampshire small businesses about the uncertainty around the Administration's decision around trade, the decision to impose new tariffs and the uncertainty with respect to some of our trade agreements. Last week we heard from a company in New Hampshire called Moonlight Meadery that makes mead, which is, as we know, a form of alcohol. They had been putting the finishing touches on a deal with China, and it would have doubled their output. But the tariffs that have been announced have effectively killed this deal. They've been forced to lay off six people, and it's a small business, so that has a real impact.

So I wondered if you have engaged with either Secretary Ross or Trade Representative Lighthizer about what the impact of tariffs on small businesses might be, and are we collecting any data about what we're hearing?

Ms. MCMAHON. I do have opportunity to chat with them in Cabinet meetings, primarily in Cabinet meetings, to talk to them about it and to listen to what's being said relative to tariffs. Again, uncertainty is not good for small businesses. When I was out with Secretary Perdue and we were touring some small farms up in Ohio, that issue came up, and Secretary Perdue's response, having spoken directly with the President about it, was that the President has indicated to our farmers that he's not going to let them pay the price for tariffs and that they can feel comfortable in that.

So my experience so far has not been that any of the businesses that I'm talking to are specifically asking me about a specific trade, except that they would like the certainty. I think, though, what I have heard primarily from our small businesses is that they want

the opportunity to compete in a marketplace, and they want to feel like they're being dealt with fairly as well. They want to make sure that the trading market for those that are involved in exports, that there is a level playing field for those who produce products like the company you cited that utilize products that tariffs may be placed on.

So I think the sooner that we can finalize our trade policies and our tariffs will be much better for our businesses, because they will know how to go forward. But I think we are well served by an Administration that wants to have fair and free trade and reciprocal trade that benefits all of our economy.

Senator SHAHEEN. Well, I'm out of time, but I appreciate that. I hope you will be a strong voice to advocate for that. Over the last five years in New Hampshire, our exports are up 46 percent, and they attribute support from the STEP program as being the reason that they're up so high. So I hope that you will continue to advocate for increased funding for the STEP program as well.

Thank you, Mr. Chairman.

Chairman RISCH. Thank you, Senator.

Senator Inhofe.

Senator INHOFE. Thank you, Mr. Chairman.

Nice to see you again and to be with you.

Ms. MCMAHON. Thank you, sir.

Senator INHOFE. Just an observation. This morning I was on the Axiom program talking about the effect of this thing. This is actually right now the infrastructure. They're kind of celebrating that. I see a relationship here because I was commenting there that when you look and see the regulations, we've been talking about that for quite a while now, and the imposition that is on not just small businesses but large businesses, too. I think that right now—in fact, I keep score on these, and one reason I do it is because the first CRA that was successfully done was my bill. So we had a signing ceremony with the President.

But when you go through these things, we realize that the prosperity that we're in the middle of right now is really due, in my opinion, to some things that you're involved in. Number one, the regulations that we're trying to relax; and the other is the tax ramifications.

Now, there is a direct relationship, and I think most people have not realized this when we talk about it, and I know that Senator Markey and I talk quite often about what we're going to do with our highway bill and our infrastructure efforts that we've worked so closely on in the past, that we're going to be in a position to get some of these things done and done successfully. But at the same time that we're doing this, we're also freeing up a bunch of money that can be used for infrastructure.

The whole idea of reducing the tax rates was not a Republican idea, it was a Democratic idea. It was 1964, and it was John Kennedy when he was President. He said—and this is a quote—he said, "In order to keep up the Great Society programs that we've started, we need more tax revenue, and the best way to increase tax revenue is to reduce the marginal rates."

Well, that worked. As a matter of fact, it went up from the total amount of revenue coming in of \$900 billion at that time, up to

\$1.8 trillion. It doubled the amount. The same thing happened when President Reagan came along. The total amount of money that came in at that time to run this government was \$469 billion, and that translated at the end of that period of time to almost doubling that amount.

So all of that is happening right now, and I see a lot of prosperity that's come in, which I really am excited about. So as you go around—and I've been following your tracks. You've been spending a lot of time, not in Oklahoma, but all the other—

Ms. MCMAHON. I've been to Oklahoma.

Senator INHOFE. Oh. Well, you didn't call me.

[Laughter.]

Ms. MCMAHON. I believe I did.

[Laughter.]

Senator INHOFE. But I know that you've been around, and what kind of experiences have you heard anecdotally, experiences that they've had as a result of the regulations being relaxed in terms of their prosperity as you visit the small businesses?

Ms. MCMAHON. As I mentioned a couple of minutes ago, I have not heard from small businesses about a single particular regulation that's been rolled back, but it's been in terms of in general the regulatory environment being lifted so that they don't have to focus so much, they being business owners, on compliance issues relative to regulations, and they have more money in their pockets to invest in their businesses, and they have more time to focus on their businesses. So it's the compliance cost not only in dollars but compliance cost in terms of time, and they're very happy that the regulations are being rolled back.

Senator INHOFE. Okay. There is one area that I have not heard you talk about. As you know, in Oklahoma we've had a lot of wildfires. We've had two sessions right now. I get my airplane and go over, and you see the cows being burned alive. It's really a tragic thing, and we try to do everything we can to help the people. Right now FEMA, for example, they don't go beyond the help with a residence. So you have all the damage that's being done that's not being addressed. We have legislation that's going to allow our community banks to be free from some of their regulations to allow them to do things that are not being done now.

But the SBA is involved in a program that I don't think we fully utilize. What types of loan programs do you have in cases of disaster such as the tornadoes and the wildfires that we have so many of in Oklahoma?

Ms. MCMAHON. Once the disaster declaration has been made by SBA at the governor's request, and then we make the declaration, SBA goes in to evaluate a situation, and it is the time that SBA actually loans the money, not only for businesses but also for homes. So there are mortgage loans to be made, there are business loans to be made. These are low interest rates and long term, and we pride ourselves on being able to process these loans very quickly so we can start to get money in the hands of those homeowners and those business owners. So if the declaration has been made for that area, those loans are available.

Senator INHOFE. And that's filling a void that's there right now, so we appreciate that very much. Thank you.

Ms. MCMAHON. Thank you.

Chairman RISCH. Thank you, Senator.

Senator MARKEY.

Senator MARKEY. Thank you, Mr. Chairman, very much.

Senator Inhofe and I, we are committed to agreeing on an infrastructure bill.

Ms. MCMAHON. I'm sorry. On what?

Senator MARKEY. Senator Inhofe and I are committed to, somehow or other, reaching an agreement on an infrastructure bill, not a chimerical of a superhighway but a real highway that we can—

Senator INHOFE. It's very effective. They say when you and I can both agree on something, there's got to be something there.

Senator MARKEY. And our disagreement on climate changes proves how rare, and as a result correct, our agreement is.

Chairman RISCH. Your time is almost up, Senator.

[Laughter.]

Senator MARKEY. So I'm going to ask you about net neutrality. I asked you about that at your confirmation hearing a year ago, and you said you needed more time to learn about the issue of net neutrality because I talked to you about how many small businesses are able to be created because of this incredible online culture that we have, and you said you needed more time. But in response to Senator Shaheen just 10 minutes ago, you said you needed more time to learn about net neutrality a year later.

So from my perspective, I think that was a mistake on your part, that you did not learn more about it, because last year, I will tell you, half of all venture capital in America went to software and internet startups—all, by definition, small businesses—all across our country. That's half of all venture capital. And as we know just from our service on this committee, most new jobs in America are created by small businesses. So that flow of revenue into those companies clearly was something that was helping to generate the new job creation in our country.

I have here with me letters from 6,000 small businesses in America that, Mr. Chairman, I would ask unanimous consent that I can put in the record.

Chairman RISCH. Without objection.

[The information referred to appears in the Appendix Material on page 34.]

Senator MARKEY. And it is from these small businesses that we received kind of a recommendation that the Federal Communications Commission made a mistake in taking net neutrality off of the books, and they support putting the FCC rules on net neutrality back on the books, and we're going to have that vote tomorrow on the floor of the United States Senate. And as we think about the 21st century, it's hard to think of a business that's not dependent upon net neutrality on the internet.

So again, please try to respond to this issue of net neutrality, the role that it's played in the creation of thousands of companies, tens of thousands of companies, and your view on the issue.

Ms. MCMAHON. Well, to be clear—thank you for asking that. To be clear, in my conversation I believe with Senator Shaheen, what I was saying to her was that I had not spoken to many businesses who had raised the issue with me, and I'd be very interested in get-

ting the information from her from her roundtable, and I would be very interested in looking at the letters that you have received.

Senator MARKEY. I guess my question to you is did you raise the question given how prominent it is in terms of venture capital going into that sector of the American economy for small businesses? Have you raised the question yourself?

Ms. MCMAHON. Well, I have been focused on dealing with small businesses with the issues they brought to me so that I could advocate on their behalf. Relative to the internet, I don't disagree with you at all about how important the internet is for reaching the rural areas, for providing a platform for information, for having commerce to sell goods and services. So we are in agreement that the internet is incredibly important for the growth of sustaining businesses.

Senator MARKEY. Well, if you had asked the question, which I think you should have, by the way, I think that should have been something that you did given the incredible role it plays in job creation in our country in the 21st century, that without net neutrality it's harder to raise money because there's uncertainty with regard to your ability to not have your service throttled or blocked, that you'd have to pay extra.

So we know from not just these 6,000 companies but tens of thousands of companies across the country that net neutrality is critical, because small businesses don't want to be in a slow lane compared to a big company. Do you agree that that's absolutely essential, that from an online culture perspective that they not have to pay more, and that they also don't have to be in a slow lane, that they need protections so that they can compete against big companies?

Ms. MCMAHON. Well, I do think that businesses need to have access to the internet, and I think one of the issues we ought to look at more—

Senator MARKEY. But the issue isn't access to the internet. It's—

Ms. MCMAHON. Excuse me, sir. Would you let me finish? I would like to respond.

Senator MARKEY. Okay, sure.

Ms. MCMAHON. Thank you very much. I think it's very important that businesses have access, so I think we need more infrastructure. I do think we need to be building out into those areas where we don't have it, and I think those businesses, those companies that are going to do the build-out on that infrastructure are going to be looking to invest their capital there to provide that access.

Senator MARKEY. But slow lanes don't help a small company against a big company.

Ms. MCMAHON. I think access is more important, and I do believe that businesses need that access to be on the internet for information and for their commercial purposes. That's what I've heard from the small businesses I've spoken to. But I am clearly interested in speaking to more of them about the issue if it becomes something they would like to discuss with me as well. I want to make sure I advocate on their behalf as well.

Senator MARKEY. Well, I don't think you're doing that today because there's been an incredible outcry from small businesses in America to keep net neutrality rules on the books.

Thank you, Mr. Chairman.

Chairman RISCH. Thank you, Senator Markey.

We will go to Senator Young.

Senator YOUNG. Administrator, great to see you.

Ms. MCMAHON. Thank you.

Senator YOUNG. Thank you so much for the hard work that you and your team are engaged in to support our doers, our dreamers, our entrepreneurs. I see so many of our small businesses around the State of Indiana, and they often ask about the Small Business Administration and how it can be helpful, and I enjoy spreading that word.

During your nomination hearing we discussed a few different things, and I'd like to follow up in each of these areas.

First we discussed the Office of Advocacy. You had an intention to evaluate, as you communicated to me, how the Office's operations might be improved, and if there are additional authorities or resources required to advocate on behalf of our Nation's small businesses. Do you have any findings that you can report to the committee today with respect to this topic?

Ms. MCMAHON. Well, we are still waiting for the approval of our permanent head of advocacy there, our acting head there, who I think is doing a good job.

Senator YOUNG. For the record, that's on us. We need to get that done, working with this Administration.

Ms. MCMAHON. That was just a little push. Thank you.

Senator YOUNG. We need to do that.

Ms. MCMAHON. But the role of advocacy really is a quasi-independent part of SBA. It's not something—I don't manage the head of advocacy. It is an independent acting agency, and it is their role to make sure that, as all the agencies are passing or promulgating rules and regulations, that small businesses have a seat at the table to understand the impact of that.

I think advocacy is doing well. They actually did invite me to attend one of their roundtables—two of their roundtable discussions out of Wisconsin, which I did. So I was able to listen to some of the complaints that came out of the small businesses there—issues. "Complaints" maybe is the wrong word, but where they needed help, and they were primarily the same issues that I heard from the roundtable discussions that I was having, which at the time were taxes, which were regulations, and health care came up. I can tell you that more and more often now today, the issue of workforce and workforce development is very prominent.

Senator YOUNG. Well, to the extent in your dialogue with the quasi-independent Office of Advocacy you and they identify new authorities or resources that are required to advocate on behalf of our small businesses, please let our office know, let this committee know. We'd be grateful for that, and we'll continue to stay in touch in that regard.

What opportunities—another issue we covered in your confirmation hearing—have you found to streamline within the Small Business Administration, already by reputation a fairly lean agency in

comparison to others? And have you implemented any of those findings?

Ms. MCMAHON. We did. It was one of the reasons I wanted to get out into the field. I really don't think that you can adequately manage what I would call satellite offices out of headquarters if you don't understand and feel what it is they feel and experience on a day-to-day basis and how they're managing.

One of the issues I heard across the board was that the district offices felt that they were disconnected from headquarters. So we made a huge effort, we spent six or seven months making sure that my vision from headquarters was the vision that was shared with every district office, that everyone operated under the same rules and regulations, everybody had the same directives, everyone had the same accountability, and everyone got on board with that. The district director, the deputy district director, now we have our regional administrators, everybody has the same song sheet.

Senator YOUNG. I just call that good leadership, so thank you very much for taking that approach. That's quite encouraging.

Ms. MCMAHON. Thank you. Not only has productivity increased, morale has been boosted.

Senator YOUNG. I believe it.

Ms. MCMAHON. So I think we're on a good start. I've been there 15 months. I think we've set some good pins. Now we have to follow up.

Senator YOUNG. So, Administrator, the last topic we addressed in your nomination hearing that's really important to me is taking best practices, which might be occurring at the local level or the State level, and seeing whether we at the Federal level can play a constructive role in elevating those best practices. Are there steps that the SBA has taken to identify best practices with respect to starting a small business or growing a small business that could be replicated by other states or localities in America?

Ms. MCMAHON. Well, I think most of those conversations are held in our resource partner offices, our SCORE offices that are manned by retirees, sometimes by active members in business, and also our women's business centers and our SBDCs that are affiliated typically with universities. They are the ones formulating a lot of the actual programs to coach and mentor the entrepreneurs who are there to start.

I think what I'm seeing as those programs grow, and they are adopting more and more of best practices, is they look at what's happening through digital technology, how that's being implemented, are we making sure that we are coaching our entrepreneurs on stock ownership in their companies, are we making sure that they're looking at other programs that are going to benefit them moving forward, are they aware of cyber security and the steps they need to take, because a lot of entrepreneurs starting a business, they don't think about somebody coming in and stealing their information.

So those are some of the kinds of things that I think weren't on the burner before that we are trying to push through now.

Senator YOUNG. Thank you.

Chairman RISCH. Thank you.

Senator Hirono.

Senator HIRONO. Thank you, Mr. Chairman.
Administrator McMahan, it's good to see you.

Ms. MCMAHON. Thank you.

Senator HIRONO. I appreciate the fact that you spoke today about SBA's work helping businesses impacted by natural disasters because we've had a number of them, especially in the context of last year's hurricanes and floods, and you mentioned Hawaii. As you know, several communities in Hawaii are currently responding to or recovering from a number of natural disasters. Last month, East Honolulu and Kawai's north shore experienced severe flooding that damaged homes, businesses, and public infrastructure. In fact, torrential rainfall on Kawai set a new national record of nearly 50 inches in a 24-hour period. So you saw cars floating in the ocean. You saw cars full of mud. So, that was rather historic.

And now Hawaii Island is experiencing volcanic activity that is destroying homes, businesses, and schools; and new volcanic fissures are opening on a near-daily basis, and families are facing the added danger of noxious gases and air particulates that threaten public health. So small businesses in all of these communities must completely rebuild, and they're severely impacted by losses in visitor revenue.

Federal disaster declarations, as you know, have been approved to provide public assistance and hazard mitigation resources for Oahu, Kawai, and Hawaii Islands. The President has issued two national disaster declarations. Our immediate response has been focused on relief efforts, but these communities will require additional resources to recover from these disasters.

Could you clarify for me—I think you said that after the President issues a national disaster declaration, that the SBA also has to issue a disaster declaration in order for you to go into the communities and help the people in those communities?

Ms. MCMAHON. No, that's if the President does not and a governor of a State requests from SBA disaster assistance. Then we review the documentation. I actually sign off on that disaster declaration. So the President relative to Hawaii has signed off on the public aspect of the disaster relief.

Senator HIRONO. Yes, not the individual. That's being appealed.

Ms. MCMAHON. So SBA would typically already be on the ground, going in and assessing. But because of the gaseous fumes, that whole area has been cordoned off and we're not able to get in yet to start evaluating the damages that are there. But we have a district office there, and we're already prepared to go in as soon as we have access.

Senator HIRONO. Thank you. I want to continue to work with SBA to make sure that whatever resources can be provided to all those affected individuals and businesses can receive those resources.

I know that you have been doing your Ignite tour. I think that's a really good way to frame it because you want to light a fire under all these businesses, and your advocacy for the businesses is much appreciated.

So you have visited 44 offices. I know you haven't come to Hawaii yet, and we look forward to your coming to Hawaii because I work very closely with the SBA office in Hawaii.

Can you tell me when you will be coming to Hawaii's district office?

Ms. MCMAHON. I can't as I sit here because I don't have my calendar.

Senator HIRONO. But you are going to do it, aren't you?

Ms. MCMAHON. I'm definitely coming to Hawaii.

Senator HIRONO. Everybody heard that? Okay.

[Laughter.]

Ms. MCMAHON. And I have to tell you, there is a long list of people in my office who are volunteering to take this trip with me to Hawaii.

[Laughter.]

Senator HIRONO. Oh, yes, of course.

So, do you have a template or a framework for all of these visits that you could share with me very briefly? If you have something that you give to all of these district offices, people that you meet with. Do you meet with businesses? Do you meet with other stakeholders? Do you hand out certain things? If you have a template or a framework for all of your visits, I'd really appreciate receiving that from you so that when you do come, and I hope that you coordinate with my office too, that we can be ready.

Ms. MCMAHON. We'll do that, and it is really left up to the district office as to what's important in their district.

Senator HIRONO. Okay.

Ms. MCMAHON. So they do that. And what we try to do, just on a very general basis, I try to do local media when I'm there because I want people to know about SBA and why we're here and what we're doing. We visit businesses, I conduct business roundtables, and the topics of those roundtables will be dictated by the district office and what's important in that area. If there's been a declared disaster in that area, I like to go and visit that as well. So we'll definitely coordinate with you.

Senator HIRONO. I'll certainly continue to coordinate with Jane Sawyer of SBA.

Now, there have been some questions asked about the impact of net neutrality on small businesses, and you have acknowledged the importance of the internet to small businesses and their success. So if you conclude, after you get more information and et cetera, that small businesses are negatively impacted in a significant way by the elimination of net neutrality, would you take a position against the FCC rule to eliminate net neutrality? Because you are an advocate for small businesses.

Ms. MCMAHON. I'm an advocate for small businesses, and as we look at the information that is coming in now, especially since this issue is sort of top of mind again, we'll clearly be looking at what the impact is.

Senator HIRONO. Yes, and if you conclude that it is negatively impacting small businesses, would you take a position against the FCC's rule?

Ms. MCMAHON. If I were to conclude it's against the totality or the great majority of small businesses, I would certainly want to continue to have that conversation so that we could look at how is the best way to service our small businesses.

Senator HIRONO. Well, I hope that extends to advocating on their behalf and to say that this is not a time to be eliminating net neutrality.

Mr. Chairman, I do have some other concerns relating to Federal contracting opportunities and Native American outreach programs, 8(a) programs, minority-owned businesses, including women-owned businesses, so I can submit those questions for the record.

Chairman RISCH. If you would, Senator.

Senator HIRONO. And veteran-owned businesses.

Chairman RISCH. I don't know if you were here, but I think we're going to have a field hearing this summer on 8(a) programs.

Senator HIRONO. Yes.

Chairman RISCH. We're going to have a hearing this summer on 8(a) programs, this summer in Alaska, and we'll talk with you a little bit about that. But I think that perhaps Administrator McMahon is going to be submitting something for the record. So if you want to submit a question, we'd be delighted to take that.

Senator HIRONO. Certainly, and we have a lot of 8(a) entities in Hawaii also, so we should contemplate a field hearing in Hawaii also.

Chairman RISCH. But not in the summer. How about December?

Senator HIRONO. That would be fine. December encourages a lot of people to show up, I would say so.

[Laughter.]

Chairman RISCH. Thank you.

Ms. McMAHON. Thank you.

Chairman RISCH. Senator Coons.

Senator COONS. Thank you, Chairman Risch, Ranking Member Cardin.

Welcome, Administrator McMahon. Great to be with you again. I want to thank you again for making a trip to Delaware in January of this year. Together we visited Masley Glove, a fantastic woman-owned business in Wilmington. Donna Masley, the owner, really appreciated the chance to visit and to show you how SBA products and assistance from Delaware's SBDC has made the difference as she sustained growth in her small business.

I also appreciate your Ignite tour and your focus on the great work being done at SBA district offices around the country. I know you had a chance to meet with the wonderful staff in my State's district office, which happens to be in the exact same building that I am, which makes it easy for me to see just how busy they are as I go in and out during the day.

As you know, I'm the Ranking Member on the Appropriations Subcommittee that funds SBA, and while much of the financial services bill can be controversial, SBA is not. So let's talk for a minute about your flagship loan program, 7(a), which operates at no cost to taxpayers because the fees cover costs.

Last year, SBA's 7(a) lending supported more than 150 small businesses in Delaware, and I know it has an impact on many other member states that is much larger because their states are much larger.

How will you work to ensure that the SBA continues to adequately serve small businesses and entrepreneurs with the 7(a)

loan program while maintaining sufficient oversight so that the program doesn't return to requiring a subsidy?

Ms. MCMAHON. And I very much appreciate the oversight program, or the bill that was recently passed out of committee. I'm not sure—I don't think it's passed on the floor yet.

Chairman Risch, is your bill on oversight, has that passed on the floor yet? I know it's passed out of committee.

Chairman RISCH. I don't think it's passed on the floor yet.

Ms. MCMAHON. But in there are some really good things for SBA, especially one of the programs in that, one of the stipulations in that, I would have the ability to raise the amount by 15 percent, obviously with notification to Congress. But I think that's an important aspect of it.

We are very pleased with where we see the 7(a) program today. It is year over year 5 percent ahead of where it was last year in terms of our lending. While that doesn't sound like a huge amount, it really is when we're thinking about how many businesses are served through the 7(a) program.

So we want to continue to build our relationships with our lenders. That's incredibly important. Our website now has a section on Lender Match which startups or those who are already in business who are looking for the lender in their area can go online, put in information, find out exactly where those lenders are.

The reason that's important is because the lenders themselves don't often get the outreach that they might in spite of the lender specialists in our district offices constantly interacting with them to try to build that. I think it's really, really important that we continue to create that relationship for our prospective businesses who are looking to have those loans.

Senator COONS. I agree. I recently went to the SBA awards dinner in Delaware. We had a record lending year in Delaware, and I hope we'll continue to grow that together.

There are a lot of programs we talked about: Small Business Development Centers; Women's Business Centers; the SCORE program, which I'm a real champion of because it was founded in Delaware; STEP, which helps with exports; all of which are geared towards helping small businesses and entrepreneurs meet specific goals.

How important do you think these grant programs are towards SBA meeting its objective?

Ms. MCMAHON. I think it's incredibly important. I think it's as important as access to capital for businesses who want to grow because so often businesses fail—I see it all the time, and I counsel entrepreneurs who are starting businesses—most of them fail because they're under-capitalized and they don't know how to manage cash flow.

Senator COONS. Yes.

Ms. MCMAHON. That means they've already gotten their money. They didn't get enough. But now, how do you manage it? How do you develop your business plan? How do you develop your marketing plans? How do you know how to do that outreach to continue to grow, to hire the right kind of people and put those processes in place?

So if the mentoring aspect from those resource partners was not there, I don't think we would see the success of the growth of the small businesses.

Senator COONS. I could not agree more. Some of the winners at the annual dinner in Delaware gave very compelling stories about how SCORE and SBAC and Women's Business Centers were essential to their success.

I'll just say that as I looked at the budget proposal for this year, if these are so important, I was puzzled by why the Administration continues to—and they enjoy bipartisan support. I was puzzled by why the Administration is continuing to propose cutting funding for these specific programs.

Ms. MCMAHON. Well, what I've done, we've taken a look at them. You know, it's a little bit different when you're a CEO for the private sector who comes in and starts taking a look at what the programs are. And while we didn't go through zero-based budgeting, which is sort of in my blood, we did take a look at what do we actually need to continue to grow these businesses, to have them operate effectively and efficiently, and I believe that we matched the funding that we requested for those to continue to provide them without reduction in services and without reduction in personnel. So I thought we came to a good place.

Senator COONS. One last question, Mr. Chairman.

Chairman RISCH. You have one last question, 43 seconds.

Senator COONS. Senator Risch and I will soon be introducing a bill to give small business access to the facilities and expertise at the Department of Energy National Labs. As I'm sure you know, we have 17 national laboratories that are incredibly sophisticated and have some of the most advanced technical machinery and equipment in the entire United States, and small businesses often have great innovative ideas but don't have the financial resources to properly test or develop their ideas, and the national labs have some of that equipment.

Do you agree it would be important to promote ways for small businesses to be more technologically innovative by strengthening partnerships between small businesses and our robust national laboratory network?

Ms. MCMAHON. Oh, it's exciting to me to hear that, absolutely. You know, I've been around to many different incubators around the country, and a lot of the businesses in these incubators really are high-tech, biotech fields. If they knew that they might be having the opportunity to be linked up with some of those labs, it would be incredibly exciting.

Senator COONS. I'm excited about the bill, too.

Chairman RISCH. Senator Coons, take all the time you want on that subject.

[Laughter.]

Senator COONS. There is an additional bill that Senator Risch and I are hoping we'll move to a markup soon and—

[Laughter.]

To reauthorize SCORE, a wonderful program, which you know was founded in Wilmington, Delaware. Both of those are good opportunities for us to help support America's small businesses.

Ms. MCMAHON. Thank you.

Senator COONS. Thank you for what you do, and for everybody at the SBA.

Thank you for your indulgence, Mr. Chairman.

Chairman RISCH. Thank you.

Ms. McMAHON. And I just want to say thank you to the committee, because I do think that SBA is probably one of the—not the only, but certainly one of the foremost agencies that does receive bipartisan support, and I really appreciate that so much.

Chairman RISCH. Thank you. I think we all feel the same way.

Administrator, just FYI, regarding the bill that you asked about, it passed the House, but Senator Shaheen and I are the co-sponsors here, and we're attempting to do the thing on a hotline. Now, that may not mean anything to you, but it's part of the arcane process over here because of the shortness of time. But we are cautiously optimistic.

With that, thank you so much. You've done a great job over there this first year, and we really appreciate you coming and giving us an update and candidly answering the questions that people put forward.

And with that, I yield to Senator Cardin.

Senator CARDIN. Mr. Chairman, let me just agree with your observation about the work of this committee, bipartisan, on behalf of small business.

I want to comment on a couple of points that came up in today's hearing, first on net neutrality, and let me try to put this in context because it's more than access to the internet, it's the quality of the access. I say that because if you're selling bikes in Baltimore as a small business owner and your product is on the internet, but it takes more than 3 seconds for the consumer to see it, the consumer is off of your webpage. That's what studies say. The impatience of a consumer is dramatic. They expect to see the product immediately.

Now, the big companies that sell bicycles will have no trouble getting their product before the consumer on the internet within that 3 seconds. So if the internet provider has a discriminatory pricing network against small businesses, it can put small businesses out of business.

That's the reason why we all want to focus on the impact it has on small businesses, and we would urge you to take a look at it, because no one wants to put small businesses behind in technology, and access to that quality service is essential for small businesses to expand their business by the internet.

The second point I want to bring up, me and my colleagues talked about the tax changes, and I'd just urge you to keep taxes on your agenda, because I hear from small business owners that they're not satisfied with the complexities of our tax code. They don't think they're simple, and they are concerned that many of the provisions of the new tax law were temporary, so they don't know whether it's going to be permanent or not. And then they look at the major provision, which is the 20 percent reduction for pass-through income, and at least the initial review, it's about \$415 billion of tax relief, is that a very small percentage of that \$415 billion is going to small businesses or minority businesses or women-owned businesses.

So I'd just urge us, as we focus on small businesses, recognize that in the tax code we still have challenges in complexity and in predictability and in whether we're focusing on the real challenges of small companies, and that's our mission, and we need to work together to make sure we achieve that.

I was listening on the disaster relief, and it just reminded me that it was 20 years ago that we passed the Pre-Disaster Loan Mitigation Program, and I don't believe that's been utilized anywhere near as much as it should. We can't prevent disasters, but we can do pre-disaster planning, and there the small business has tools available that I would hope we recognize vulnerable communities.

SBA was unbelievably helpful with regard to the flood that occurred in Ellicott City, Maryland, and I've talked about that several times. Ellicott City, Maryland, is flood prone. So part of our response to the disaster was to do pre-disaster mitigation, and we have, so that the shop owners who rebuild are less likely to be impacted again by the next flood that occurs, and that's part of what we do and part of your mission, and we urge you to work with us on that.

And the last point, since Senator Coons mentioned Senator Risch and got a little extra time, let me mention Senator Risch and a letter that the two of us sent to you on cyber security that followed up a hearing that we had here that I thought was one of the best hearings that I participated in on any committee, because we thought we got concrete suggestions on how we could help small businesses prepare for cyber and security issues.

It talked about the disadvantages that small companies have in putting in software to protect against cyber attacks, and we should be able to do a larger pool for small businesses, and how SBA can help in providing technical information so small businesses understand this. There's an embarrassment factor when your business has been invaded and you don't want to talk about it. There are things that we can do to help companies deal with the reality of a number of vulnerabilities we have, and we would ask that we work together in order to try to develop a strategy where we can be more effective in helping small businesses protect against the threat of cyber and ID theft and all the things that are out there.

And with that, I'd just agree that we need to work together in order to achieve these things.

Ms. MCMAHON. Thank you, and we will.

Chairman RISCH. Thank you so much. Thank you, Ranking Member Cardin.

Again, Linda, thank you so much for coming.

We're going to keep the record open for a couple of weeks from today for members who want to submit questions for the record. I suspect there may be some, and we would ask you to be prompt in responding to those. I know you will be because it will be helpful to us as we move forward.

So, with that, nothing further, the committee will be adjourned.

Ms. MCMAHON. Thank you very much.

[Whereupon, at 4:52 p.m., the hearing was adjourned.]

APPENDIX MATERIAL SUBMITTED

SMALL BUSINESSES CAN SAVE NET NEUTRALITY

7,033 American businesses support the CRA to block the FCC's repeal of net neutrality.

FIGHT FOR THE FUTURE 



DEMAND PROGRESS

Dear Member of Congress,

We are companies who rely on the open Internet to grow our business and reach customers online. We are asking Congress to issue a "Resolution of Disapproval" to restore net neutrality and the other consumer protections that were lost when the Federal Communications Commission (FCC) voted to repeal the 2015 Open Internet Order in December 2017.

Users and businesses need certainty that they will not be blocked, throttled or charged extra fees by Internet service providers. We cannot afford to be left unprotected while Congress deliberates.

We will accept nothing less than the protections embodied in the 2015 order. Please ensure the FCC keeps its tools to protect consumers and business like ours.

Thank you for considering our views.

Sincerely,

The undersigned.

ALASKA

- Accurate Vision Clinic
- Adele Josepho MD
- Alaska Underwater Images
- Brigit's Knits
- Catapult Consulting
- Civilized Humanity
- Coppa
- CustomMousePad.com
- Designer and Maker Of Interesting Things
- Ebb and Flow
- Glenda Smith, Realtor
- Good Karma Inn
- Hevendemo
- Juneau composts! Llc
- Khee-Kha Art Products
- Kodiak island brewing Co. Llc
- Law office of Jill Wittenbrader
- Lee's Technology LLC
- Mom's Cleaning Company
- Playful Arts Studios
- Raven Moon Studios
- Rehabilitation Medicine Associates
- Rwb Auto sales
- Student Apartments
- Trinity Cares Inc.
- Twisted Branch Photography
- Wellwood Center
- Wooden Diamonds

ALABAMA

- Anarky News
- Beach Tyme Properties
- Behavioral Analytics
- Big Mann Entertainment
- Brews and Brush
- Call Analytical Laboratories
- Celia O'Kelley Jewelry
- Classy Beauty
- Creek House Media
- Deep Roots
- Dutchman's Lawn & Garden
- DVD EcoBuild
- Ed Stone Woodworking
- Harbison Farms
- HHT Enterprises
- Holzer Remodeling
- Hoodtrendz
- Lightning Strike Books
- Mellie's Crafts
- Nature's Nuance LLC
- Painless Software Solutions LLC
- Rainbow Spirits and Beverages
- Sarah and Sean's World Blog
- Scary Pedals
- SES Supplies
- The Studio of One
- The Trak Shak
- the willows day spa
- Writerspace

ARKANSAS

- Best Behavioral Health Services
- Bouguereaus Limited
- CC Analytics
- D & S Enterprises
- Dandy Roll
- DISKOVRe | LLC
- Eastburn Preventive Maintenance
- Elffentexpress
- Fayettefurr L.L.C.
- Haymond Insurance
- Hornback Trucking llc.
- J. Parham Dentistry
- K&E Outdoor Power Equipment
- Mark Mathews Photography, Inc.
- Massage Therapy Professionals
- Ryan Studio
- Sighthound Associates
- Sweden Creek Farm
- Visual Impressions

ARIZONA

- A&P Global Goods
- AJR Public Adjusters
- AllArms LLC
- Allhands IT
- American Foot & Ankle Specialists
- America's Real Estate Properties
- Aqua Vida Pools
- Arizona's Family Matters
- Astrology And More
- Be light
- Beverly Janowitz-Price, LPC
- Bid Global
- Big Heart Coffee
- Bill Reid Pacific
- Bion Smalley & Associates
- Black River Life Media
- Blue Ridge Studio
- Bolder Concepts
- Bramlett Consulting LLC
- Breakaway Courier Systems
- Bug & Weed Mart
- by Bobette
- Cafe Roka
- Theatre
- Carter Finish
- Chulado
- Clear Sky Institute, Inc
- ColorWright
- CONSCIOUS CREATIVE
- COPCOLLECTOR.COM
- Copper City Inn
- Cp Moonbeam Cruises
- Crystal the Pet Nanny
- CTFO
- Dana Kelly 2D and 3D
- Danforth Design and Development
- Desert Dancers
- Desert Domains
- Desert Gate Productions LLC
- Details 4 Scale
- Dickason Artisans
- Dotson Consulting
- DOUBLE J
- Dragon & Wolf Crafts
- Drawk LLC / Drawlabs Game Studio
- Eagle epoxy floors
- Educational Options Associates
- EN3 Professionals, LLC
- ETG LLC
- Evermore Enterprises
- Exploring Moments Photography
- EZ Auto Exchange
- FACTOR1
- Firstchrono Media
- FM Magic, Inc.
- FOLLOW THE RAINBOW
- Frederic Barnes
- Fronterhouse LLC
- Funky Dreamer Storytime
- Gardens del Sol
- Gearbox Magazine
- Glitter Trench
- Got All Your Marbles?
- GrafixWiz.com
- Graham Consulting
- Hands of Health
- Happy Solutions, Inc
- Harmony Animal Behavior
- Hartwood Publishing Group
- Hathority, LLC
- Hattaway Creative
- Holistic Prevention & Wellness
- Ichi, LLC
- James Frenkel & Associates
Photographer
- JEWELRY PLUS
- Jge holding, llc
- JLSys
- Joan Petty PC
CONSULTANTS
- Jon Stump Photography
- Joyful Travel & Adventures
- K12 Handhelds, In.c
- Karen Sergeant Consulting Inc
- Kevin Wachel Team
- KnowledgeGate, LLC
- Lakeside Apartments
- Landmark Technologies

- Leadership Associates, LLC
- Logic Linc
- LPFM Downtown Tucson
- Manzimvula Ventures, Inc.
- Meadowlark Aviation
- Metzger Custom Homes
- MojoGroup LLC
- NameSilo LLC
- Commerce
- Nutritional Management Services
- Olberg Enterprises
- One World Therapy
- Open Window Software
- Opus az, llc
- OPUS FUNDING and investments, llc
- PC Plus
- Peacockmoon Cheesecakes
- Pegasus Satellite & Electronics
- Philip E Stein, OD & Assoc, PLLC
- Picaflor Jewelry Design
- PossibiliTEAMS LLC
- ProVentures
- Radiant Soul Massage
- RDH Associates
- Real Estate Learning Center
- Realty One Group
- refractory studio inc
- Relationship Matters
- Rescue Residential LLC
- RetroTrek
- RQA
- Runner's Den
- SandMan Promotions
- Sandy's Magic Hands
- Santo Press
- Scottsdale International Film Festival
- Sedona school of massage
- Sedona Sunrise
- Seeflection LLC
- Six Degrees Digital Media
- Smalltrees 24hr Childcare
- Softque computers
- Sonoran Apothecary
- SoulRebel
- Spiritcaller Studios
- Spirited Clearings
- Storybook Soapworks, LLC
- Studio1014
- Subvert Accessories
- Sunbelts
- Superstition Area Land Trust
- Taylor Right Co Inc
- TAYLOR RIGHT Copr
- Taylor Right Corp
- Team Wizard Inc.
- TekSystems
- The Bijoux Box
- The Gardens at Mile High Ranch
- The Invisible Museum
- The Invisible Museum of Design
- The Suits
- The Working Artist LLC
- Thunder Puppy Art
- Tilted Feet
- Tina's Virtual Assistance
- TNT Shredding LLC
- Trophies 'N Tees
- True North Barber Shop
- Tubac Center of the Arts
- UC Initiatives
- VASC Corporation
- Veg Box Meals
- Vida Bela LLC
- Virginia Thompson Ceramics
- Webb Dsgn
- Whozitz and Whatzitz Unique Gifts and Cards
- Wildcat CrossFit
- Wisdom Yoni
- Wist Office Products
- Wrath by Berries
- WulfenBear Media
- Yoga-Yingo
- Zenith Enterprises

CALIFORNIA

- 19 Productions LLC
- 1st & Main Acctg & Mobile Notary
- 3Scan
- 916 PiX
- A Bork Endeavors
- A Call to Actions
- A Snail's Pace Inc.
- A-HA Creativity Training
- A. Scott Greer PhD
- AA Audio Waves, Inc.
- ABMS Computer Repair
- Abundant Content
- Acacia Springs Ranch
- Accomplishment Web Design and Marketing
- AcCounting On Computers Incorporated
- ACE INVESTIGATIONS
- AceGoulet, LLC
- ActionSpot
- Active Theory LLC
- Actors' SOUND ADVICE
- Acupuncture and Wellness Clinic
- Adventures Unlimited.com
- Aero Electronics
- AeroComposites LLC
- Agent Web Dev
- Agribody Technologies, Inc.
- AHA! - Creativity Training
- Aharoni Business Law, PC
- Airtight Internet Services
- Aixa Fielder Inc.
- akinnovations
- Alameda motor
- Alex Giedt Consulting
- Alexander Technique of Santa Barbara
- Ali Akbar College of Music
- Alison De Almeida
- Allen D. Kanner, Ph.D.
- Almaden Oaks Community Center
- Aloha Brothers Surf Lessons
- Alouette Technology
- Altech
- Altoserv LLC
- AltruVistas
- Alvarado Creative Co.
- Amanda Mathson Photography
- American Childcare Services, Inc.
- American Voice Mail
- Analysis of Motion
- Ancestral Lineage Clearing
- Ancient Earth Treasure
- And Bows
- Anderson Enterprises
- Andrea Byers
- Andreoli Vineyards
- Angel's Touch Detailing
- Animal Dermatology
- Animated Software Co.
- Annuity Ally
- Anthony Shogren
- Anthony Somkin, M.D.
- Anycoin
- AppEnsure Inc.
- applebox design
- Applied Business Concepts
- April Hershey
- Arbella parrot, psyd
- Archetypal Wellness
- Arco
- Arctic Wings Gallery
- Arelia Goods
- Argus Books & Graphics
- Armin Wright, Acoustical Consultat
- Art Advisory & Appraisal
- Artist at Large
- ArtisTech Media, LLC.
- ArtSpeed
- ASAP Mobile Notary Services
- Asea Associate with ASEA
- Ashputtel Pictures
- Astrocourier Astrological Consultir
- Asymmetrical Consulting
- At Audz
- ATE Magic
- Ate Up With Motor
- Athena the Musician
- Atlantis Pacific Ventures, Inc.
- Audio Video Workshop
- Ava Evans Hypnotherapist

- Avant-Garde Marketing
- Avenue 65 Records
- Aveox
- AVESTA, LLC
- AZILA HOLDINGS, LLC
- Aztlan Media
- Bachelder and Associates
- Backwoods Engineering
- Bad Mood Clothing
- Balance Integration Group
- Balboa Consulting
- Bali & Beyond
- Ballsaroo, Inc.
- Bamboo Sourcing Nursery & Gardens
- Barbara Howington Copywriting
- Barn Productions, LLC
- Barnes Insurance services
- Barry Michlin Photography
- Basmati Bags
- BcinemaTV
- Be Curious Therapy, Jean Pappalardo, LMFT
- Beach holdings 2005
- Beachy Keen Rentals
- Bean's Bargains
- Bearcat
- beau monde organics
- Because we Care Dog and Cat Grooming
- Beckerman Consulting Services
- Bel Air Internet
- BentonWebs
- bernal cutlery
- Best Gift Adoptions
- BestNewBands.com
- Betterhumans Inc.
- Beyond the Sea
- Big Bend Hot Springs Project LLC
- BIG HUE LLC
- Big IT, Inc
- Big Sur Unified School District
- Bigelow Contracting, Inc.
- Bike Dog Brewing Co.
- Bill Pezick, CFP(R), Enrolled to Practice before the Internal Revenue Service
- Bills handyman service
- Birch & Iron Fitness Corpo
- Bita Sheibani UX Consulting
- Bita Sheibani UX Consulting, LLC
- Bitter Betty's Better Bidding
- BizKiss LLC
- Black Box Studios
- Blitz Screens
- Blitzkrieg Urban Supply
- Blockhead Skateboards
- Blue Book Desert, LLX
- Blue Sky Vending
- Blue Yonder Productions
- BNI Riverside and San Bernardino Cos.
- BNS Electronics, Inc.
- Bob Heisler, EA
- Bob phillips construction
- Body Slopes Massage
- Bohannon Eberts Design
- Boho2Chic
- Boldest, LLC
- Books for Educators
- Boortz PR Communications
- Bored Feet Press
- Bosses
- Boulden Publishing
- Brackney Indexing Service
- Brad Johnson Audio
- BRADY FAMILY PARTNERSHIP
- Brian Boortz Public Relations
- Brian Caretaker
- Bridge Afterschool Corp
- Bridge Afterschool Programs
- Brigade
- Brilliant Telecommunications
- Broken Dishes
- Broth Baby
- Brunzell Historical
- Bshine Designs
- Building Energy Efficiency
- Bus-Man Holiday Tours
- Bush Financial Services
- Buy Gold and Silver Safely
- C Dastur Studio
- C. Wolfe Software Engineering AND Pony Named Bill Tack
- C. Wolfe Software Engineering AND Pony Named Bill Tack Shop
- C. Wolfe Software Engineering & Pony Named Bill Tack Shop
- Caldwell's

- Caletti Cycles
- Calibrick
- Caliburn Design and Construction
- California State University Dominguez Hills
- Camachohypnosis
- Camarillo Chiropractic Associates
- Campbell Computer Consulting
- Career Boost Resumes
- Carl A Smith
- Carol Gold Sculptor
- Carol Gold Sculpture
- Carolyn's Montessori for Toddlers
- Carpe Data
- Cartoonland
- Casa Major, Inc.
- Casey Law Group
- casia
- Catalyst-Agency
- Cathy George Design
- Catlin H Choate Inc
- Cattywampus Vintage
- Cavington LLC
- CC Events
- Ceilume
- Center for Architectural & Design Research
- Century 21 M&M and Asscs.
- Ceremonies and Celebrations
- Chanda Williams Design
- Change.org
- Channel 29 & 76
- Charlie Hochberg Photography
- Check my Prop
- Chef Andrea Lawson Gray
- Chelmsford pediatrics
- Cheryl Elkins Jewelry
- Children First Inc.
- Childs' Play
- Choney inc
- Chris Garcia Studio
- Christina Gaunce, RDN, CEDRD
- Christophers Consulting
- Cinehues LLC
- City Tennis
- CL Cleaning
- ClarkeDesign
- Classic Real Estate Sales
- Claude Alexan der
- CleanCut Technologies, LLC.
- ClearFire Media
- Cloak, Inc.
- Closing The Loop, LLC
- CNC Werks
- Cohen Software Consulting, Inc
- Colonial SOuth Bay Insurance Brokers
- Common Sense Media
- Communications Impact llc
- Communitas Financial Planning
- Community Food and Justice Coalition
- Compelling Animations
- Complyrs
- Computer VooDoo
- Congregation of the Golden Rule
- Conscious Ventures by Design
- Consolidated Investments
- Consultation Services
- Contextly
- Continental-Pacific Lbr Ind Inc
- contractor/freelancer
- Cool Consultations Inc.
- Cornerstone Design
- Corporate Fulfillment Systems Inc
- Corporate Host Services
- Cosmic Hippo Designs
- CosmicHippoDesigns
- cosmiccloak
- Cozy dozy home
- CPGjobs
- Craft Signworks
- Craig Toonder MFT
- Create Interior Design
- Creative Life Strategies
- CreatorFront
- Crestmark Architectural Millworks
- Crisis Coaching
- Crucial Vibes Unlimited - LLC
- Crystal Helix
- Crystal Pyramid Productions
- CST Productions
- Cubizm
- Cubizm, LLC
- Cultivated Frequencies
- Cultivated Society
- Cultural Waistland
- CultureWeave

- Curai
- Custom TV and Stereo
- Cuviello Agency
- Cyrun
- D. Foster Photography
- D. Ross Cameron Photography
- dana couey music production
- Dana's Paper Flowers
- Dancing at the Crossroads Counseling
- Daniels Consulting
- DARB Insurance Services, Inc
- Darick Robertson Studios
- DataBoost
- David Stratton Designs
- Davis Home Solar
- DCM Consulting
- Deaf Empowerment for Animal Freedom
- Deborah Kaplan Evans
- Debra Barringer Accounting
- Debra Styer Illustration
- decata llc
- Del Norte Medical Imaging
- Del Norte Medical Imaging, Inc.
- Delta Tao Software, Inc.
- DEMO LLC
- Construction
- Design Collaborative
- Design Dimension'-Interior Design
- Designed Interiors
- Designed Landscaping Inc
- Devil Mountain Nursery
- Devil's Gate Ranchg
- Dianes Art
- Dichroic Quilt
- Die Crawling Media
- DIESEL, A Bookstore
- Digital Film Studios
- Dilou
- Dimensions Printing
- Dirty Blonde by allison leigh
- Dissonance Entertainment
- Distinctive Design
- DiViT DESIGN
- DMJ SYSTEMS
- Dog Whisperer of Santa Barbara
- Dogs of Peace Parks
- DolphinWorks
- Domainr
- Donavis Music, Inc.
- Donkey Den Studios
- Donna Kuck Health Coach
- Doppeldoo
- Doppeldoo Photo Booth
- DoubleTakeCA
- Douglas Braak Piano Service
- Dr battier's vet clinic
- Dr. and Rental Business
- Dr. Donna Miedama Carr, M.D.
- Dr. Irene Rokaw
- Dr. Margaret Austin
- Dracoventions
- Dragon's Treasure
- Dream Create Communicate
- Dreamland Distribution
- DREXA LLC
- Drinkified Learning LLC
- Drumming Magic
- DS Software
- dsh Solutions
- Duck & Beaver, Inc.
- DUNCAN AND ASSOCIATES
- Dungeon In A Box
- Dynamic Team Solutions
- E&B Auto Repair
- E-Promotions, Inc.
- Earth Accounting
- Earth Arts Studio
- EarthHeart Wellness
- EarthHeart Wellness Center
- Ease, Inc.
- Eastern Talent Agency
- EasyDial
- EAZYXP
- Eclectic Elec tric
- EcoElectronix, LLC
- Ecotopia NewsService
- Ecoyardscapes
- EditSweetLA
- Edwin Li
- Elaine Hausman
- Elaine Larson Arts
- Electron Microscope Laboratory
- ElegantSteamjewelry
- Eli Suzuki-Gill | Photographer

- Elixir Natural Foods
- EMK & Associates
- EMKCVC
- Empire West
- Empowered
- Empowerment Strategies
- Endurance Products
- Entertainment Consultants International
- Epicenter Comics
- EQyss Grooming Products
- ErgoDynamix
- Erica Hite Illustration and Design
- Erin Gallagher Illustration
- Ernest Greene Studios, Inc.
- Ervast Consulting
- ESStudios
- Evergreen Nursery
- Evolve Design
- EW Landscape, Inc.
- Executive Linguist Agency, Inc.
- Exotic Fog
- Expedited freight services
- Expert Research Associates
- Extending Reach, LLC
- Exton Equities
- Eye Care for you
- F. Michael Montgomery
- F/V Jeanette P & F/V Miss Gracie
- Factor Four Consulting, Inc.
- Faith Fleury Fine Art
- Faith-Michele Photography
- FaithWorkings
- Fashion Spirit
- Faulkner Advertising
- Faytak Construction Inc.
- Ferris" Berried Treasures
- Film Independent
- First Street Alehouse
- Fit Life Exclusive Apparel
- FitnessWorks
- Fitz Gibbon Ceramic Art
- fix interiors
- Flaherty & Associates
- Flamenco Romantico
- Flipbit Digital
- Floor Covering Concepts
- Flute Oceanside
- Flynn & Assoc., Inc.
- Foodtopia
- Forbiddenedges
- ForSites Corp.
- Fortunet Inc.
- FOUNDGREEN
- Fountains at Sea Bluffs HOA
- Fragments of the Universe
- Fragrance Vault, LLC
- Frank Westphal Music
- Fraser Seiple Architects
- Fred Licht Photography
- Fred Morrison, LMFT
- Fred Morrison, Marriage Family Therapist
- Free Range
- Free Range Puppies
- Freeborn Designs
- Friend's Junction
- FuckTrump Inc.
- Fun Paw Care
- Furniture Club
- G-Max Design
- Galaxie Entertainment Company
- Gallo tomatoes
- Garden of Beadin
- Gari Safari
- GDM Properties
- Geek Girl IT
- Geo Evolution
- Geomagnetic
- George Dedekian Architect CASp
- Gerard and Lambert
- gies design
- Girl Friday Events
- Glass View Photography
- Glenview Strings
- Go-To-Geek!
- Gold Business & IP Law
- Gold Coast. Sales
- Gold Hook Marketing
- Gold Vein Marketing, LLC
- Golden Ideas
- Golden Road Productions
- Golden School of Tai Chi Chuan
- Good Medicine
- Goozleology
- Grass Fed Bakery

- Great Gifts
- Great Patience Zen Stitchery
- Green Chile Kitchen
- Green Horizons Landscaping Service
- Green Rooster Farmers
- Greetings by the Yard
- Gregory
- Grif Creation
- GroGardens
- GSiglobal
- GSK&Associates
- GTRV-Vans
- Guanatos Enterprises
- GuitarViols inc
- Gypsy Moon Ventures
- Hack and paint
- Hadjipetrova Law
- Halbe Graphics
- Hamboning Media LLC
- Hamilton Instruments
- Hampton O'Bannon Partners
- Handmade Interactive LLC
- HandsinDemandMassageServices
- Handyman Artisan Inc.
- Hank's Place Publishing
- Hansel Ford
- Happy Hearts Daycare
- Harmony at Home
- Harmony Grows
- Harrington&associates
- Hawaiian Enterprises Unltd.
- HEALIOSCOPE
- Health Kinesiology
- Heart And Star Studios
- Heartman Music
- Heidi Smith Consulting
- HelioBioSys, Inc
- Hema's Beauty Lounge Inc.
- Heroic Yes! Productions, LLC
- Herronsfx
- Hideout Saloon
- High Sigma, Inc.
- Hite Studios
- Hollister Soaring Center, LLC
- Holy Mountain Trading Company
- Home of the Herds
- Homegoods Furnishing
- Honeyboy, Inc.
- Honu Paradise
- HORNSTEIN ROOFING & WATERPROOFING
- Horst Gruner Construction, Inc.
- Hoshalls Salon and Spa
- Hotel Cheval
- House Cleaning
- House Cleaning & Organizing
- House of Visage, LLC
- HTFS
- Hubbard& Co.
- Hubbell Daily Architecture + Design
- Hug Bombs
- Humble Root
- Hundredfold Studios, LLC
- HUNTER Studios
- huntergatherer artifacts
- Hurd & Associates Design
- Hypothetical Productions
- I R Meyers Photography
- Ian Cook Studios
- Ideal Sports & Simulations
- IFF-US
- iFixit
- iHomefinder, Inc.
- imphatic Labs
- IN8 Healing
- Independent Knowledge
- Independent Travel Agent
- Indian Ridge Preserve
- Indie-Scribable Editorial Services
- Infinite Dictionary
- Infinite Possibilities
- Influence Communications
- Ingenuix
- Inger Acking
- Innosu LLC
- Insource Consulting Group Services,LLC
- interior work
- International Cinematographers Guild
- International Expo Service, inc.
- International Plastics Equipment
- International Society for the Preservation of the Tropical Rainforests
- Internet Archive
- Intex Solutions, Inc.

- IntXel, Inc.
- InVisions
- Invitation Only
- IO Cooperative, Inc.
- Ion Beam Systems, Inc.
- Irene Vecchio, MFT
- Iron Oak Canyon Ranch
- Isabelle Gorndt
- Itemware, LLC
- luxta
- Ivan Edits
- IWV Taxi Service LLC
- J.M.D video games music
- Jamie R Zazow
- Jane Thomas Press
- Janet Kennington Interior Design
- Janus Design
- JBM Construction
- Jeff Condit EGINEERING
- Jenart
- JieLee Designs
- Jill Vacarra Jewelry
- JLaB Photography
- JMT Nptary Public
- John Melcher, AIA / Architect
- Jolly Good Media
- Josh's Consulting Company
- Joshua Essoe, Editor
- Journey Media, LLC
- Joy Designs
- JP Recording
- JS Engineering
- JT Morrow Illustration
- jtkyorbalinda@aol.com
- jTogs Photography
- Judith Glickman Zevin, Psy.D.
- Juice Design
- Juice Plus+
- Juliet Peel Photography
- Justin Berrington Photography
- Juxtatone
- JW Holley, M.A., Marriage and Family Therapist
- K & A R Foundation
Carpentry
- Arts
- Karmatomic Creative
- Kashana Holdings
- Kat's Natural Balance
- Katerina Della Porta Art
- Keebu Media
- Keene Builders Inc
- Keene Builders, Inc
- Keep Voting, America
- Kelly Company Real Estate
- KellyLA
- Kelsey Technologies
- Kenco Inc .
- Kenney Consulting, LLC
- Kestrel Biologic
- Khalsa Chiropractic
- Kickback
- Kim Messmer Photography
- Kimes Tutoring
- King Salomon Fitness
- Kinjin Sotry Lab
- Kinjin Story Lab
- Kirra Reyna Designs
- KIT LOFROOS, MA LMT CMT
- Kitchen Artworks
- Kiteisland
- Klinger Creative
- Knowledge Quest Learning Center
- Knowledge solutions
- Knue Consulting
- KyferonLARP
- KyleBrackenDesignes
- L D & C
- L Star Murals
- L.E.G. Productions, Inc.
- La Bicyclette Restaurant
- La Femme Boheme
- Lamorinda Learning Clinic
- Landmark Ink
- Langlers WebWorks
- Larz Dog Products
- Laser Reference, Inc.
- Laurel Digital, LLC
- Lauren Palazzolo Yoga
- LAUSD
- Lavender Lane
- Law Office of David F. Brown
- Law office of Richard Phelps
- Law Offices of Charlotte Pirch
- Law Offices of Chris Ann Maxwell

- Law Offices of Stuart H Garrison
- Law Offices of Stuart H. Garrison
- Lazy Dog Designs
- Le Spirit Designs Systems
- LearnSpeed, LLC
- Leatherback Canvas
- LeeCare In Home Support
- Legend Tile and Stone
- Let's Build
- Leverata, Inc.
- Life Coaching Support Services
- Lifestyler Music
- LiG Marine Managers
- Light and Fire
- Light of the Moon Glass
- Light Sound Dimension
- Lightfoot Art Services
- Lightning Ray Pictures
- Lil' Elephant
- Limbic Lines Publishing
- Linabond, Inc.
- Linda Johnson Therapy
- Liquid Dreams
- Liquid Soap, Computer Coach
- Lisa Caloh Massage
- Lisa LaPlaca Interior Design
- Lisa's Handspun Designs
- Little Bite Gallery, LLC
- LiveZone
- Lizzard Silver Company
- Local Logistics of CA, LLC
- Loddy LLC
- Logical Computer Solutions
- Logos World Inc
- Lombardo
- London Street Arts
- London Two Consulting
- Lookout & wonderland
- Lori K Designs
- Lothar Schmitz Scientific Consulting
- Louise Chegwidden
- Love First
- Lucky Penny Dog Designs
- Ludwig Sewing Machine Company
- Luke Pidgeon Photographic
- Lyon & Associates Creative Services
- Lyric Recovery Services, Inc.
- M K Rodarte, RE Broker
- M&C Consulting
- Macro
- Magallanes Drafting & Design
- Magic-4-Life LLC
- Coordinating
- Coordinating
- magicaluniverse
- Majestic hair fiber
- Manifold
- Manuel Wong Designs
- Manus Magicae
- Manzanita Pharmaceuticals, Inc.
- Margot M Anderson, Landscape Architect
- Margowsky Design
- Mariposa Foodwerx Incorporated
- Mark II
- Mark Oldland -sculptor
- Massage Serene Spa
- Matsana
- Matta Napkin
- Maxwell Klein Consulting, Inc.
- Mayafoto
- Maynely Positive
- MBN
- MC Electric
- McNaughton Construction
- MeanKitty Productions,
- Medweb
- Melaleuca
- Melbees
- Melissa Lee
- Mending Wheel
- Meowser Bowser Pet Care
- Mephistopheles Systems
- Merchant Services Group LLC
- Merriman Properties LLC
- MerriMonster
- Mesotopia, LLC
- Message Consulting
- Metamuse Media
- MGMT- CONSUL LLC
- Michael Summers Art, LLC.
- Michael's Mobile Massage LLC
- Midtown Framing
- Mike Cohn & Associates Insurance Agency

- Mikeplace graphic designer
- Mike's AeroClassics, Inc.
- Milked Media
- Millennium
- Millennium Electronics
- Miller Investments
- Minerva Consulting
- Miranda Hoffman Jung, Psy.D.
- Mission Sweet Spot
- Mixt Media Art
- MJG & Associates
- MMSE, Inc
- mo productions
- Mogin Associates
- Monticello Electric
- Moon Wise Herbals
- Moore Group Advantage
- Morgan's Services
- Morgan-Merrill
- Morrison Legal Services
- Morrow & White
- Mosaic Acting Studio
- Motion Unlimited, Inc.
- Mountain Tech Review
- Mr
- MrCleanSD
- Mrow Mrow Inc.
- MrSpeakers, Inc
- Mtz Services
- Muon Music
- Music For Life Coaching
- My Guardian Angels
- My PC works!
- Mysterious Galaxy
- NALM Music
- Nancy Harlander, Piano Instruction
- Nancy Webber, artworker
- Narrow Bridge Candles
Therapy
- National Payment Services
- Nature Power
- Nature Provides
- Nearsoft, Inc
- NeatSchool
- Netcetera, Inc.
- New Bohemia Signs
- New Moon Electric
- New Technology Consortium, NTC
- NFS Press
- Nick Gaetano
- Nightingale Breads
- Nik.Mohilchuck.com
- Nina Port Interior Design
- No Diamonds Web Services
- Nobody Cares Media
- Nonlinear Technologies, Inc.
- Nontrivial Studio, LLC
- North County Financial
- North Star Psychotherapy
- North Star Systems
- NotPie, Inc.
- Novelteas LLC
- Novissima Detail
- O'Connor & Associates Art Advisors
- Oakland Symphony
- Obscure Engineering
- Ochre Dot Gallery
- oeworks LLC
- Office Squirrel
- Office Wife
- Office Wife VA
- Old Growth Organic
- Oliveto del Vecchio
- Olivia Owen
- On Call Notary Service
- One Community Inc.
- One SOS Med Transport
- Only Organic For Me
- OoSoSharp, LLC dba Sharp Ambulance Billing
- Opertoon
- Opulent Mobility
- Orange Coast Computers
- Orthogonal, LLC
- Osmo Systems
- OTC Catering
- Otherwild
- Outside The Box Builders, Inc
- Owen Freeman Illustration
- Owl Mountain Music
- Oz Images
- Oznorts
- Pacific Coastal Realty
- PACIFICARIPIDE.COM
- Paralegal Support Services

- Park Drive Homes
- parker construction
- Park's Liquor
- Parsons Corporation
- Patty's Cakes and Desserts
- Paul M. Brinich, PhD
- PC Whisperer
- PE Inc
- Peak enterprises
- Peapods, Inc
- Penelope Fiber Arts
- Penny Films Ltd
- Percussive Maintenance
- Personhood Press
- Petals N Scents
- Petropoulos
- PG&E
- Pharmacy Consultant Services
- Physical Therapy & Sports Medicine Center
- Pia Loeper, Appraiser
- Pick a Kit
- Pipeline Marketing Group
- Pitanga
- PixelTag Inc
- Pixr Media
- Placer Independent Resource Services
- Planet Sleaze
- Plate C Productions
- PlayFur Pets, LLC
- Pobal Construction
- Point of View Productions
- Polar-Products.com
- Pop! Ink Design Studio
- Popchain
- Portigal Consulting
- Post & Gleam
- POWERON FILMS
- Practical Academics
- Pretty Me Store & Logos World Ministries
- PrettyMeStore
- Printer's Ink
- Product Architex
- Project Ink
- Prosenenergy
- ProTechnic Consulting
- Protomation Systems, LLC.
- Psychicfortunes
- Psychtools Psychology Group, PC
- Pueri Cantores San Gabriel Valley
- Qebot
- QSwordWielder
- Queridomundo Creative
- Queridomundo Desig
- Quiet Meadow Cottages
- Quinnovation
- Quintessence Healing Arts
- QWERTY Education Services
- Rachel Khona
- RadioCamp, LLC
- Radiology Associates of San Luis Obispo
- Radius Mobile Apps
- Rags and wags
- Rainbow Spirit Photography
- RainbowMakers
- RANDCO
- Raygun
- RBT Racing
- Readers' Books
- Real Estate Photography LA
- Recharge biomedical
- Redbubble
- Redkorp Inc.
- Ree Whitford Productions
- Reeb's Lures
- Refine Men's Salon of Mountain View
- Reid Case Management
- Reischnet Industries
- Rent Me Today LLC
- ReQapture LLC
- Revelation in Fit
- Rex Bennett Consulting
- RG Consulting Services
- RJ Lopez Interpreter Services
- Rico Suave Magic
- Ridella Consultant
- Ridella Landscape Consultants
- Right Angles Technologies Inc.
- RJ Cooper & Assoc., Inc.
- RJ Cooper & Associates, Inc.
- Rob Levenson Technical Services
- robert
- Robert Maine & Associates
- Robert s hoffman, md, inc
- Robin Spear Art + Design

- RobLo, inc
- Roger Davis Co.
- Rolling Start Inc.
- Rolls deli cafe inc
- ronileart
- Ronit Corry Dog Whisperer
- Rosettes and CSS
- RP Communications
- RSCJ
- RSK ENTERPRISES INC.
- RTFactfinders
- Rucker Enterprise
- RUSSELL ORRELL CONSTRUCTION, INC.
- S & T Lubin, Architects
- Saberlight
- Sacred Therapies Productions
- SAFE, Inc.
- Sagittarius Screenprinting & Embroidery
- Sailable Real Estate
- Sajid
- Sakyadhita
- San Diego Vacation Rentals & Sales
- Sandboxology
- Santa Barbara Quantum Health
- Sara Armstrong Consulting
- Sarah Reesor Ceramics
- Satori Bio, LLC
- Saxon & SunRa
- SBPCTECH
- SC Saroff General Contractor
- Schneiderestates.com
- Schulman Consulting
- SchuurSpeed
- Sculpteo Inc
- Sculptured Gardens Alive
- Sea of Green Gardening
- Self-employed
- self-employed
- Selkirk Music
- Semiotic Systems LCC
- Sepuya
- Serei Clothing
- Seth Fischer Editorial
- Sew Becoming
- SF Dog Adventures
- SF Premier Dental
- SFMG
- Shadow Steel Studios, LLC
- SHAKLEE DISTRIBUTOR
- Shannon Scott Design
- Shanon's Violin Academy
- Shanty Music
- Sharmakliche
- Sharp Statistical Sciences
- Sharpe & Flatte Piano Service
- Sharptooth Creative
- Shawnee Badger
- Sherry Rand Art Director Designer
- Shewmuze Productions L.L.C.
- Shiatsu Alchemy
- ShoeTips
- Siddha Flower Essences
- Sierra Crest Cabinets
- Silver Lining Unlimited
- simplexities
- Simply Nourishing Food
- SKM
- SKRESQ
- Sky Pilot
- Skydive Elsinore
- Skyes Mobile
- Sleek Spot @ Sparkle SF
- Sloppy Boys
- Small Business Owner
- Small Business Owner
- Smart Ascots
- SMC
- SNAP Cats
- SNAP Cats
- Snowbridge Associates
- Snyder Piano Service
- Social Sotan
- SocioEnergetics Foundation
- Socrates Dog Walking
- Socrates Dog-walking
- Socrates Pet Care
- Sodtdesigns.com
- Sohum Yoga
- Solace Counseling
- Solar Wind Works
- SolarFirst
- SolarNexus Inc
- Soligen Corp.
- SoloRoboto Industries

- Solstice Son Design
- Solutions Plus
- Sonoma Body Balance
- Sonoma Pacific Distribution co
- Sophia's Multiverse, Inc.
- Sophie's stress free soirees
- Soradesigns
- Soul food collective
- Soul Inheritance Productions
- Sound of Sight Audio
- Sourced
- Spacedog XYZ LLC
- SpaMedFit
- Sparkyland Recording
- Spartina llc
- Speakeasy PR
- Special Needs Project
- Spiritbody Inc
- Spottswode Winery
- Sprezza Consulting
- Sputnik, Inc.
- Squash and Stretch Productions
- SSAM GROUP
- St. John & Associates
- Stagiworks
- Standard 5&10 Ace, Marin Ace and Laurel Ace
- Stapley-Hildebrand
- Starfire Cleaning
- Starstone Lit & Tootie-Do Press
- Stauter Flight Instruction
- Stearns & Associates
- Steeleworks
- Steelgrip
- Steiner landscape
- Stellar Software
- Stephanie Mitchell's Wordwork
- Stephanie's Massage
- Sternidae Industries
- Story Power Communications, Inc.
- StoryBuild
- Strawboss Inc.
- Stroud Electric
- Studios of Asha
- Style and Design LLC
- Success Summits LLC
- Sue Fisher King Co
- Sue Walden & Co
- Sunny's Virtual Assistance
- Sunnybank Publishers
- Surf Trips LlC.
- Survival Media Agency
- Susan J Weiland Photography
- susan lake publishing
- Suzanne Saul Paintings
- Suzi Squishies
- SWEVENS
- Swinging Sixties Prod
- Sydney Kaster Photography
- Synchronicity
- Tactrix
- Taking A Line
- Talon Audio Visual
- Talon Tours
- Tanglewood Forest Gallery
- Tarragon Consulting Corporation
- Tarragon Consulting Corporation
- Taylor's Tinkering
- TechLX
- Techpointpro llc
- Tendy Goalie School LLC
- TerraMax Realty
- Terry Dycus Sound Engineering
- Tevel Chiropractic
- Thai American Market
- The Added Edge
- The Alchemy of Food
- The Bodyfit Solution
- The Chequered Lily Apothecary
- The Coloring Book Coach
- The Common Knowledge
- The Darwin Collective
- The Declutter Therapist
- The Electric Connection
- The Engle Group
- The Enticy Group, LLC
- The Gardener
- The Halifax Moon
- The Law Office of Steven J. Alves
- The Leadership Source
- The Magick Cabinet
- The Muhlbauer Companies
- The Paper Gallery
- The Sculpting Dept

- The Sound Connection
- The SunnyBee, LLC
- The Threepenny Editor
- The Vanilla Company
- The Wear-with-All - Online Boutique
- The Weirdland Story
- The Weirdland Story
- Therapy for Peace & Justice
- Therapy via Skype
- Theresa M. Stewart, CPA, An Accty Corp
- Thermal Rider Investments, LLC
- Thompson Investments
- Three Flip Studios
- Three Sisters
- Tiedyeman's Design Studio
- Tim's Performance Computing
- TimnaTal Music
- Timothy J Clark Fine Art Studios
- Tipton-Goss, Inc.
- Tire Swing Media, Inc.
- Tmvinssvcs
- Tobermory Unltd.
- Touching the Core with Chi Nei Tsang
- Touchstone crystal
- Toye Corporation
- Trader Ann's Attic
- Traditions
- Treasure Cove Candy
- Treasured By Design
- TreatBuddy
- Tribd
- Trickster Ink, Inc.
- Trinideli
- Triphen Technologies Inc.
- TruCode
- True North Designs
- Trueman Architectural Fabrication
- TwinSuns Design Studio
- Two Hats Consulting
- Unbreakable Chord Music
- Underwood Tax
- Unity Foundation
- Up & Down, Inc.
- Up & Running Computer Services
- Up & Running IT
- Valencia Studio Suite
- Van Dyke & Associates
- Vedanta Society of SoCal
- Vegan Outreach
- Ventura Chiropractic
- Ventura Chiropractic & Massage
- Venture Realty
- Vestman Mastering
- Veterans Cleaners
- Veterinary Surgical Instruction Ser
- Veterinary Surgical Instruction Service
- Victor Huber Productions Inc
- Viking Innovations LLC
- Vintage Finds
- VIP Grooming Inc.
- VIP Scrub Club
- Virgo Moon
- Virtualside Studios
- Vizzit Places, Inc.
- Volti
- Waffles Company
- Wallin Mental Medical
- Ward Mgmt Services
- Watch It Tan
- Watermark Deasigns
- Wave Within Wellness
- Wavelength Radio Promotion
- Wavelength Radio Promotion LLC
- Way of Life
- WCCUSD
- WCS, LLC
- Wendy Stock PhD
- West Designs
- Weston's Dog Walking
- Whodunnit - Murder Mystery Game App
- Whole Body Beats
- Wicked Productions
- Wigs By Byron
- Wilcox Foods
- Wild Enchantment
- Wild Ox, Inc
- Wildflowers Nature School
- William D. White Co., Inc.
- Williams Art Conservation, Inc
- Williams Art Conservation, Inc.
- Wilson Research Group
- Windows of Heaven
- Windward Road Press
- Wise Tails Pet Care

- Wonderland Studios OC
- Wondrous Beginnings.
- Woods of The World Art
- woofworks, inc
- Wordsworth & Company LLC
- Write All About It, Inc
- Writewords Press
- www.DeanAndJoJo.Org
- www.SaharDriver.com
- X-Treme Pilates
- Xun Biosphere Project
- Xyfir, LLC
- You Can Dance Co
- You First Tech
- Your Tech Writer
- Z Road Show Mobile DJ service
- ZAL Engineering
- ZDA
- Zoccolo Design
- Zoidwerkes
- Zoller Wine Consulting
- À Deux
- Áztlan Media

COLORADO

- 13Stars Publishing
- Abundant Solutions Counseling.
- activinsite
- Acusimple
- Adistry
- Adler Field Services
- Adventures in the Wild
- AeroVenus LipBalm
- Affian Solutions, Inc.
- AgileTechEdit
- AGSCLLC
- Alma Onda
- Alpine Property Management
- Alpine Public Affairs
- Amber Andrews Enterprises
- Anabadata LLC
- Anjevine Ltd. Custom jewelry
- Annemarie Prairie, PC, LLC
- Another Bad Habit, LLC
- Anthem Branding
- Arborcides LLC
- Armstrong Ink
- Arthroventions, LLC
- Articulations
- Asay Consulting, LLC
- Ashley Kidder Productions
- AspenLeaf Studio
- AstroKim
- Atomocom LLC
- Bahr Online Marketing, LLC
- Basalt Chamber of Commerce
- Beadles of Colorado
- Bent Pickle Produce Co.
- Best WWW Solutions
- Better Energy Living, LLC
- Big Red Running LLC, dba Runners Roost
- Black Forest Photography
- Black Metal Studio
- Bluestem Studio, LLC
- Boardwalk
- Book Depot
- Boulder Homeopathy
- Boulder Neurofeedback
- Break Trail Solutions, LLC
- BtownBear Associates
- C-excavation
- Cadre Solutions LLC
- care planning consultations
- Carlson Design
- Carol Pucak Real Estate
- Carol Pucak Real Estate
- Centennial Vapor
- Center Management Group LLC
- China Connection
- Chris McLeod Photography
- Clairvoyant Wisdom
- ClearBridge Compensation Group
- Colorado Barrel Designs
- Colorado Home Inspections
- Colorado Piano Tuning
- Colorado pool and spa care
- Colorado Skin & Vein
- ColoradoAttic Postcards
- Computer Publishing Services
- Connector Capital
- Connexion Creative
- Conundrum Technologies
- Countermind, LLC
- Creative Research Communications, LLC
- CREED Connections
- Croweye Designs
- CyberKnight Industries
- D. Jason Productions
- Dan Boyd Media Services Inc.
- Darling Departed
- David Milliken Architect LLC
- Delta Enterprise Solutions LLC
- Denver Counseling and Art Therapy
- DenverBeta
- Diamond's Hookah Lounge
- Dice Candies
- DocVue LLC
- Dogs Colorado
- Durango Glass Recycling
- DZ Investments LLC
- Eco-Cuisine, Inc.
- El Armstrong, LLC
- Eldon James

- Elvi Design
- Elvi Design Group
- Elvi Design Group
- Emperiacolypse Limited
- Enchanted Gardens
- engineer
- eSolutions
- eSolutions Consulting LLC
- Essential Touch Massage Therapy
- Esthetics Council
- Exovel Consulting
- Feeding Dream
- Feng Shui Digital
- First Chakra Publishing
- Flash Appointments
- Flo's Fab Jewelry
- Fort Morgan Furniture
- Foxfire Industries LLC
- Franklin Concrete LLC
- Free West Rock Guides
- FWR llc
- GAN
- Genova Engineering, LLC
- Gita Works, LLC
- GLM Quality Research Consulting, LLC
- Goodwin integrity
- Goose And The Goat LLC
- GPI
- Grand Arts Council
- Gray Property Mgt
- Grey & Co, LLC
- Grow Ltd
- Handshakin.com
- Happy Lucky's, LLC
- Healing Touch by Jill
- Health choice vending
- Healthfully Independent
- Heartfocus Counseling
- Helix Camera
- HF Ranch
- High Charity Networks
- High Energy Engineering Services LLC
- High Range Piano
- Home Sweet Home Watch
- HR Cert Prep Pros, Inc.
- HumaNature Architecture, LLC
- Independent franchise owner
- INTEGRATED HOME SYSTEMS
- Intentionally Lost
- InterTran Energy Consulting
- IPOXY Engineering, Inc.
- IT Bliss, LLC
- Jerome Gilmer Productions, Inc.
- Jimmy Stewart's Promotions
- K Company
- K. Taddonio consulting
- Kaiju Systems
- Kid Chefs Cooking School
- Kingdom tobacco Llc
- Kolacny Music
- Krave Aesthetics
- Larrabee Enterprises
- Law Office of Anna L. Burr
- Law office of David Gibans
- Lawstudios | Richard Byron Peddie, PC
- Leibig-shepherd llc
- Lemurian Art
- LightLouver LLC
- LikeNewPCs
- Line of the Spirit
- Lucid Photo Art
- Luminae SoundLabs
- Macaroni Kid Douglas County
- Mama?s Belly
- Manmade Media LLC
- Maple Street Builders, Inc.
- Marx Interiors LLC
- McCauley Family Farms
- MedsChat.com
- MetaLocator
- Mexican Tile Designs
- Mills Scientific inc
- Mineral Sound
- Minion Hydrologic
- Mobile Citizen
- Mobiltopia
- Montrose Makerspace Inc
- Mountain Springs BnB
- Murphy Consulting
- Mute City Music
- Mute City Music, LLC
- My Two Red Shoes
- Nancy Zeilig Writing & Editing
- Nanocomet Ltd.

- Natural Science Associates
- Netsafe
- New Awareness Therapy Services
- Newman Appraisal Network
- NLP & Life Coaching
- Noble Inc.
- Norman Lane & Company, LLC
- Northwells Consulting
- Nurse's Aide, LLC
- O2Worldwide
- Oberg Stables
- OC Productions
- Off-Road Concepts LLC
- OneHealth Technologies Corporation
- OpenICT
- Otherworldly Productions
- Othrow Originals
- Outlook UAS, LLC
- PachaMama Massage & Yoga
- PBS Computing
- Pediatric Associates of Durango
- Perennial design. Studio
- Peterson Design
- PFMCOL
- Phantom Creek LLC
- Philip Tobias Enterprises
- Phoodio
- Pictures & Players
- Pixel laundry
- Poco Loco
- Poor Richard's
- Poster It
- Preferred Voiceover
- Premier Point Properties
- Premier Point Properties Inc.
- Progressive Promotions Inc.
- Pronghorn Wildlife Photography
- Proud Business Systems, Inc
- Psych Software Innovations
- Pulse Of Prophets
- quicloud llc
- Rachel Brennan, LLC
- Radiant Mind Yoga
- Radiant Rhythms, Inc
- Reaca Pearl LLC
- Reborn Evolved
- Red Mountain Healthcare
- Rehava.com
- Restorative Solutions, Inc.
- Revisions by Jonathan
- RNK Running and Walking
- Rockettoonz
- Round Machine Ltd.
- Sage9 Enterprises Inc.
- Sandys Natural Solutions
- Scott Gordon (music)
- Secret Compass
- Secret Compass Inc.
- Secure Solution Concepts Inc
- Serenity Education & Therapy
- Sidekicks & Licks
- Simple Energy, Inc.
- SKR Design LLC
- Skullpture llc
- Snider Sound Studio
- Snowy Peak Systems, LLC
- Solar Professional Services, LLC
- Sole Proprietorship
- Song of the Lark Farm
- Sooner Enterprises, LLC
- Soundluver
- Specialized Video & A/V Services
- Spectrum Yoga
- Stage Right Home Staging
- Stanley consultants
- Studio 4130
- Studio Base Camp Durango
- Stylish Sparrow
- SuccessZone Coaching
- Sushi Zanmai
- SYNERGIZE CO
- Teal Inc.
- Techman Productions
- Technologic Consulting
- Tellicherry Trading Co.
- Teska Consulting LLC
- The Angry Snowboarder
- The Body Healer
- The Enchanted Biscuit
- The Giving Child
- The Hangar Bar
- The Human Dimension
- The Independence Center
- The Nonverbal Voice Counseling

- The Out-of-Body Travel Foundation
- The Patrick Law Firm LLC
- The persistence of cats
- The Possessed Hand of Lee Prescott
- The4u2Place
- Thomas H Rossing, MD
- Thommyknocker Kustom Products
- Tina L. Eaton Freelance Writer
- Tiredhouse BNB, Frost Busters Ground thaw
- Tischer Studios
- TKilgore Counseling LLC
- Tracy Leigh Graphic Design LLC
- True Passion Therapy
- Tucker Foltz, LLC
- Tune and Travel
- UPP, Inc.
- Vector Consulting
- Venner Consulting
- Verveine Designs
- Vescent, LLC
- Vibrant Health Options
- Victorian Elegance
- Virtulance
- Watermark
- Watts Enterprises
- Weprin Properties
- WILPF Boulder
- Women's Health CARE
- Zocalo Productions

CONNECTICUT

- ACME Lightning Rod
- American Antiques and Collectibles
- Athens Gourmet
- Attorney Diane P. Buxo
- B2B-eLINK
- Bass Farm
- Baumhauer Photo
- Beautycounter
- Blue Penguin Solutions LLC
- Improvement
- Ceremoonies of Heart
- Craig Chessari Master Woodworker, LLC
- Creation Station
- Ding-it
- DTAE
- Dynage
- Emerson Web Programming
- ENVELOPE OUTLET
- Expletive Studios
- Gallery Musings
- Garner's Rug & Upholstery Cleaning
- Gateway Community College
- Glass Cannons
- Global Security Consultants, LLC
- Grouchy Girl Studios
- Guillemot Kayaks
- H J Cohn-Haft MD
- Hoodlum skateboard company
- Horizon Software, Inc.
- Ivy Bound Education LLC
- J. Bentz Construction LLC
- Jeff Becker Photography
- Jeffrey Daniels Consulting
- Kim Bova Photography
- Lindsay Suter Architects
- Lovetstudio
- Loxley and Leaf
- Lucky Dreams LLC
- Lumi Agency, LLC
- MacCoy Technology LLC
- Magmaker Llc
- Mark Smith Design
- Markwriter.com
- MC Systems
- MG Creative Services LLC
- Michael Fogg, LLC
- MicroDyne Technologies
- Network Dynamics Associates LLC
- NikhilP
- Noni Brueckner Photography
- Norwalk 2.0
- Panda home care
- Patti Preiss Piano
- Peter Zander & Co
- QueenBeeEdit
- Raising a powerful girl
- Resource International Inc.
- RitasClosetForDolls
- RZ Farming & Gardening
- SeaFlowerStudio
- Securamerica
- Self-proprietorship
- Serenity Inspired Yoga
- Simsbury Pet Sitters
- sleeping giant hemp
- Station Road Pottery
- Sterling & Pewter Fine Goods
- Strauss Consulting Services LLC
- Swede's jewelers
- TextSupport
- The Body Waxing Studio, LLC
- The Buzzed Coach
- The Fundles
- The Group Y
- Three Sisters Nutrition
- Toniq LLC
- TOOLMARK STUDIO
- Troupers Light Opera
- Trustworthy Tutelage
- US Ascension Group
- VisionRx
- VMC Game Labs
- Walker Woodworking
- Wine Bazaar
- Word Association
- your story counseling

DISTRICT OF COLUMBIA

- (Taiwan) Taipei Economic and Cultural Representative Office in the United States
- A.L.B.O.E, LLC
- Academic Coaching DC LLC
- Balestra Media
- Big Planet Comics
- Brian's Web Studio
- British Embassy Washington
- DCRCA
- Embassy of the People's Republic of China
- EsDesign
- Ethos Strategic Consulting
- F.Y.D. Entertainment
- Flow Yoga Center
- free press
- Greenworks
- JEL Consulting
- K.S. Brenowitz Illustrations
- Lo McDowell
- Log Cabin Republicans
- Mapbox
- Realty Group Inc.
- Rosint Labs
- Sri Yoga
- Stock Music Musician
- The Society of Environmental Journalists
- The Wonderland ballroom
- Threespot
- Top Score Education
- VK Vandaveer, PLLC

DELAWARE

- Alexa Smythe Illustration
- base.gg
- Blazing Music Network LLC
- Blue Moon Restaurant
- COLLINS BUSINESS
- Dennek
- Guinnup Planning Servicee
- Hughes Wood Service
- Hughes Wood Service
- Ingenazure LLC
- Karen Hart and Daughters
- Made By Hand International Cooperative
- pipefitter Local 782
- Reclaimed Wood Interiors
- Shiatsu Bodywork
- Upstate arts

FLORIDA

- 3 Cats Design
- 4 Rivers BBQ
- 4ward concepts
- 5Six1 Audio and Security
- A Better Life trading LLC
- A Bit Above, LLC
- A Voice For Change
- A+ Editing & Content Creation
- Aaron Studio Enterprises
- Aaron Studio Enterprises
- Accents Away
- Accounting by Stephany
- ACI Investment Corp.
- Advanced Micro Services
- Advanced Tachyon Technologies
- AEOstudios
- Alec R Allenson Inc
- Alijam Music
- Allegro Property Trading
- Alpha Express Expedited
- Alpha Male Productions
- Alpha Proteins LTD.
- Alvar1 Enterprises, LLC
- Amanda yoga vedanta center
- American Problem Solvers
- American Yacht Institute
- Antich Property Management
- Arcon
- Art of Gold
- Artistic Ingenuity
- Ashley's Looks
- At Your Door Computer Services
- Atlantic Institute, Inc.
- available auto repairs corp
- AVO Marketing LLC
- B2B I.T. Solutions
- Backpack and Gear
- Baking Under the Influence
- Ballistic Monkey
- Barb's Place
- Barnard & Associates Retirement Plan Specialists LLC
- BeachyKeen Weddings
- BeaCummins.com
- Bethany Gano LLC
- Bhadrayu J Trivedi
- Bill Hennes Media
- Bishop AutoGlass
- Blue Sky PLumbing
- Bnourished INC
- Bonnaire Enterprises LLC
- Bonnpon Enterprises
- Botanica Design Studio
- Brace Space Design
- Bright Ideas Small Business Academy
- Bright Ideas Small Business Solutions
- Broker Resource Corp.Net
- Bureau of Digital
- Business Nature inc
- Business Team Solutions
- Byjilly
- Cape Power Systems Consulting LLC
- Capital City Tattoz
- Carlos Echenique Photography
- Carone Gallery
- Carville Communication Consulting
- Casino Glass & Mirror Inc.
- Century Air Conditioning
- Chris Schettino Medical Services
- Christy Marie photography and design
- Church of Our Savior MCC
- Computerbility Software Trainers
- Cornerstone Content, LLC
- Cotton Wolf Company
- Creative Computer Solutions
- CSCTextiles.com
- Curle Botanicals
- Custer, LLC
- Custom Dave
- DAITO LLC
- Dana Gregory
- Darkstar Entertainment
- Dave's Design World
- Dave's Gator Sales
- Dead Parrot Software Inc.
- Derek E Brown Real Estate
- Dharma Hookah & Kava Lounge
- Diane L Rechner, CLA

- Dibello Creative Concepts
- Discount foods
- Dividend Club International, Inc
- DMCA PRO INC
- dnd-diamonds not dimes
- Donna La Flamme, Inc
- Donna M La Flamme, Inc.
- Dreams Come True Fursuits
- E & J Fine Art, Inc.
- Eagle Yachts
- eamurphyco.com
- Earthweare
- Ecobyte
- EcoHydrologix LLC
- EcoSystems
- Education Unlimited LLC
- Edutuit
- EHA Computing
- Electronic Warehouse, Inc.
- Ellem Ireland Inc
- Embedded & Mobile Systems Inc.
- EMS Entertainment
- Emu Design and Consulting Inc.
- Environmental Advancements Enterprises
- Equity Design Collaborative
- Experimac of Fort Myers
- F D Telcom Inc.
- FaSTITCH
- Fastitch Embroidery
- FestivalNet
- Financial Dynamics
- Fine Art Reproductions
- Fisher & Blakeslee, Inc.
- Five Cleaning
- FKCC
- Florida Sate Medical Repair Inc.
- Florida School of Insurance
- Florida Surgical Specialties
- Florida West Gold, Inc.
- Flowering Field Nursery
- Flowt
- Food Driven Strategies LLC
- Frame Designs
- Full Moon Jewels
- Futures Consulting
- Gaiaidigm Books
- Gaiaidigm Books
- Garrin Evan Studios
- Gateway Solutions
- Gifted Testing
- GIS Associates Inc.
- Global PC Parts
- GLS3C Systems
- Goddess Rawkitty
- Goodness Herbaceous
- Gormley Group aTechnologies
- Gormley Group Technoligirs
- GotChosen
- GP Graphics
- Graces Whimsy
- Grass Williams Enterprises Inc
- Great Southern Airways
- GREEN PLANET SOLAR SYSTEMS
- Grow The Dream
- Growing Grounds
- GyanarathiBooks
- Handy Mickey
- Happy Goose Promotions inc.
- Harpbiz
- Hartley Brothers, Inc.
- Harvester Realty, Inc.
- Hatchworks Woodworking
- Healthy Planet Enterprises
- HLF Consulting Services, Inc.
- Home Design
- Hughley family Daycare home
- ICT Group
- Ideal Management Company
- IN Focus Magazine.com
- In Focus Production, Orlando Magic, Golf Channel, Walt Disney Company
- Independent consultant
- Infinite LNR
- Integrated Consultants, Inc.
- International Professors Project
- Intuitiv Designs
- ion Solutions Group, Inc.
- IPVanish VPN
- Island Skyy Living, LLC
- J Allan Studios
- Jack Hardy Photography
- JACK SOPHER EQUIPMENT SALES
- JAS Solutions LLC
- JazzSLAM

- JBL Asset Management
- JJO ENTERPRISES LLC
- johnxgin3colourisations
- Judith K. Marketing/Design
- JW's IT Services, LLC
- JWB of America
- karkruff marine
- Katma
- Kauffman Home Improvement Inc
- Kickstart logic llc
- Koury wildlife Art
- KPL Homebuyers
- LaCroix Entertainment
- Landtech Florida, Inc.
- Law Offices of Megan D. Widmeyer. PA
- Law Offices of Michael A. Shapiro
- Leave it to Liam
- Legal Demonstrative Exhibits
- Lightwave electrical contractors
- Lil Boop Creations
- Litersky Trust
LLC
- Loose Links
- Lost Highway Studios
- Lowry Parcade and Tavern
- Luftwaffe Models
- Malcohn Enterprises
- Mana and Steel
- Maquisard
- Margaret Andem ARNP LCSW
- Margaret Andem ARNP, LC
- Margaret Andem ARNP, LCSW
- Mary Veal Photography
- McMullen and company
- Meacham Enterprises
- Meandering Stitcher
- Metamorphic eCommerce
- MHKentEnterprizes
- Michael Miller, Ph.D, LLC
- Michelle's Pet Sitting
- Mimidolls.com
- Mind and Media LLC
- Mind Body Massage
- Mindful Coding Solutions
- Modern I.T. Group
- Moxie Cheer Apparel
- Mural Productions
- MW Real Estate Group LLC
- MySeeds Chia
- MysticManasa
- NI Satterfield Art
- Nancy's Cakes
- Nataliya PLLC
- Natural Tastes Farms
- Nautica
- Never Snitch Records
- New Quilter Llc.
- Nutrishop
- Odie & Zuli Accessories
- Odin Engineering
- Odyssey Expeditions
- Odyssey Marketing Group
- OMI M Group, LLC
- OnCall Tech Guy LLC
- Orange Taxi Cab LLC
- Out To Launch - Digital Marketing
- PAWA House of Florida Inc.
- PAXy
- PAXy
- PCS Holdings LLC
- Pelican Bay Vacations
- Perfectore
- PerFit
- PerFit, Personal Fitness Center
- Pet Watchers of Pinellas
- Phil Thomas Katt Productions
- Philosophical Soc
- PHone PHriendly
- Photography People
- Phula
- Physical Therapy Specialties, Inc
- Pianounlimited
- Pilates for Dressage
- Pinellas County Schools
- PinkBastard ArtShop
- Postmortem Lingerie
- Povia Paints
- Powell Computer Services
- Power and Prestige Visual Arts LLC
- Pozytek LLC
- PPC Consulting
- Prairie Creek P. O. A., Inc
- Prestige Laser Studio
- Projects Unlimited

- Quadrature Consultant
- Quilt Designer LLC.
- Quintessence Hair
- Radio Grind/The Dirty Grind Independent Artist Community
- Rafi Was Here Studios LLC
- Ralph Zebbin Stained Glass
- Ray Williamson Consulting
- Raynor Technologies, LLC
- RCW Associates
- Red Sneakers Mobile Marketing
- Redline Autosports
- Reflex Publishing, Inc.
- Refresh! By Katy
- Reina Snyder
- Reuster Media, Inc.
- Rhonda's Country Craft's
- Ricks Custom Painting
- Riera Computer Consulting, Inc.
- Rosan Custom Jewelry
- rrdesigns561.etsy.com
- Russet Boho to Go
- RYIT, LLC
- SALUD y Bienestar LIFE
- Sam Dobrow Photography
- Sappho Chocolates
- Sarah K Designs
- Sarah's Business Solutions
- Sarasota Insurance Services Inc
- Sercos North America
- SETIS
- Sherwood florist Inc
- Shop Destruya
- Shorebreeze Enterprises
- SIPTELLNET LLC
- SkyMed, LLC
- Sleep Metro
- Sleepy Owl Knit and Crochet Designs
- Soft Dental Grips
- Solstice Naturals LLC
- Sonic Night Music
- Soul Essentials of Ocala
- Speak with Lucy
- Spirit Enterprises
- splinter studios
- Splinter Studios, LLC
- Sport Clips Haircuts
- SportsVisions
- Staging Prestige LLC
- Stainedglassandpens
- Stalwart Financial Capital LLC
- Stash
- Sunsport Gardens, Inc.
- Susanna Perkins
- SW Florida Real Estate Services
- Sweet Silhouette
- Take One Video Ltd Inc
- tamargo inc.
- TAPESOUTH
- Taylor sales
- TD Herbert Construction
- Technical Solutions and Services
- The Hippie Circle, LLC.
- The Line Studios LLC
- The Media Goddess
- The Relationship Institute
- The RHYTHM INLET
- The Sustainable Living Project
- Thinking Systems
- Thomas Adeimy Inc.
- Three Funky Monkeys
- Timber Line Jewelry
- Timothy Downing Inc.
- Timothy Healy Photographer
- TRADEX ltd
- Transformational Health Group
- TransVan Transportation
- Tropical Cats, Inc.
- True Tree Service
- Ultimate Dive Travel
- Ultimate Dive Travel, Ltd
- Ultimate Dive Travel, Ltd.
- Univ of Florida
- Urban Select Realty
- Van Dyk Projects, LLC
- Vaughan Greene Pottery
- Vaughan Greene Pottery and Jewelry
- Ventrux, LLC
- Venture Boxes, LLC
- Verdant Greens LLC
- Veronica Moore, Broker
- Virginia Miller Galleries
- vmr products
- VNYX INC

- Volz & Associates, Inc.
- Web Design Kinetix
- Web to Wealth Marketing
- Well Built Bikes
- Wendy Joffe Ph.D
- West Volusia Properties Inc
- White Lioness Coaching, LLC
- White Sands Realty
- Whitesell Software, LLC
- Williams & Holz, P.A.
- Womaze
- WoodRx
- Write.as
- WTRohe Architect
- Çelik creative

GEORGIA

- ACKNV, LLC
- AKF Athens Martial Arts
- Amanda Rosario
- Applied Psych Associates
- Atlanta Yoga Shala, LLC
- Big Peach Running Co.
- Blue Lagoon Corporate Travel, Inc.
- Bluehawk Cloud Solutions
- Brown Geiger & Associates
- Carsom And Associates, LLC
- CAZ, LLC
- Circa 1875
- Clayton Consulting, Inc.
- Combat Fitness Atl
- Computer Integrated Services, Inc.
- Corki Feltman/Realtor-Facilitator
- Creations N Design, LLC
- Creative Computing
- Daphinteresting
- David B. Manley, III, PC
- DHL Consulting
- Dixie Hill Farm, LLC
- DNA Corporate Finance Services LLC
- Donald A Randall Jr PhD PC
- DP Marketing Services
- Dr. Thomas A. Parker and Associates
- Dressed In Blue Delivery
- EagleSongs Ltd.
- Eggli Group, LLC
- Embodied Bliss
- Envy Ivy Klostet
- FineFolk LLC
- Gearbox Solutions
- GoodMoney Intl.
- Graphic Ardt & Design, Inc
- Graveyard Tracks, LLC
- Haile Lé Jolie
- HandsOnWorks
- hnr Productions
- HQO Advertising, LLC
- Human Interactive Design, LLC
- Hyden & Associates, P.C.
- Image Architects
- Indie IT LLC
- Integrative Success
- J-Sonic Music Inc.
- JC Herman Agency
- Johnson Learning Center
- Journey within
- Ken Fogel LMT
- Kim Resnik Communications
- KKB Enterprises
- Legal Shield - IDShield
- Legal Shield Associate
- LIFTED PICTURES
- Lisa's Emporium
- LOG.IC
- Makers Retail
- Mango Digital, LLC
- Mary Hebblewhite, Ph.D. Clinical Psychologist
- Monogram
- Monticello yoga
- Mr.
- NearlyNativeNursery
- New Era Sciences, LLC
- Nigrelli Photography
- One Man and A Brush
- Partners II Pizza
- Pendley Farms
- Perrin Guest House
- Pizza Farm
- Progressive Voices LLC
- Prowett Carpentry
- RC Contracting
- Redwine Productions LLC
- Reel Chemistry
- SangFroid Web, LLC
- Serenity1SocialMedia
- Singing Eagle Product ionsns
- Sleep Cheep Mattress
- Soft Focus
- Steven B. Kushnick, P.E., Inc.
- Stickfigure
- Synkyrian LLC
- Tai Chi 4 L.I.F.E.
- Tailored Teaching, Inc.
- TechnoKnight, Llc.
- The Copper Corgi Fiber Studio

- The Kersey Team
- The Learning Groove
- Tutanota
- Tybee Television Network
- Unicorn's Creations Studio
- Victory designsv
- Virtual Net 9
- Weeks Consulting
- Wescot Company
- West Stride
- William Gregory Construction

HAWAII

- Akamai Maintenance
- Amazing Grace Weddings LLC
- Arnie Kotler Editing Services
- Bamboo Living
- Bare Feet Studios LLC
- Better Homes and Garden Realty Advantage
- Brainwaves Kauai LLC
- CJAM Enterprises, L.L.C.
- Classic Organic
- Coconut Grove Music
- Cosmic Arts
- Dani's Catering
- Dataron Instruments
- Dream Nails
- Energy Arts
- Hale Hookah
- Hamakua Coast Realty, Inc
- Hawaii Computer Works
- Hawaiiyogasurf
- Haydn's Consulting
- Healing Hands
- Heart of Lanai
- Heavenly Hana Weddings
- isle of you naturally
- Jonathan Boyne
- Kealaola Farm LLC
- Lahaina Yacht club
- Laseronix
- LH-ART
- Lions Gate Farms
- Malama Pet & Home Care
- Malasada's Books
- Martel Art
- Pacific Greetings
- PC911, LLC
- Proof Maui Photography
- Remembering Life Stories
- Selfe Service Records
- Sew Me Hawaii
- Shiatsu & Massage Center
- Shiatsu & Massage Center, Waikiki
- South Shore Chef
- Steven Heller Architect LLC
- Sunlines Hawaii
- The Thread Artisan
- Training Solutions LLC
- Vida Chic
- WebGen Hawaii LLC

IOWA

- ActWorthy
- AFIC
- Ansel's Hot Sauce LLC
- Armens Books
- Beejay SAGE Fine Art Studio
- Blue Apple Trends
- BondingBox, LLC
- Cafe Paradiso
- Cleppe Construction llc
- Computer Services, Inc.
- CorkeyCreations
- Crisp Solutions, LLC
- Decadence
- Des Moines Bicycle Collective
- DM REPAIR LLC
- Dodger
- Dragon Media Services
- Duo Horsemanship
- Excellent Junk
- Gain Compliance, Inc.
- GG Photography
- Gluten Free Country Gal LLC
- Goatshark Enterprises, LLC
- Hands Around the World
- Harlan Candy Company
- Helix Academy
- Hive Mgmt, LLC
- Holly Kukkonen Piano Studio
- Incite Insight Arts
- Indigo farms
- Integral Pathways
- Liana's Hats Etc
- Lonnie Pinney Construction
- Mel's Sweet Occasions
- Miller Associates, Inc.
- N.E.I.R.A,
- Nature Kids
- Noble Electronics Inc.
- Pear Deck
- photogrfx360
- Pine Bluff Camp Sites LLC
- Queen Anne Bed and Breakfast
- R.J.H. & A. Ltd
- Riverside Auto Spa
- Rockitoutreach
- Scott Law Firm
- Sky Factory
- Slingshot Architecture
- Steadyrudder.com
- The Red Hen Shop
- The Sanskrit Library
- Tiny Music
- Twitchy Red Pen editing
- Univ of Iowa
- Vanward Statistics
- Wittneben Surveying, Inc.
- WorkHound
- Young Vision Care

IDAHO

- Adam Black Arts
- AdFleet
- All About Quality LLC
- Amourisa Press
- Ani-Care Animal Shelter
- Barry Dow
- Beyond Wood
- Botstack
- CarhillKeepers
- Chews On Belay LLC
- clearwater Gastroenterology
- Core Group Realty
- CzechMex LLC
- Emotional Freedom by Vicki
- Enhance IT Sweden AB
- FJT Construction
- Flare Media LLC.
- Forever LED
- Forrest Design Group
- Gloria Geleynse, M.Ed., LCPC
- GrassRoots Landscape Designs
- Greenman Hosting
- Hackney Construction
- House of Color
- Idaho Yoga Co-op
- IMC Ltd
- Jack of all Trades
- Jeremy Fryberger Design, P. A.
- KMA
- Lake Reflections Stained Glass
- LiveLongLiveWell
- Lynne Campbell Photography
- MakerPoint Studios of Sandpoint, Inc
- Margery Friedlander Art
- Marketing Your Science, LLC
- Naturally Designed Smiles
- NexMatrix Telecom
- Nicola Holmes Life Coaching
- North County Electric LLC
- North End Studio
- Northview Montessori School
- NW Merry Books
- Olive Street Hearth
- Olson Tile Inc.
- PDQ import repair
- Pelican Canvas LLC
- R and V Farms
- Sensory Sound Productions
- Somnambulant Gamer
- Sound Solutions
- StoreStream LLC
- Sunset Travel Inc.
- Symbiotes
- TheThreadGatherer Services
- True North Tutoring
- Van Valkenburgh Law, PLLC
- Vedrica Forest Gardens LLC
- Vista Copywriting

ILLINOIS

- A Copper Tree
- Actimetrics
- adlerclean
- advantage billing service
- after-words bookstore
- AgencyPPC
- Al Martin
- Alchemy Arts Inc.
- AlisonInk
- Ameri Realty Inc.
- American Kitchen Delights, Inc.
- Angel Power, Inc.
- Anime and Things, LLC
- APPLICITY.IO
- APT TOOL INC.
- Arrange Getaways
- Art & Gems Jewelers
- Art-Efex
- BertMenco
- Beyond Properties Realty
- Bloodshot Ltd.
- Bloodshot Records
- Blue Boat Studios
- Blue Green Rainbow
- Body & Spirit Massage Therapy
- BSL Properties
- Burnham Electric
- C. Piecuch, Ltd
- Career Advancement Services
- Carolyn Packard Design
- Casualty Recovery Group, Inc.
- Center of Serenity
- Central City Management
- Charlotte Louise
- Chicago Digital
- Coach K's Strings
- Colordance Design
- Com-Cor
- Coming Home Candles. Owner
- Coming of Age
- Communication Science, Inc.
- CONSOLIDATED COMMUNICATIONS
- Contemporist Dog
- Cornerstone Solutions of Illinois
- Costanzo Music World
- CounselEAR
- Creative Therapeutics
- CSC Law, PC
- Cuddles & Caring Pet/House Sitting, Professional Singer.
- Current Works, Inc.
- D&S Commodities
- dance monkey productions
- Darling, Inc.
- Dave Margolis, LCPC
- Delgany LLC
- Distinctive Coaching
- Divine Creative Synergy
- DivisionOLT
- Dragon Screed
- DreamHighr
- Economy Refrigeration Service
- Economy Refrigeration Service
- Effuse Candles
- Et Ceterum, LLC
- Evolve
- ExampleWorks
- Eye Love Nature
- Eye Surgical Associates
- Faith UCC
- FitFizz
- Flamingo Property
- Fox Music Machine
- Foxpath2 - Electronic Visualization
- Freydesign Productions
- G.Blando Jewelers
- Gabriel Consulting
- GAVX Inc.
- Gemini Properties
- Gold Coast ffc
- Goodie Professional Practices, Inc.
- Graphixspot
- Green Think Properties
- Green's Handyman Service
- Grim Reapings
- Gruber Financial
- Hamlin Properties LLC
- Handwriting Analysis

- Healing Spring Acupuncture Center
- Heartland Computers, Inc
- Heartwoods Design
- Hel's Kitchen Catering
- Hels Kitchen Catering
- Henniker Road Entertainment
- Honey bee jewelry co
- Huntington Group, Ltd.
- Hyde Bark Dog Walking
- Ideas, Ink.
- Illinois eye center
- Illinois Safe Schools Alliance
- Influential Athletics
- Inn8Media
- InterEdge Marketing
- Into the Ether,LLC
- J. S. Chapman, Author
- JBlake Design
- Jessie Minor Style
- Jewelry Rocks
Producer
- Joyful Spirits Consulting
- JSChapman, Author
- Jump Cut Films
- Kanani Music
- Kokorokoko inc.
- Kool Kamisetas
- Lansky Career Consultants
- Law Offices of John A. Culver, Ltd.
- Lemming Lacquer
- LENZA CAPITAL MGT GROUP
- Liddle's
- Limina Advisors
- Limitless-Adventures
- Lisa Demos LCPC and associates
- Little Bow Teenies
- Making It 3D
- Managed Technical Solutions
- Manor Services, Inc
- Marco Technical Documentation, Inc.
- Mark Battrell Photography, Inc.
- McAlpine Consulting for Growth
- McConahey's Flowers
- MCS Security
- Meliora K, LLC
- Melodies with Marilyn
- MetaArc inc.
- Metta Yoga: Mind-Body Education
- Midwest Massage
- Miller Consulting Services LTD
- Mitch Williams Magic Productions
- Momentum Consulting & Management
Group, Inc.
- Momo's Book Club
- Momo's Book Club
- MOVA
- Moving Dock Theatre Company
- MSTQ
- Möbius Educational Design
- Neilson Design Engineering & Consulting
- Nelson music
- Neuroscience Tools
- Nicholas Bridgett, LCSW
- Nico's Homestyle
- NO-MIND FITNESS
- Novo Management and Publicity Inc.
- ObakeNeko Works
- Orange Purple Passions
- Orchid Energy Center
- Orville W. Larsen & Associates Inc.
- OtherPeoplesPixels
Residency
- Pacifica
- Palm Properties
- Paragram Productions
- Patricia Browne Design
- Peace Of Mind...With A Little Help
- Pellis Law Group, LLP
- Ph.G. Tutoring
- Phil's Sports Bar
- Phoenix Clubwear
- PMB Consulting
- Polaris Trees
- Powder Perfect
- Prairie Artisans
- Praxxis, Inc.
- Progressive Healthcare
- Qualified Pension Professionals, Inc.
- Raptor Industries, Inc.
- Reginetta Press
- Relax The Back
- Resonance Massage and Bodywork
- Retro Claim Management, Inc
- Rickey Brothers Inc.

- Rightpoint
- Robert Grillo Creative, Inc.
- Robert Poissant Films
- Roberts Marionettes
- Rosen Consulting
- Running Central
- Running Excels
- safe and sound
- Self Directed Healing Inc
- SilverTech Website Design and SEO
- Simply Hear
- Sit & Ponder Productions
- SLH Architects
- Smokeball
- Solar Temple Tapes
- Soul Journey Home
- St. Charles Model Works, Incorporated
- Steadfast Networks
- StrawWarsUSA
- Sukima Productions
- Suspect Vehicle Publishing
- Swift Education Systems, Inc.
- Terri Weinstein Design, Inc.
- The Birches Assisted Living
- The Land Office
- The Medicine Shoppe
- Tim the Leather Tailor
- tributek
- University Of Illinois Urbana-Champaign
- Venture Industries Online
- veselasimic.com
- Via Graphia, LLC
- Vig Law, P.C.
- Volunteer Expeditions
- W Thomas Payne Photography
- Walsh Natural Health
- Wastedyouth
- Westover Born PC
- White Studios
- xichuanpoetry.com
- Xtreme Spirit
- Ya Fitness
- Ye Olde Infocomme Shoppe
- Your Harmonized Life
- Zen Shiatsu Chicago
- ZenSupport

INDIANA

- Aaron Doan Productions
- ABC Roofing
- airwave
- American Coating Systems
- Biopsychosocial Wellness Partners
- BJLBA
- Bob's Woods
- Body in Balance
- Cappos
- Carpé Bliss LLC
- CFO Resources LLC
- Cicada Cinema
- Circle City Tours
- CityPrintHouse.com
- Clay Consultanting
- CNS
- Computer Technology Services
- Convonomics
- DaMusica Brass Quintet
- Double A Concepts LLC
- Drock's Games & More
- Eal Law, LLC
- Ely Social
- Fistcrunch Media
- FreightRover
- GCA Accounting and Tax Services
- Geospiza
- Graly and Guido Law Office
- Grey Larsen LLC
- Heart to Home Realty, LLC
- Imagine Priducts
- Independent Cataloging and Consulting
- INDIANA CLOTHING COMPANY
- Indiana Lure Coursing Club
- Indy Pillar LLC
- Information Strategies Group
- Interiors by Elaine Bold
- J A Fields Pictures
- Jenna's Equipment
- kay Rosen Fine Art
- Keys Construction
- Lawn Brawn Services LLC
- Leeway graphics
- Lift the Medium
- Loving YL Essential Oils w/Jan
- Marc t. Nielsen Interiors
- Marsella Kay Schrader, Ph. D.
- Martinez, Sharmat & Associates
- MB Allen, LLC
- MCM Inventions, Inc.
- Micro Designs Inc
- Monica M DuBina, LCSW Child Therapist
- MY BDSM SUPPLY
- Pixel Swim
- Rhetoric Studios
- Ruby's eldervare
- Sanco
- Sigo Technology Services
- Sky Blue Technologies
- SMOTI Enterprises Inc.
- Solid Ventures LLC
- Spooked Productions
- Springhill
- SRIORT LLC
- Studio 625
- Studio Roberts (via Etsy)
- Sustainable Events LLC
- Sykophunk Productions
- Syndeo Studios
- Tamarack Stoneware
- The Clearance Castle, LLC
- The Dream Day Events
- The Story Shop
- The Swanky Fox
- Trace Fashion
- Vet Relief Svcs
- Wireworks Electric
- Wittwer photography

KANSAS

- Accessibility Remodeling
- Art Tannahill Ins
- Boelte-Hall LLC
- CedarCorner and Evergreen Farm
- Citizens State Bank
- CJMCD Scrubs Plus Caps
- Computer Quandary Project
- Dispute Resolution Services
- Eaglecliff Incorporated
- Everything Computers
- Fent's Post Productions LLC
- Four Lights Web Development
- French Creek Landscaping, LLC
- FroYo Junction
- grace flying service
- Gylt Wynds
- Hanson, Jorns and Beverlin, LLC
- Helen N. Yeomans
- IntoVintageGlass
- IW Technologies Group
- Just Traffic Tickets
- Kansas Benefits
- Lawrence Kia
- Little Mountain Ranch, Inc.
- Little Stone Bird
- LYLE I. VAN VLEET, EA
- Lynn Benson Art
- M B Lange Fine Arts
- Manhattan Running Company
- Manitou Properties
- Meko Card Games
- MightyFlea Multimedia
- Next Generation Cotton Gin
- Nomad Bookkeeping
- Papers to Petals
- Patchwork Ponies
- Pediatric Smiles
- Pop Color Design
- R Goods LLC
- ROCKHOST.COM Inc.
- SAMARITAN Assembly Inc
- Simply Divine Homes
- SMB Logic
- Southwest Appraisal
- T-ShirtFrenzy.com
- Tech Interpreter LLC
- Thenandnow10
- Veach LLC
- Wichita Pug Rescue
- WillRent4You
- Wolf-EFX Entertainment
- Yin Eyecare

KENTUCKY

- Abbie Jones Consulting
- Best Choice Home Inspections
- Blo Salon LLC
- Bowling Green Photo Booth
- Broadway Clay
- Cat's Lawn Care
- DLC Independent Investments LLC
- Durham Kennels
- FLEXISOFT
- Hardin Electric Inc.
- HarrietteSeilerLLC
- Hatton Equipment by Margie Inc
- Historic Midway Museum Store
- Huckleberry Inn
- Moose Marketing/Vaughn Farms
- PS Brow Studio
- Reliability Consultants, Inc.
- SAC
- Southville Spitters
- Sutton Enterprises LLC
- Sutton Enterprises, LLC
- TDM, Ink
- The Mane Attraction
- Unite for Literacy

LOUISIANA

- 4addy llc
- Acrow
- Airtight Industries
- Alex's Bikes
- Animal Care Unlimited
- Ann's Corner
- Antieau Gallery
- Arbor House LLC
- ARC Production and Entertainment
- Archipelago and Beyond
- Arita Designs
- Armoire Boutique
- Armoire Boutique
- Artisans of Louisiana, LTD
- AxoSIM
- Beyer Holdings
- Box Paper Scissor
- Bywater NOLA
- Campbells Network LLC
- CONCURRENT PROCESSING INC
- Craft Beer Cellar NOLA
- Dapper Designs
- Douglas J. Wells, Sr. DBA Dx3
- Dr. Suzanne Windham
- DRC Health Care Group
- DRC Healthcare Group Inc
- Fairgrinds Coffee Shop
- Feet First, Inc.
- Fleur de Legal
- Fly Circus Space
- Frazee Recruiting Consultants, Inc.
- Free to Be Power Yoga
- French Truck LLC
- Gerkens Bike Shop
- Glitter Box N.O.
- Gowland LLC
- Grandma Tootsies Creole Pralines
- Gravel Road Marketing
- gutwrench press
- Halpin's Flooring
- Happy Days
- Harvest Basket
- Heartsleeve
- Heather V's Cafe
- Horse-Logos
- Huber consulting
- Imaginal Marketing Group
- incHRement, LLC
- inDEPTH Media
- InfoLink USA, Inc.
- Innovative Products & Services
- Intuitiv Designs
- J. Christopher Davison
- Jazz Avenue
- Jessica Hack Textile Restoration
- Joieful
- Kara Leach Creative
- Kosmic Dog LLC
- L. Kevin Coleman, LLC
- Lady Roxanna
- Lahpet Kitchen
- Launch Pad
- Law Office of Donald S. Blum
- Lemonade Creative Marketing, LLC
- LIGHT // SOUND
- Living Furniture
- Logic Renaissance LLC
- Lookfar
- Magpie
- Marchand's Interior
- Marigny House Boutique
- Masters Computer Consulting
- Melting Pot Bar
- Michalopoulos gallery
- MindWorx Marketing
- Mission Media LLC
- Model Content
- Morales Music
- Nadeau Furniture
- Nature's Health Shoppe
- Neal Auction Company
- New Orleans Secrets Tours
- NO Fleas Market
- Nomiya Ramen Restaurant
- Odyssey Design
- Otey White & Associates
- Peel and Company
- Petit Pet Care

- Phoenix Alternative Energy, Inc.
- Price LeBlanc Toyota
- PTI
- RAM Computer Repair
- SALT Leadership
- Sarah Duet, LLC
- Scandy
- Schmelly's
- Servato
- Shalamar
- Solariety
- Solitario Fine Art
- Sounds Traveling, LLC
- Sozo, LLC
- SSA Consultants
- Stay Local!
- Strategic Resumes
- Studio Lorenz
- Susco Solutions
- Synthetic Aperture Global LLC
- Tatro
- The Baton Rouge Weekly Press
- The Bead Shop
- The Cajun Hatter
- The Clarity Co
- The Curtain Exchange
- The Market at Magazine and 6th
- Third Generation Signs
- TONIA ASKINS INTERNATIONAL LLC
- Tony Chachere's Creole Foods
- Treasure Tattoo
- Twelve Mile Limit
- Vendevco
- WMWayne Industries
- Your Cyber IT LLC
- Yours Or Mine

MASSACHUSETTS

- A Place of Light
- Advanced Auto, Inc.
- AKA tova
- Alfega LLC
- Alive Again Therapies
- American Heritage Homes
- Ampion, Inc.
- Ancient Coins for Education, Inc.
- Ancient echos arts
- Animals Are Sentient Beings, Inc.
- Antrim Street Studio
- Athon Web Designs
- B Barrett Jewelry
- B&J Collins Associates
- Banyan Project Inc.
- Barrett Paint Contractor
- BigHit
- Bluebill Advisors, Inc
- bookkeeping services
- boroughs counseling
- Boston Chocolate Company
- Boutique For Dolls
- BPM Productions
- Building Integrity
- Call Andy! Macintosh Consulting
- Calliope Paperie
- Cameron Law Offices
- Carl Heyerdahl Photography
- Catalan Publishing
- Catalyst Rx Consulting
- Catherine Armer
- Catherine Balletto LICSE
- Center for Cultural Evolution
- Chaos Bookery
- ChiBStudio
- Colored Spots Creative, LLC
- Community Investment Associates
- Computer Everything
- Constance Leslie, LICSW
- Constructionist Learning
- Creative Solutions
- Deb Bettencourt Photography
- Defoxi Design
- Diamond Cove Ltd
- Digital Village
- Diverse Learners Consulting
- DockYard
- Dr. K. Lea Morgan
- Draco
- DS-Toman & Associates Consulting, DIVA
- Dusty Vines Traveling Vineyard
- Eagle Eye Editorial Services
- Eagleflight Enterprises
- Earth Door Sky Door
- Earthsign Studios, LLC
- East Heaven Tub Co.
- Eddie's Wheels
- Edward L. Yeats, Ph.D.
Freelancer
- Eustis Chair
- Everest Home health
- Fastreturn
- Fielding Gallery
- Filament Group, Inc.
- Final Touch Construction
- FLOWERS by Emma
- Formerly Gurvitch Lumber, retired
- Full Scale Productions
- Geekly, INC
- GHMConsulting
- Girllys grill
- Goldeneye Systems, Inc.
- Great Way Wellness Center
- Grimpliductions Productions
- Gryphon architects inc
- HealingWorks
- Her Wild Roots
- Hoban Communications
- Homey
- Impact Hub Boston
- Independent Nuskin Distributor
- Indigo River Consulting
- Interlocking Applications, LLC
- Irving House at Harvard
- Italian Stone Works
- Iyno Advisors Inc. & d/b/a Present Source
- Jack Jr. Ventures
- Jan Weiss Consulting

- Jason & Fischer
- Jason & Fischer
- JazzHR
- Jeanne Cahill Ph.D. Environmental Scientist
- Julia Matthews, PhD, MD
- Julia Michael Illustration
- Jungle Jim's
- K.J.McCoy Financial, LLC
- Kendrick Consulting International
- Kinney Fundraising & Marketing Comms
- Kis Engineering
- Crazy Klean
- Lagoon Ridge Realty
- Law Office of A. Joseph Ross, J.D.
- Law Office of Craig F. Anderson
- Entrepreneuers
- Learning by Doing
- Lepore Fine Arts
- Licensed Acupuncture
- LJO Consulting LLC
- Love and Light Nourishing Foods LLC
- Lumii
- Macedonia
- Machine Box Recordings LLC
- MageMail
- Manda Organic Farm
- Marathon Sports
- Marc J. Wrzesinski Photography
- Mark W Weber, PhD, LICSW
- MartyDee Remodeling
- McKinnon. & Keese En
- Michel Martin Builder
- Midnight Revels
- Milldam Square Condominium Association
- Milltown Productions
- Mixed Media Memoirs
- Modern Mystery School Boston
- morgan piano school
- MortonArts.com
- Mythlings
- N.E. Branscombe Assoc.
- Nahon Arias Investments
- Naismith Memorial Basketball Hall of Fame
- Nancy McEwen Studio
- Neat-n-Green
- NeatNest
- netBlazr
- netBlazr Inc.
- Newman Studios
- NIKSIM CONSULTING GROUP INC
- NLG Architecture
- O ROCK® Outerwear
- Open Arms Healing
- OrganizeTogether
- Ouellette Consulting
- Out of This Earth Pottery
- paperdimensions
- Partnership In Wellness
- PC Teks +
- Pehlke Design
- Pelland Advertising
- Pen & Anvil Press
- Permaculture for Refugees
- Phoenix Online Publishing
- Pinnacle Painting Co./TKG Real Estate
- ProTech Repair Services
- Provincetown Art Association &
- Psychotherapist, retired
- Pure Haven
- PVD Products, Inc
- Re-Tunes Guitars
- Reflexology for Health
- Rhodes Web Development
- River Street Gardens
- Sailing Ship Adventures
- Sarah B Stewart, Psy.D., PLLC
- Seabird Studio
- Shady Ladies Tours
- Sharpoon International Ltd
- Shelburne Falls Yoga
- Shewstone Publishing LLC
- Shine Your Light
- Skull Splinter Komrave Consultants
- Smokestack Roasters LLC
- St. David's Nursery School
- Stopped Down Studio
- Sudbury String Studio
- Sugarbush Farm
- Svaha LLC
- Taliloquay
- TaskTrain
- Technia Consulting
- The Art of E
- the Barnstable Restaurant and Tavern

- The Bower Studio
- The BugSmith Pest Control
- The Claddagh Pub and Restaurant
- The Future is Like Pie
- The Prefab Messiahs
- The Singing Torah
- Ticket # 1682620020002
- Tigon Martial Arts
- Tunefoolery Music, Inc.
- United Stone and Site, Inc.
- United Stone and Site, Inc.
- Upside-Up Music
- Voice Movement Therapy USA
- WildRedRose Designs
- Ye Olde Boston Chimney Sweep
- Yellow Moon Press

MARYLAND

- A Way with Words
- AAA Foley Appraisals
- Agnimurus Inc.
- ALIA Prod
- ALS Systems Inc.
- Alta Haus Industries
- Amanda Schissler Fitness
- Ambling brook farm
- Americana Highways.org
- AMORC
- Animal Crackers Pet Grooming
- Appraisal Office
- Arielle Shugoll PsyD LLC
- AviFox LLC
- Barbara Cromer artisan jewelry
- BellyBeBlessed
- Bert's Vintage N Collectible Goodies
- Brenbooks
- Brian Roache Photography
- Bureau engraving and printing
- Capstone Productions
- CharBrooksDesign
- Cocklins Digital
- Costello & Huddy, Chartered
- Creating Healthy Connections
- Creative Edge Consulting
- CromerStudio
- CrushDaniStream
- Cryobiophysica, Inc.
- CurlyRed Inc.
- Darnell Digital Ink
- Docksidiers Gymnastics
- Easy Entry Online LLC
- EM Ryan
- Emrys Enterprises inc
- Endosys, LLC
- Envolved Productions
- First Web USA, LLC
- Freq Sound
- GDR
- Gemini Design
- HJL Holdings
- HMS Promotions
- House of Pop Culture
- Imani Hair Salon
- Inquisitive Carter
- IntEn Corporation
- iTutorSoft
- iTutorSoft LLC
- JAPEM CONSTRUCTION, INC
- JLM Group
- JoAnna's Lamps
- Justine Koontz, Composer
- Kendra Holt trio
- L & A
- Langelan & Associates
- LeadGreen
- Light Street Press
- Lip Messages, LLC
- Locale Clothing Co.
- Lunch Bag Greetings
- Lynn Lewis, LCSW-C
- Marianne Susaanti Follingstad
- MissHeard Media
- Mobile metal worx
Psychologist
- Molly Perkins Hauck, Licensed Psychologist
- Montgomery Pet Sitters
- N J Clean LLC
- National Great Blacks In Wax Museum
- Northstar Management Holdings
- Our Community Coupon Book
- Paragon Machinery
- Pat Parks Design
- Paterson Environmental Holdings Inc
- PEH Ortganics Recycling
- Plenty of Yellow
- Plymouth Road Architects
- Powers-home Biz
- Powers-homebiz-myshaklee.com
- Priority One Pet
- RB brand+design
- Realco Guns
- RLP Enterprises, Ltd
- S&S Driving School, LLC
- safety first electrical
- Silver shoe products
- Smacked Shop

- Sobelman Communications and Design
- SolveIT Today
- SPJ Consultants, Inc.
- SS Howard Real Estate Services, LLC
- Stress-Free Living Co.
- T. C. Weber, Writer
- TAJAMU
- TCO Labs, Inc.
- Techsyn Company
- Terbium Labs
- The Busy Beekeeper
- The Farm House
- The Mixing Bowl
- The Nevermore Haunt
- Tiny Village (TV)
- Tiny Village Calvert Hills
- Tonal Vision LLC
- Touch of Class
- Undaragroup
- US Tax Liens & Deeds, LLC
- Van Wely IT Services
- Vanessa the Editor
- Vape Social
- Viral Storytelling Inc.
- Western Run Adventures
- Womanship International
- Xtreme Websites
- Xtrepid Design
- Yapoma Bazaar
- Yeti technology consulting inc

MAINE

- 627 Consulting, LLC
- A-Z Masonry LLC
- Adwemaker
- Aeons By Design/Storybox Broadcast
- All Strung Out
- Alternative Solutions
- Baryonyx Knife Company, LLC
- Beans Corner
- Behavioral Health Resources of ME
- Blue Barn, LLC
- Carrie Montgomery LLC
- ChasingTailsWorkshop
- CIMPAC INC
- CIO Main Street
- Coastwalker Art Works
- Couples Conference and Counseling Center
- CSArt Maine
- David Bennett Laing
- DBA Elm Street Iron Works
- Dean's Rental
- Devaux Farms
- Develop-One
- Develop-One Inc
- Dream Local Digital
- Earthworks Plus LLC
- Echo Lake Lodge & Cottages
- Ecocor LLC.
- Feline Friends Cat Care and Consulting
- Firemarks Artware
- Foreside Antiques, LLC
- Foulmouthed Brewing
- Freeport Wild Bird Supply
- FryerFighter
- Fryerfighter inc
- Goodlux Media
- Heartsinger Events
- I Knead Serenity
- In Depth Archaeology
- Kennebec Therapeutics
- King of the Road Music
- Kingfisher River Guides
- Little Mallard Crafts
- Little Pictures of Maine
- Mag. art. Oliver Lasch
- Maine Home Photography
- Many Paths to Healing, LLC
- Mary Bottom Art
- Mathes Chiropractic
- MDI Imported Car Service
- Mediation & Conflict Resolution Services
- Motion House Road
- Pandea Music
- Perseverance Wild Blueberry Farm
- Psychological Services
- Quill Books & Beverage
- Recycling Retro
- Sacred Endings and Beginnings
- Sam Bergman, MD
- Sarah Mae Brown Consulting LLC
- Scperrine Painting
- Shalom Orchard Winery
- sheridan photographics
- Simply Solitude Ent.
- Sisters soap
- Skylandia Organic Farm
- Slugworks
- Small Business Owner
- Snowbound Books
- Solarwinds Northernlights
- Square Mill Labs
- Star Metal Works
- Steven Biel Strategies Society
- The Fourth Strike
- The Framemakers
- The Surgeon's Knots
- Tropical Maine LLC
- Tuckerbrook Conservation
- Tye Newton Design
- Victoria Dickinson Consulting
- Wheeler's Camps LLC
- Whitney Gill Ceramics
- Windward Marine

MICHIGAN

- 3 Mile Family Dentistry
- 3 Mile Family Dentistry, PLLC
- Access1 llc
- Acoustical & Thermal Services
- Advancing Movement
- Align Massage Therapy
- AMP Jewelry
- Ann Arbor Running Company
- Annie's Jewelry
- Anthony Fuoco Assessing Consumtants
- Apex Repair Service
- Arbor Writing Company
- Ardis inc
- Ars Mentis LLC
- Astral Products
- Ben Russell carpentry
- Ben Russell Construction
- Blue Chip Tech Group
- Brass Key Productions
- Brittany Moon
- Browns towing & recovery
- Bruns Leadership Consulting
- Burke Music Enterprises
- Cardinal and Fig
- CaucusCare
- CleanBreezes
- Closet & Room Solutions
- Clothing Matters
- Colin Winchell's Art Crawlspace
- Colorado Gators
- Commercial Exchange
- COMPONENT SOLUTIONS
- Connect Servers
- Cornershop Creative
- Cross Fire
- Dancing Mac Graphics
- Dark Muse Designs
- DataDyne Technologies
- DataHash LLC
- Day to Day Fresh Frozen Foods, LLC
- Diabolus in Musica
- Diane J. Wechter, Attorney At Law
- DigitalSea
- DL Landscapes LLC
- Dragon Bay Gifts
- DW Sales
- Edward Allen Law
- Elements PC and electronics
- Enerdyne
- Enerdyne Inc.
- Entropy Development
- Excalibur Publications
- Exsquizzit Entertainment
- EZ Associates Inc.
- FWD
- G and K Party store
- G.T. Labs LLC
- Gaming Technologies
- Get Connected Solutions, LLC
- Good Tickle Brain
- Grenadier Properties
- Gripz Gym
- Guerrilla Food
- H. Davis Associates
- Harris Design, LLC
- HEARTWOOD SERVICES
- Hour Transportation Management, Inc
- InfoGeographics, Inc
- Invites Dot Tiff
- ISM CONTROLS INC.
- Ismarus Publishing
- J-Arts, LLC
- Jackpine Savage Guide Service
- JBA Services LLC
- Jean Knowlton Transcription
- Jims Old Toys & Hobbies
- JPPorter Real Estate
- KanarLLC
- Kaprisoft
- KenBosDotCom
- KG Rentals
- Kolak Counseling
- Kristin Marie Smith Tutoring
- Larkin Legal Services, PC
- Lett Direct, Inc.
- Lewis Okun, PhD
- Linda Bruton Law, PLLC
- Loupe

- M W C Inc
- M2DesignsCo
- Mak'n It Here
- Malnati & Associates LLC
- Many moons of jen
- mark g gerios counseling services
- Mark G. Gerios Counseling Services
- Mark T.O'Brien, D.O., P.C
- Marshall Pool Supplies
- Marvin Shaouni, LLC
- McNeilly Photography Studio
- Meonto
- Michigan Adventure
- Mid-Michigan Neurofeedback
- Mikan Corporation
- Milson Hypnotherapy Services
- Mother Goose and More
- MTC Enterprises
- Muddy Girl Pottery
- National Realty Centers
- Neko-Chan Trading Company
- Niemann Inspections, LLC
- North Pine Studio
- Nurseryman.Com
- Past Perfect
- Peaceful Garden Massage Therapy
- Peggy Johnson Studio of Music
- Perfect cut Landscaping
- PJ's Used Records
- Platinum Fox Creative
- Professional Book Proofreading
- QS Sytems, Inc.
- Rabbit Web Design
- Rapid Coating Solutions
- Rarefied Air LLC
- Renee Guthrie Design
- Residential Reconditioning, LLC
- Restaurant Services of Michigan
- Richard Han, DDS
- Robert Ponte, Attorney at Law
- Roos Roast
- RPB
- Ryskamp Realty
- SB Video Productions
- Sfumato Fragrances
- Shepherds Staff Counseling
- Simply Toias Custom Creations
- Small Business Owner
- Snipz Family Hair Care
- Sorella's Custom Cakes
- Staffcheck LLC
- StevenDStanton
- StillPine LLC
- Stoneburner Video Production, LLC
- Street Corner Music
- Swiftyhoin
- tagsandcode, llc
- Techprolific
- The Barre Code Grand Rapids
- The Bloomsmith
- The Cittern Society
- The Gum Giant
- The Moyer Group
- The Snug Group, LLC
- The Studio
- The Wave Solutions
- Thomas Design
- Three Mountains Wellness, LLC
- Three Roods Farm
- Thunder Bunny Labs LLC
- Title*2132West Properties, LLC
- Traxx Mobility Systems LLC
- U.S. Jack Company
- VisionSeeds LLC
- WasteWater Education 501(c)3
- WEBSTERWORKS, INC.
- West River
- White Feather Studio
- WHS TOOL & DIE CONSULTING
- Widetrack Productions
- Workshop Publishing
- YaroTech
- Yolk Baking Company
- Zen 24 hour fitness center llc

MINNESOTA

- 18th Century Masterpiece Furniture
- Affordamac
- Agile Frameworks
- Aglaia Consulting, LLP
- AJ Moonlighting
- Alzheimer's Poetry Project MN
- Anita C Hill, Realtor
- Arc's Value Village
- Artifix Home Repairs
- Assessment Systems Corporation
- Aw Technology
- Bargain Upholstery
- Benelife Realty
- Beyond Communications
- Blacklist beer
- Boathouse Bags
- Body Wisdom
- Canopus Wood & Weave Works
- Cat Lewis Studios
- Cat's Pajamas Bookkeeping
- Central Lakes Ad. Distributors, LLC
- ChaCeremony.com
- Chapter 2 Books
- Christian Marriage Ministries
- Circuit Acupuncture
- Collective Fruitions
- Collective Fruitions, LLC
- CONTEMPL8 T-SHIRTS LLC
- Creative Intervention LLP
- Creative Intervention, LLP
- Cummins & Cummins, LLP
- Curly Creative Communications
- Cycle Path & Paddle
- Dago Enterprises
- Dark Aardvark LLC
- Demonskunk Studios
- Depot Studios
- Disability Rep Services
- Downtown Dogs - Daycare and Boarding
- Dutton Brown Design LLC
- E.D. Engineering, Inc.
- Edit-n-Fix Editing Services
- Enokz Games
- ExcelsiorNet
- Factor of 4, LLC
- FastBridge Learning
- FischerFriends llc
- Focused remodeling
- Freelance Design Business
- GeeksWeb
- Gene Swanson
- geoffrey saign
- Golden Insurance Agency, LLC.
- Grapefruit Moon Gallery
- Gurutzpe Machine Tools
- Haram Restoration, Inc.
- idyllic photography
- Integrative Psychological Services, P.A.
- InTheTropics Network LLC
- James R. Boyle + Associates
- Jamie Mitchell Consulting, Inc.
- Jerry Blume MA,LICSW
- JKA Architect
- JMCB Agency
- JML Technologies, Inc.
- John K Abbott, Architect
- Junket: Tossed & Found
- Karensnorthernmnart
- Kat Corrigan Fine Art
- Kelliher Thrift & Gift
- Kempercussion
- Kick-It! Training LLC
- Kidizen
- KiraKu Press
- Knowledge Transfer Consulting Services, Inc
- Kunz Real Estate
- Leanne Meier Coaching
- Lillians Music Store
- Living Stone Concrete
- Living Stone Concrete Design
- Lynn's Consulting
- m.zoro Consulting LLC
- macMonkey Digital Studios
- Majikatek LLC
- Majikatek LLC
- Massage for Balance MN
- mcathcart, LLC

- McNabb property investments, LLC
- Mike Barfknecht repair
- Mill City Running
- na
- Nakota Floral & Gifts
- Natural Vibes Jewelry
- Navegate
- NELSON CRAFTS
- Northwoods Embroidery
- Paajanen Fused Glass
- PAIKKA
- Paul DeVetter
- Paul DeVetter ebay Sales
- Peter J. Sieger Architectural Photography
- Phoenix Process Consultants
- Phoenix Process Consultqants
- Pro Custom Builders
- pro musica press
- Protagonist
- PSSTechnology, LLC
- Queen of Swords Press
- Randall Smith Law Office
- Readings by Tammy
- Robinson Rubber Products Co., Inc.
- Rosebush Communications Inc.
- Rune's Furniture
- Sandstone Area Golf Course LLC
- Sandwich.Net, LLC
- Seriously Fun Marketing Group
- Small Business Owner
- SMCPinc
- SML Appraisals, Inc.
- Soccer Source
- SP Farrell Engineering
- Space Mace
- Spangle Creek Labs
- Spit + Image
- SRIORT LLC
- St. Croix Data Management
- Structural Harmony
- Studio Kitt
- Tesmar Technologies
- The Five Sister's
- The Museum of Russian Art
- Tony Garry Music
- Transcend Technologies
- tumbleroot STUDIO
- Utter Ladyness
- Valley Printing
- VoxPacis International Development
- Wayne and Layne, LLC
- Weber Engineering
- Weber Engineering Associates, Inc.
- Wee Move LLC
- Williams & Williams, inc.
- Williams & Williams, Inc.
- Winsor Associates LLC
- Your Agent Sarah
- Zac's Barbershop

MISSOURI

- 1st Line of Defense
- 3bookers, LLC
- A Growing Place Inc.
- Acorn Books
- Acumen Consulting
- AH! Designs
- AJ Harbison Music
- Anya Overmann LLC
- Asgard Heavy Industries
- Ask Cann
- Astral Secrets
- Bad Babe Press
- Ballew Saw and Tool
- Bee Naturals
- Black Wood USA
- Blue Nail, LLC
- Blue Symphony
- Blue Water Beach Villas
- BrokenBladeK038
- Brooks Digital Media LLC
- Chorical
- Clay-Platte Montessori School
- Climate Social, LLC
- Cornel & Williams Publishing
- Country Folks Enterprises LLC dba Cottonwoods RV Park
- Creative pathways to wholeness, LLC
- Della Kinsolving Benham, LCSW
- Divine K9 LLC
- Dogfish Dimensional Concepts
- Dory Colbert Design LLC
- DRS
- DRT Machining Inc
- DSc, Inc.
- Erik Weaver Photographer
- Erika The Coach
- Ethereal Dynamics Co.
- Expressions A Salon
- Financial Planning Associates, Inc.
- Finleyriverdoodles
- For Love of the Horse
- From The Heart Books
- FSI Software Inc
- Gala Phoenix LLC
- GLass
- Harris Enterprises
- Harris Home Service
- Haute Wanda
- Healthcare Integrations, LLC
- HJK Rentals, LLC
- I Like It! Design
- Integris Ventures
- James H Webb, D. O.,LLC
- Joe's Tire Shop Inc
- Joelle's Flute Studio
- Joy of Youth
- Katie's Basement
- KC Social Innovation Center
- Kerith Brook Family Counseling
- Kikdoubt inc.
- KLA & Company, L.L.C.
- Kretmar, Beatty, Sandza & Gregory
- Linda Green-Metzler, Artist LLC
- Liquid Technology Inc
- Live What You Love, LLC
- LoZ Tech Support
- Margean Kastner, MSW, AGPA
- Mat's Machinations
- Michele & Associates
- Miller Chiropractic
- Moore Tech Services
- Nasteff & Quinn, LLC
- Natassia Lopez Photography
- Natural Family Living, LLC
- Nifty Music
- OneNet
- Outline Education
- Outside-In Home Staging, LLC
- Pauseplayrepeat
- Penrose Uptown
- Pico Systems
- Red Barn Signs & Art
- Richard G. Simon Financial Advisor
- Rick Tamblin
- ronhubble.com
- Runaround Running & Lifestyle Co.
- Salus Advisory Group LLC
- Serafin

- Shelley Fritz Healing
- Sport Concepts
- St. Joseph Museum
- Steven Groce, Attorney
- Subculture Enterprises, LLC
- Subteranean Magic
- Sweet Charm Marketplace
- The Leap Creative
- The Running Well Store
- The Venice Cafe
- Think A Little Bigger
- Townley Services
- Transitions Counseling Services
- Tree Wizard, Inc.
- Valence Massage
- Wag
- Watkins Advertising Design
- Weathering Solutions
- Westport Logistics, LLC
- WHITNEYMANNEY
- Wines by Jennifer®
- WomenSpirit and Abiding Spirit Vestments
- ZEWA Design

MISSISSIPPI

- Academy Street Studio, LLC
- Cicayda
- Discovery Integrative Healthcare Centers
- Hood Enterprises
- Mantle. LLC
- Nrg enterprises llc
- Quest for Freedom, LLC
- Sonic Drive In
- Stables Downtown Grill
- World of Customs LLC

MONTANA

- 1045 River House, LLC
- Amber Waves VR, Inc.
- Beyond the Deep End Productions
- Big Amp Media, LLC
- Bloks Design
- Blue Eagle Woman, LLC
- Cory Kenney Construction
- Design to Print
- Design to Print
- Eagle Home Inspection
- Ebon Coffee Cltv.
- Flying Popcorn Ranch
- Foggy Mountain Skin Care
- Frontier Adjusters of Billings, Montana
- Jim Parker consulting
- Lauren dillon photography
- MEDICINE BOW MOTORS,INC
- Montana Wood Art
- Mssrbooks
- Netsyms Technologies
- Nordic Group International
- Price Properties
- Progressive Coders Network
- Push Train Live Fitness LLC
- Pyramid Power Products
- Quality Painting
- Rock Climb Montana
- Snow Bear Chalets
- Spinning Cogs, Inc.
- Stageline Pizza
- TaigaBridge
- The oodcarver
- TLC Tile Designs
- Vega Creations
- Volectar
- Wild West Wools
- Willow Wolf Contracting

NORTH CAROLINA

- AV Geeks LLC
- Acacia Obstetrics & Gynecology, PA
- Advance Physical Therapy
- Advance Physical Therapy
- Ahoy LLC
- Air Masters's Inc.
- AK Tenny Freelance Writer
- Alpha & Omega Accounting
- Altamont Professional Services
- Alycat Photo & Video Services
- Amy Pfaffman Jewelry
- Analytical Instrumentation Services, Inc.
- Appazur Solutions LLC
- Arcdyn, Inc.
- Ascent Running Coaching LLC
- Asheville biodynamic craniosacral therapy
- Beauty Beholder's Eye
- Belle Nicho Winery
- Benji Burrell LLC
- BeverlyHillsLandscape Design
- BeverlyHillsLandscapeDesign
- Blue Advertising
- Blue Fission LLC
- Brenda's Healing and Teaching
- Brian D. Westrom, Attorney at Law
- Bubba's Boutique
- Bullington Designs
- CavemanFilms Inc.
- Cedar Cottage
- CFDI
- Changemaker studios
- Charlotte Running Company
- ChiLiving
- ChiLiving, Inc.
- choco geo
- Claiborne Consulting LLC
- Common Ground
- Communication Mark
- Comprehensive Training Solutions
- Creative Thought Center
- Cummings Family Partners
- CY Design Studio
- D&H Clinical Consulting LLC
- Daisy & Fox
- Dale Buxton Fine Carpentry LLC
- Daniel 13 Press
- Darcee Ruble Counseling
- Dawn Meyer Homes
- Daycrest services
- Deborah Squier Fine Art
- Delta Force Security
- Divinity Engaged
- Douloi Group Ltd.
- Dream Closets Asheville
- EB Underdown & Company
- Eco Express
- EDC Sound Services
- Electromagnetic Radiation Recorders
- Elements Healing Arts Center
- ENC Media Works
- Event Marketing Services, Inc.
- Faithstitch
- Fine Art Frames LLC
- Forward Moving Logistics, L.L.C
- Full Moon Farm, Inc.
- Functional Fitness
- Gary Schmoock Construction
- Ghost Pipe Studio
- Gowan Communications Group
- GPP LLC
- Greenhouse Cary LLC
- Grey Oak WM
- Harvest Moon Women's Health
- Healing Connections
- Heath Sledge Writing and Editing
- Heavy-Vinyl.com
- Hickory Nut Reality
- I Am Sound, LLC
- Island Marine Inc.
- It's Very Clear Productions, LLC
- Jasper Lee Studio
- Wheels
- Jena Leigh LLC
- Jeux Art
- Keith Isaacs Photo LLC
- Kunz & Kunz
- Lakeland Services
- Lakeside Pet Sitting, LLC

- Last Abyss LLC
incorporated)
- LaurieKaiserDesigns
- Macronware
- Manage Operations
- Martin House Properties, LLC
- McMahon Film Consultancy
- Michelle Boling Designs
- Development
- Moody painting
- Moss Veterinary Referrals
- Moss Veterinary Referrals
- Mount Ulla gardens
- Multimmersive
- No Fuilt Fitness
- One Small Stone
- OutsourcedResults
- Pediatric Physical Therapy, Inc
- Pendergast Industries
- Plan B2
- Play 'N Learn
- PLC Repair
- PowerDance Technique
- Private Piano Lessons
- Pucks and Recreation
- Quilt N Code
- Resumes and Raises
- Revelry and heart
- Rightland Farm
- Ross and Witmer
- Roush Video Production
- RugsnRelics
- Ruth & Daniel, LLC
- Sacred Healing Circles for Women
- Seacoast Security
- Seasource, inc
- Seltzer Goods
- Shawver Automotive Inc.
- Smarts Gear
- Sojourner Communications, Inc.
- Soul Guided Coaching, LLC
- Spoon Trucking
- STCMarkets
- Still Hill Gardens
- Super Electro
- Telegraph Road Properties, LLC
- The Asbuilt Company
- The Groove Productions
- Thompson Designs
- TNTBS Media Inc.
- Tokimeki Translate
- Townley
- Trailsong Studio
- Triad Mac
- Trimount Communications
- unicornlightworks
- United Real Estate Asheville
- Ursa Minor LLC
- W1AEL Laboratory
- When You're Away
- When You're Away Pet/House Sitting
- While You're Away
- Wilcox Real Estate Group
- Wild Heart Herb Farm
- William Kastern OD, PhD
- Wood Works
- www.ruthsewingroom.com
- Zowie Musc and Productions
- Zowie Music and Productions

NORTH DAKOTA

- A1 Improvements
- Atypical Brewery & Barrelworks
- Counseling and Therapy Services
- Dan's home goods
- Simply Made Apps

NEBRASKA

- AlbrechtGFX
- All tech 1
- Arthritis Center if NE
- Arthritis Center of Nebraska
- Burden Sales Co
- Catholic Art & Jewelry
- Computer Health Clinic
- Deane's Auto Body
- Forever Media
- Highlands Academy
- Jamie's Child Care
- LK Studios
- MC2M
- O. K. Paver Inc
- Ohlmann Building Center
- Postal Packers
- Prairie Winds Kennels
- RobinsonAbraham Inc.
- Rocking Horse Inn
- Seim Johnson LLP
- Your Tech Therapist

NEW HAMPSHIRE

- Abbott Brook Chalets
- Agile Life LLC
- All Duct Out
- Anderson Interiors
- Aspen Scientific Design, Inc.
- Avon Independent Representative
- Barbara A. Bryce, Psy.D.
- Beechleaf Design
- Bilbine Wood Crafts
- Blue Fox Studios
- C A Apartments
- Chisel and Gouge Design
- Field and Stream RV Park
- Grouchy Girl Studios
- GROUCHY Girl studios
- Groundwater Resources Intl.
- Harmonize yoga
- Health Alert Communications
- Independent Avon Representative
- Interstellar Imagehouse
- Kroka Expeditions
- Laura Campbell Landscape Design
- Leo Moon Studio
- LjL Associates
- Local Technologies
- Mascenic Regional High School (retired)
- Mascoma Lake Therapeutic Massage
- New Stream LLC
- Old Ways Traditions
- Pappathan Insurance Agency Inc
- Partners for Excellence
- Patricia Ladd Carega Gallery
- PCKC Information Systems, LLC
- Personal Nerd, LLC.
- Rad Wednesday Labs
- Rav Bennett Photography
- Ring of Fire Ventures, LLC
- Russell Brady Consulting
- Rye Therapeutic Massage
- Slick's Hot Dogs
- Smith & Vansant Architects PC
- Teresa McCue Fine Art
- The Siwa Group
- ThinkPenguin, inc
- usc lgbt resource center
- What's Next Professional Coaching

NEW JERSEY

- AchyAcresFarm
- ACM Excel
- Active Pollinators
- Admiral Resort Inc
- AlanMGross Consulting
- allhallowsday
- Alliance Emergency Services
- Always Ready For Every Rover
- Amato PI LLC
- Anathema Studio
- Andrew W. Ludy, Patent Agent
- Art Fête
- ART SLIDESHOWS
- Atlantis Techs
- B&K Business Group
- Back-Office-Business Solutions, Inc
- BackerKit
- Bass Family Chiropractic, PC
- Being Fit Corp
- BLF Consulting
- Blue Violet Floral & Garde
- BlueCap Web Design & Development
- BMT Marine Services Inc.
- Boutique Realty
- Briteage Consulting
- Buddtown Farms
- Bunburyist Editorial Services
- Bus For Progress
- Byrnes O'Ahern & Heugle
- Cape Power Equipment, Inc
- CardPlus
- Cargille-Sacher Laboratories, Inc
- Carly'z Craze
- CAS
- Celestium
- Cerulean Stimuli
- CMC Health Coaching LLC
- CMC Health Coaching, LLC
- Compass Rose Consulting, LLC
- Complete teacher Academy
- Complete Teacher Academy
- Computers and networks
- Cottontails Children's Consignment
- Cowerks
- David Easton Music LLC
- Daydream Excursions
- DB Custom Designs
- DeveloperAlex
- Dr Mole Computing
- Dr. Joanne Grossi
- DroidHackers, LLC
- E&S Food
- Ed Rada Trucking
- Elisa Joy Designs
- enRICHment enterprises
- Espresso Printing
- FIBERALL HOLDINGS, INC.
- FIDIM Interactive, LLC
- Final STAR, Graphics & Signs
- Fire Design of New Jersey
- Funshine Fitness
- G.R.E.G. INC.
- George Smith Enterprises
- Gillick Clan
- Grand Family Planning LLC
- Gregory La Vardera Architect
- Hayat Gul
- HeartPath Acupuncture
- Hontu Treasures LLC
- House of Blooms
- Humanext LLC
- IES Educational Consulting, LLC
- igene designs
- Infinity Eye Center
- Inopak Ltd.
- JA Autowerks LLC
- JDK Group, LLC
- Jennifer's Fiber Designs
- Jeron Software Services, Inc.
- Jesse Marinoff Reyes Design
- John M Monchak Architect
- K&C Candy
- Keystone Software Corp.
- Kissing Bandit Productions
- Knitapestry
- L&G Ventures, LLC
- LamiDesign
- Lara Maurino Donahue, LLC

- Laundry Warehouse
- Lavender Duo, LLC
- Law Offices of Kevin Crawford Orr
- LAXMEDIA
- Lazoo Entertainment
- Lemont Groupdm
- Libiquity
- Life Insurance
- Lightpath
- Linda Rossin Studios
- Coaching
- Loddg
- Manes & Tails Org
- Mavi Design
- Media Educators Association
- Metamorphic
- MGH Creative LLC
- Mi Ramos rosas sl
- Midnight Auto Inc
- Modern Bujutsu
- MomLifeTV
- Moorestown Theater Company
- My Personal Geek, LLC
- Needle and Thread LLC
- Neustudio
- Next Stage Recovery
- niyara, inc.
- Nomadic Works
- OdeonMax Music
- Omega Communications Company
- Oni Kenkon Creations
- PDB Consulting LLC
- Peter Zilahy Ingerman, PhD
- Peter O'Hara Photography
- presents of mind
- Purseonal Accessories
- RepairSmith
- Robert Edwin Studio, LLC
- School Psychologist
- Seigel Construction Management, Inc.
- SG23 Design, LLC
- Shakti Yoga & living arts
- Shawns
- Signature barber lounge
- Singles Bon Vivant
- SkiDreams
- skipnyc llc
- SLP
- Solid State Alarms, Inc.
- Spectra
- St. Germaine Therapeutic Massage
- STONEMAR
- Surf with Nicole LLC
- T&F transportation
- TAGQComic.com
- Telemitra Inc
- Thai Yoga Art
- The Bentley Inn
- The Computer Guru
- The Gore 4
- The Joy of Jewelry
- The Law Office of Eugene Gorrin, LLC
- The Loving Groomer LLC
- the madd potters' studio
- The Party Authority
- The Wei
- The Wei LLC
- The World's Empire, LLC.
- thesongfactory.com
- Thomas O. Manning, P.E.
- Too Fast Apparel LLC
- Tour Team Travel, LLC
- Tracey M Hess, LPC
- Turned Treasures
- Undreland Media Group
- Uptown Photography
- Vagni Notarizations
- Waltzer Berry Dental Associates
- Wish Studios
- World Traveler Vacations
- Zodiac Comics

NEW MEXICO

- ABQ Real Estate
- Alexander technique Center of Albuquerque
- Apollo Vendibg
- Arachne's Web, LLC
- Avokado Artists
- Axiom
- Bennett Books
- Beyond Coping
- Beyond Envisioning LLC
- Body Wisdom Therapeutic Massage
- Carter Beckett Rolf Therapy
- CGH technologies
- Chandra Holsten Ltd.
- Constructors Inc.
- Crayon Comics
- Crones Eye Collective
- Dal Paso Animal Hospital
- DE Medicina Therapeutic Massage
- Deborah Reade Design, LLC
- Dry River Productions
- Earth Provides
- East Mountain Editing Svcs
- Eda Gordon
- Effectiveness-Plus Publications LLC
- Environmental Dynamics, Inc
- Evening Sun
- Expertiva Computing, Inc.
- Fcharlesdesign
- Flathead Graphix
- Get Framed Inc.
- Gila Tree Thinners
- Gopa & Ted2, Inc
- Health Essentials LLC
- hellerdesign
- Hot Springs Frame & Art Supply
- Insight Hypnotherapy, LLC
- Intellimetrix
- Jessamity
- JP Enterprises
- Juniper Moon Realty, LLC
- Karen Milstein PHD
- Kiki Love Productions
- Kuan Yin Acupuncture
- Leonard Helman Bridge Center
- Letitia Bunge, llc
- Llano & Westgate Self Storage
- Mama's Minerals, Inc
- Marx contemporary
- Matthews Rentals
- Mayfair Books
- McCollough Consults
- Melissa Epple Natural Therapeutic Specialist
- Mindshare Labs, Inc
- Moto Authority
- Mountain, Stream & Trail Adventures, LLC
- Mowad Motors
- Murlock Flutes
- Orenda Healing International
- Ortega Watercolors
- Paradigm & Company
- Paragon Learning Group, LLC
- Parasol Productions
- Patmont Pottery
- Pearce Consulting
- PelUS
- Peradam Design
- Project Urban Greenhouse
- R/T ENTERPRISES
- Rachel Donner Ceramics
- ReadyWebService.com
- Rebecca Harmon Walding
- Rising Sun Press Works
- Robert Fischhoff IT Consulting
- Santa Facials
- Santa Fe
- Scott Randolph Art
- Scroggs Bookkeeping
- Serna's Enterprises
- Seventh direction earthenware llc
- Shine and Shine
- Solutions!
- Starvault LLC
- Street Safe New Mexico
- Success in the City
- Talbot Gardens
- Taos True Tours
- Tatiana Maria Gallery
- Telenn Ar Menez- Mountain Harp

- Terry's Home Cleaning
- the stevens family, llc
- The Vagabond Tabby
- Whole Woman Inc.
- Wild Notions
- Wild Resiliency Institute
- Windmill Inc
- WorkingMacs

NEVADA

- Allie Salas Fitness
- Ann Nichols and Company
- ARSIntel, LLC
- Big Ed's alley inn
- Bike Smut
- Bill Wilkis Seminars
- Camarillo Technology Associates
- CHRISTEL VETTER
- Cirrus Aviation Services
- Concepts In Design
- D3 Edison llc
- David Adler Design
- David Adler Design
- Deckade
- Exceptional Integrations
- GolfCalc
- Gossamer Computer Services
- Hancock and Hancock
- Handsome AF
- J.C. Transportation, Inc.
- J.E. Esposito Scoping
- KristinImages
- Laura Hale Consulting
- Madpalm llc
- MINDCUE LLC
- Minic Biological
- Ms Squaw
- My Dharma Store
- Not Just Graphics
- Private Internet Access
- RenotahoeCounseling
- Restaurants Reimagined
- RRF/MUM
- Safedoggy Pet Sitting Servive
- Safety Compliance Advisors
- Serephitic Embroidery
- SethAlmightyArt
- Shoenberger & Shoenberger Inc.
- Spark of Reiki
- Stone Mountain turquoise company
- Stonecastle Ranch LLC
- The Nevada Auto Connection
- Tile Styles
- Underground Events
- VortexVixen Ltd
- Waggin' Tails
- Winter Art
- workliferesources
- Zephyr Stories

NEW YORK

- 10blue
- 120 Tinker St., LLC
- 24K Green
- 260 Montauk Mgt.
- 30 Park Rocks
- 328 HB LLC
- 490 west end
- A Book Apart
- A Class Act NY
- Abacus Productions, Inc.
- ABI Computers, Inc.
- Ackerman Fox, LLP
- Acme Soundworks Inc
- Acroterion
- ADAMJK LLC
- ADCOMPHOTO
- Adirondack Fire Equipment
- Aether Bird
- Aga associates
- Akhnaton Films
- Al Capone's Used Furniture, Inc.
- Alandre Architecture, PC
- Alice Christy Voice/Speech & Acting
- Alintrad Company
- All Things Digital
- AlleyWatch
- Alt Systems, Inc.
- Alternative Marketing Masters
- Amcrete Products, Inc.
- American Globe Theatre
- American IT Solution
- Americoups.
- andys cycle shop inc
- Anime Castle
- Apasatude
- Applemon
- APT DESIGNS
- ARA Consulting
- ardenkirkland.com
- Armand LeGardeur Architect
- Armand LeGardeur Architect LLC
- Art21
- Artek Pictures, LLC
- Artfully Written
- Arthur Heiserman, Ph.D
- Arthur Lew, M.D.
- Artvale inc
- Ashley-Connor Realty
- Atlantic Computer Group, Inc.
- ATLANTIC STATES LEGAL FOUNDATION, INC.
- Audio Transformations LLC
- Audio Visibles
- AuntNiNi's Corner
- AUTOFOTO EXPRESS INC.
- AZS Properties
- B-Inspired Mama
- Barbara Phillips Consulting
- Basile Ent. Inc.
- BDBCreative
- BeanCounters Unlimited
- Bear Design Company LLC
- Bear Meadow
- Bear Meadow Folk Instruments
- Beata
- becket inc
- Nursing
- Better Speech Now, LLC
- Beyer LLC
- Bianca's Flower Arrangements
- Big Apple Websites
- BioHive Tech
- BK Digital
- Blazing Pixels
- Bloom Multimedia, LLC
- Bluespark Photography
- BMU Labs
- Bob Barlow Enterprises
- Body+Mind
- Bombay Duck Pickle Cafe
- Bommesebude
- Bonnie Slotnick Cookbooks
- bonnieanderson.com
- BQ Farms Inc
- Bra*Tenders, Inc
- Brewing News Group
- Brian persico
- Brighton Podiatry
- Broken Clocks Publishing

- Brooklyn Poets
- Buddy Software LLC
- BUTCH'S AUTOMOTIVE SERVICE, INC.
- C.F. Communications
- Canal Forge
- CANVAS News, Inc.
- Carol Wheeler
- Casually Askew
- Cat Chief
- Catalysta
- Chain of Deeds Abstracts, L.L.C.
- Chelsey Steinman Design
- Cherie Zucker inc
- Citipartners, LLC
- Civica USA Inc
- Clair maison
- ClampArt
- CMO Sync
- COBRA Firing Systems
- Codetree
- Colin's PA Services
- Collectively
- comix4u
- Connexus Controls, LLC
- Contract Web Development
- Cooper Family Chiropractic
- CosmiComp Services
- Courtney's Cleaning
- Cousinz Carpet and Flooring llc
- Cream of the Crop llc
- Creative Collaborations
- Cripplebush Valley Farm
- Crossroads Gift Shop
- Crystal Lumiere
- CSEA Judiciary
- CSherwoodLeather
- CUNY
- CutEdgeGems
- CUTLAN llc
- CyberCede Corporation
- D P Art, LLC
- D-Studios
- DAFFI FOODS
- DAFFI Foods
- Daily Dog Tag
- Dance Projects, Inc./Beth Soll & Company
- Dangerous Music Inc
- DangerTV
- Darkreach Communications
- DART Technologies, Inc.
- Darwin Properties
- Demon for Details Editing
- DESIGNZBYERICA THE MELANIE COLLECTION
- Dialects Now
- Diastole Furniture and Gifts
- Diradha
- Diva Design Inc.
- Dix Hills Animal Hospital
- Donkey inc
- Doorport
- Downtown Yarns
- DP Consulting Services Inc
- Dr Pauline L Kuyler,MD
- Dr.
- Dr. William L. Sharfman
- Drago Design & Development
- DSA Fine Arts Ltd.
- Dynamic Web Enterprises
- East Castle Realty
- East Village Vintage Collective
- Eave
- Ecology Designs Inc.
- EdTechLens2, LLC
- eKamria
- Elaine Derby Photography
- Elanje Enterprises, inc.
- Elise Tak
- Ember Engineering
- Emcee Artist Management
- Energy Advantage
- Enertiv
- Envelope
- Environ Safety Corp
- EPro Systems
- Eric A. Wessman, Photographer, LLC
- Eric's Fuel Service
- EvaEva Music, Inc.
- Films
- EXEK Recruiters, Ltd.
- Exit9 Gift Emporium
- FamilyArtisanShop
- FaustEffects Design
- Faye Ellman Photography
- Fiddleheads Ltd

- Fin montauk
- Finger Lakes Environmental
- Fino Consulting
- Five Star Computer Care
- Fixup
- FlickerLab LLC
- FosterArchitecture
- FounderTherapy
- Fred Harper Illustration Inc.
- freshdigitalgroup.com
- Fusionlab, inc
- Future Forward Partners
- Gatherer's Gourmet Granola
- Gayler/Graphix
- Genda Video
- giggle designs
- Gina Marie Music Studio
- Ginger Donohue, LCSW-R
- GoChime
- God's Way Foundation, Inc.
- GODDESS BEAUTY LLC
- Gojo Clan Productions
- Golden Organics
- GratefulGemHead
- GreatPositive
- Greenguy Marketing Inc
- Grohwell
- Gutter Pop Comics
- H4X Industries, LLC
- Haffner Consulting
- Hampton Pet Chef
- HaNativ, LLC
- Harvest Home Farmer's Markets
- Harwick Architectural Hardware Co, LLC
- Healthy Bytes
- Heart Circle Consulting
- HeartAndSoul Matters
- Heatley Electronics
- Hector Cusumano Plumbing & Heating
- Help Desk Wizards
- Henderson Wholesale Lamps
- HG Editing
- Hilltop builders
- hOM
- Houstalgia, Inc
- Howling Dog Studios, Inc.
- Hristo Ganchev
- Hudson Business Solutions
- Hudson Valley Computers
- Humanity With A Twist
- Huntington Learning Center
- Idea Yard, LLC
- Image-Quality Measurement Company
- Incitement
- Inside First Aid
- Inside First Aid
- INSIGHT MANAGEMENT DEVELOPMENT
- Inspiration Wall
- Iris Arce Psychotherapy
- Iris MediaWorks
- lterate
- ITG
- J Barham
- J Bliss Studios
- Jacob Murphy Photography
- James L. Davis & Associates
- Janusonic Music
- Jasmine America Inc.,
- Jay Cardinal Consultants
- Jay LeRoy art & design
- JB Goss & Company
- Jeanette Berry And The Soul Nerds
- Jedi Knight Computers
- Jennifer A. Fendya, Ph.D.
- Jennifer Vorbach LLC
- Jetty
- jim DiMunno
- Jj's Pies
- JohannGPro,L.L.C
- John & Wendy
- John Back Photograh
- Joma Music Group Inc.
- Jonathan Slaff & Associates
- Joseph Sanders Agency ltd
- Journey To Success, LLC
- JS Consulting
- JSenko Productions, LLC
- Judy Lasko's Dance Classes
- Juniper Therapeutic Massage
- K-Sue Productions, Inc
- Kalmus Digital Engineering
- Kangnam
- Karlsten Enterprises
- KatesCardCompany

- Katherine O'Sullivan
- Katie and Rosie
- KCS Computer
- Key Therapy
- Kids at Work
- Kids Dance Sport Llc
- Kiss-Marks
- KMH Associates, Inc.
- Krulik Cultural Consulting Services
- Laughing Squid
- Laurie Wilson, Ph.D.
- Law Office of Brett M. Schatz PC
- Law Office Of Ean Matthews
- Law Office of Elissa D. Hecker
- Law Office of Peter L. Herb
- Law Office of Suzanne Myron
- Law Offices of Marcy J. Gordon
- Law Offices of Michael W. Goldstein
- Law Offices of Noel L. Silverman
- Lee Alexander & Co.
- Lee Clayton Design
- Leo F. Kearns Inc.
- lewis c taishoff attorney at law
- LGBT Faith Leaders of African Descent
- Licensed Home Inspections
- Lifestage, Inc
- Lilly Pad
- Linda Martin Design
- Linespeed Events
- Linqed Incorporated
- Lion Technology Solutions
- Little Folk's
- Live American English
- Long Pond Cabins
- Loop & Tie
- lou jacobson phd, licensed Psychologist
- Love8
- Lowitt Alarms
- LP ART
- Lucille BarishLCSW
- Lucky 7 Business Developers
- Luminary Lynn
- Lunch Hour Productions
- Lwrncbrn, llc
- Lyfeblood
- M E Wilkenfeld Co Inc
- MAAS Telecom Corp.
- Macktez
- Mado Inc.
- Magick & Macabre Co.
- Marca Studio
- married in the forest
- Marty Heitner Photography
- MCBecker
- McBooks Press
- McCormick Internet Consultants, Inc.
- mckibillo
- McMillan Consulting LLC
- MediaCombo
- Meet The Michaels
- Mehling
- Melt Massage & Bodywork
- MeowCharms
- Messy Bed Studio
- Metalbox Mining LLC
- Metro Academic Prep
- MetroButler
- Michael Meskers Inc.
- Michael Morrison, LCSW
- michael morrison, lcsw & ora yemini-morrison, lcsw
- Microcell Strategies Inc
- Microcell Strategies, Inc.
- micromold
- Mind-Site Inc.
- Mohawk Nanotechnology, LLC
- moldDb LLC
- mostcool.net
- Mother Line Story Project Inc.
- Mottier Enterprises
- Mount Kisco Foot Specialists
- Mount Kisco Foot Specialists, PLLC
- Move This World
- Mu Mu Muesli
- n/a
- Namaste Yoga Saratoga
- NAMI Huntington
- Nancy DeTine Marketing Communications
- NedAlex
- Neil Donnelly Studio
- NEM Audio. Inc.
- New City Video
- New Life Technologies
- NFW Custom Coaching NYC

- Nick Noble Works, LLC
- Nickel City Studios
- Noelle Damon, LCSWR
- NOIRFLUX
- Nutmeg Education
- NY Textile Conservation
- NYHomestudy.com
- Ogilvy
- OK Tech Partners
- Only by Lisa Jewelry
- Open Your Eyes Bedding
- Optifusion llc
- Orc Punk, LLC
- Otherwild
- Otherwise Pictures LLC
- Out of the Box Entertainment
- Owl Energy technologies
- Palante Technology Cooperative
- Parlor
- Parrillo Painting
- Past Present Pix
- Pastime Legends Video Games
- Paul Jenner, CPA
- PC Doc on Wheels
- Perfect Water
- Perry Harris Plumbing & Heating
- Perry Harris Plumbing and Heating
- Pia Car Limo
- PlaceBridge
- Pleasantl Lake Inn
- Plusworks, LLC
- PMHNP, LLC
- Positively Dog Street
- Prepare for greatness
- Pride Automotive
- Pristine Painting
- Private Computing
- Project Motherhood
- Pulse Ensemble Theatre
- PumpkinSL
- Random Accessories
- Raving Violet
- Raymond Irrera + Associates Architects, P.C.
- Rays World LLC
- Ready-to-Run Software, Inc.
- Red Rachel
- Redwood Property Group
- Relay
- Right Way Home Inspection Services LLC
- Rising Tide Assets, LLC
- RJF Marketing
- rjf marketing
- RMesh Associates, LLC
- Robin Eden Photography
- RPSystems, Ltd.
- RT-software
- Rude Ink.
- Rune Works Productions
- Rune Works Productions Ltd.
- Ryan Clover Designs
- Ryan M Reich Photography
- Rye Dental Associates
- S.J.York Productions
- Safebox Data
- SAGA Content
- SallyStormon, Artist
- Sanguine Theatre Company
- Saratoga Bagpipin
- Sargent Web Services
- Saunders Editorial Services
- Sayville Running Co.
- SBC
- Seja Moda llc
- Sharfman & Co
- Silver Sound
- Silverman studios, Inc.
- Software Engineering Associates
- Solo Salon Suite, LLC
- Southern Tier Library System
- Spratters & Jayne Sustainable Knits
LLP
- Stacklist
- Starlight Starbright Music
- Starshine Travel, Inc.
- Station Hill Press
- Stefani Gosselink
- Stella's Diner
- Stephanie Golden Writing & Editorial Services
Copywriting
- Steven Scharf Entertainment
- Stoller System, LLC
- Strategies for Development, Inc.
- STUART NY CORP
- subseven

- Suffolk County Archaeological Assn.
- Summer Road, LLC
- Susan Pelosi, LCSW
- SWP Artists LLC
- Sybil R.Schwartzbach,LMT
- Synergy Hypnosis Services
- Synthesis Llp
- Tamora Pierce, LLC
- Tapeandcdrecords
- Tararific Touch
- Tawil & Team
- Tech Bridge International
- TECHSPA
- Telescope Audio
- Terrapin Assoc
- Testa Communications
- TextileArtist.org
- TextileArtist.org
- The Baroness
- The Barrisons
- The Bodenner Collection
- The Brooklyn Bookman
- The emporium Ltd
- The Financial Revolutionist
- The Golden Dustman
- The Integrated Center, LLC
- The Learning Maestros
- The Line Up
- The Memory Project Productions, Inc
- The Orchards of Concklin
- The Plaid Horse
- The Purple Shark
- The Quality Writer
- The Rlpe Tomato
- The Soul Committee
- The Waldo Tribune
- The Wildflower Bed & Breakfast
- The Witty Gritty Paper Co.
- TheInfluence.net
- Things To Look At Studio
- ToonInTalk
- TransAtlantic Translations / The Reiki Well
- Travis Drennen Studios, Inc
- Tricky Notebooks
- Tuned-In Web Design
- Turnstil
- Two White Ravens
- Tylsavlatarco
- Ultra Lacrosse
- Universal Tooling Corporation
- Val de Tara Art
- Valley Motorsports
- View Imaging
- Virginia Donohue, LCSW-R
- Visual Sounds Entertainment
- Vitamin Digital Media LLC
- vivian Oconnor
- Vokashi, Inc.
- W.H. Carusso's Entertainment
- Wake Up and Eat LLC
- Wakefield Productions Inc
- Walter Wickiser Gallery
- Warehouse
- Well Spent
- Wendy gold
- Williams Fence of CNY
- Wingbot Inc
- Wire Monkey
- WolfGang LLC
- Women 2.0
- woodcrafts by vinny
- Word Up Productions
- Wordcrafter
- Workforce1
- WorkOf
- Worleygig.com
- WTKoch GCP QA Consulting
- You Don't Have To Be Sick To Get Better
- Yummy Heart Productions
- Zen Infinity
- Zero Stress Technology

OHIO

- 2nd Coat Painting Co-op
- Aase Sales
- Abbey Road Self Storage
- Acupuncture Ohio
- AG Care
- Ahner Commercial
- Andproductions llc
- AR.GI.BI. Creative Studio
- Argenine LLC
- Aronetics
- Ashe Art
- Athens Electric LLC
- Audrey Tessar LMT LLC
- Bala Blue Paintings
- Beth N. Rosen, Ph.D.
- BETTER HEARING CARE INC
- Better Hearing Care, Inc
- Better Hearing Care, Inc.
- Big Fish Local
- Bud Runyon
- Burmeister Realty Ltd.
- Cambridge Technical Services
- Canfield auto repair service
- Captive Image
- Caritas Counseling, LLC
- Cellular Level, Inc.
- Celmark Development Group, Inc
- Chagrin Valley Soap & Salve
- Chief Screen Printing, LLC
- ChmCreative
- CMI
- Colonial Candy
- Compressed Air Music
- Conder Company
- Contented Design
- Cousin & Kid
- Cypherlox
- Debiki AB
- Debra Ticktin, self employed
- Decimation Design
- Depop
- Dr. Stephen McConnell
- Dr. Trudy Bond
- Dr.Rooter
- EduTech Consulting Services LLC
- Emerie Lukas, LLC
- Epic Paradigms Group
- Ernie's Underwater Pool Repair Service
- Factory Lighting Center
- Fantasyville Productions, LLC
- Finale Glassworks
- Findley-Kohler Interiors
- Fitness Critic
- Flame Kissed Creations, LLC
- Fleurish Home
- flowergurlcrafts
- For Keeps
- Fortner Inc
- Four Legged Scholars Dog Training
- Garelnabi
- Garrett Reliability
- Glenn Avenue Soap Company
- Golden Eagle Express
- GS Rice LLC
- Hansen Resource Development, Inc.
- Heart Centered Life Coaching
- Hollywood's Tech Solutions
- Home health digital
- Hope Chest of Defiance
- Hostile Whispers Press
- iCompute Consulting, LLC
- Innova Concept Engineering, Inc.
- Insight Consulting Group, LLC
- Jacob Roig - Clear Vision Business Coaching
- Jessie Gordon, L.P.C.C.
- Jewelry Box Rocks
- Joyful Baby Bundles LLC
- Justin Hauke Designs
- Katie Baron Creative
- Kevin OBrien Ceremonies LLC
- King's Electric Services
- LairWorks Entertainment, LLC
- Lampmaster Recycling
- Lance Ridener Studios
- LBH Productions
- LCR Realty
- Lemon Grove LLC
- Little Bit Perfect

- Liturgical Formation and Parish Renewal
- Lochte Technology Ltd
- Longacre Enterprises
- Makeway
- Marian E.Krieger, Ilc
- Marshall Arts
- Maximize Kindness
- Medical Massage
- MeowRescue
- Monarch Wave Marketing
- Moonlighting
- Mossycup Farm
- Moye La Music Records
- Mrs. Magpie's Treasures
- MYERS TV
- Natural Birth Columbus
- New Creation Church
- Nhojj
- North Coast Cane
- Ohio Sleep and Pulmonary Center, inc.
- Olivia's Paradise
- PeProSo, LLC
- Priority Mortgage Corp.
- Pro Football Hall of Fame
- ProdOptic, LLC
- Puppy Realty
- Pythagoras Business Services Corp.
- Red Alert IT Services
- Red Horse Productions
- Red Tail Design Company
- Ron Linek Photographer
- rotatori consulting
- Sandra McClennen, Ph.D., Psychologist
- Sans Nom
- Scalmato Studio
- Seven Hills Pet Clinic
- Sharonmirandapottery
- Sincerely Styled
- SM Services, Inc.
- Southeastern Ohio LGBT Coalition
- Sprite Press
- SunCat Services Ltd
- Sweeteas Skin Desserts LLC
- Sweeteas. Skin Desserts LLC
- sycamore st. LTD
- The Cherry Team
- The Glassman
- The Good Realty Company
- The Regulator Online
- The Sages' Touch LLC
- The Scribe & Note
- Thinkroot Records
- Trilogy Trxhnology Solitions Ilc
- Turn of the Century
- Tyme for Travel
- ULTIMATE RELAXATION
- VeliComp Computer Repair
- Verdad y Justicia 2 Label Group
- VGI Productions
- Vortude
- West Park Podiatry
- Wintendo64
- Wolfpack Security
- Working With Nature, Inc.
- World Tree Farms
- You Improvement LLC
- Zip's Cafe

OKLAHOMA

- Academic Process
- Academic Process Tutoring
- Annteeke
- Aterno Systems, LLC
- Bartlesville Virtual Images
- Cady Carlson Designs
- Chaney Plumbing Heating and A/C
- Coyote Creek Ranch LLC
- DECETS LLC, IAS LLC
- Elaine's wireless
- Espirational
- heysomeday handmade jewelry
- High Flight Arts and Letters
- IronPost Woodworking
- J.Hale Insurance
- JLT Contracting, LLC
- KIL Publications
- Language Links, LLC
- Magpie Editorial
- MARGARITA ISLAND
- Oasis Health Foods
- OKComputerGuy
- Peakspath Finance
- Savvy System Designs
- Stardust Market Garden
- The Girl Can Cook! LLC
- The Zen Lady
- Uptown Needle and Craft
- Wizard's Workshoppe
- Yuyu's Cozy Corner

OREGON

- 1BitSquared
- Abbi Hattem PhD
- Ace Sim RC
- Acorn to Oak Insight LLC
- ADI
- Advanced Myotherapy LLC
- Advanced Surfaces and Processes Inc.
- Albrich Landscaping Inc
- Alchemical Goddess
- alliance for the disabled
- Aqua Serene
- Arlee Bennet Jewelry
- As You Like It; The Pleasure Shop
- Ashland Counseling
- B & C Productions
- Battle Lounge
- Benedev
- Bob's Beach Books
- Book Universe, Inc.
- Brian John park design
- BridgeViewRV Resort
- Brockman Psych
- Bublitz & Koch Construction
- Buckley Communicaitons
- Cannabis Connect
- Caras Mfg.
- Cascadia Digital Collective LLC
- Cassidy Language Consulting
- Catherine Straus Art
- CCM
- Chantiques Ltd.
- Chapters Books and Coffee
- Charles A. Hartman Fine Art
- Chehalem Machine Works
- Chuckling Cherubs Spiritual Ministry
- Coffey Geoscience
- Coming Home, LLC
- COMMUNITY MIDWIFERY CARE
- Concierge Home and Business Watch
- Counseling Astrology
- Cozy
- CrossCurrent Inc
- Dan Sherwood Photography
- Dancing Bear Productions
- Dancing Redband Publications
- Dancing Roots Farm
- Darkside Cinema
- DarkToLiggt
- Darlyne's Travel Service, LLC
- Dave Maize Acoustic Guitars
- Delight
- Delta V Therapy
- Denison Farms LLC
- DeVito insurance agrncy
- Dirk Williams Construction Inc.
- Doctor's Woodshop
- Dora's Garden LLC
- Dr. Marybeth Webster, ATR
- Dropkick Design Studio
- ECL Corp
- ECOregon
- Emerson This
- Engaging Press / ShareOregon
- Engineering & Training Consultant
- eNRG Kayaking
- EPC Recruiters, Inc.
- Eric Arnold Tech Support
- ERIKA SALDANA ART
- Eugene Music
- Evolution Home Design Inc
- EyeDentity Patchworks
- Fanno Creek Calicos Quilting
- FelCom, LLC
- Flying Capacitor Electronics LLC
- Flying Wombat Industries
- FocalPoint Digital
- Food Smart LLC
- Friendly Bike Guest House Llc
- Gatherall Storehouse
- Get It Together
- Gilbert Construction
- Go Betsy Go LLC.
- gobq llc
- Grace notes music studio
- Gray Matter Ink
- Grootendorst Properties
- Guard the king Productions
- Hana's Handwoven

- Health Inspired Publishing
- Health Inspired Publishing
- Heart of Gold
- Homebase Organics
- House of Six Cats
- HYMN Space
- Illinois River Hideaway
- InfoSurf Consulting
- inNate Graphix LLC
- J&J Little Enterprises
- Jack Young PGA Teaching Professional
- Jesse J. Jones Animation, LLC
- JLC Studio
- K9Bytes
- KASKADIA HOMES
- Kathy Bowman, Sole Prop
- Keeton Corporation
- Kithkin Real Estate
- Lamb & Loom rugs
- LarHarLLC
- Linda S. Stead, LCSW
- Liquid Mastering
- Longevity Applied Nutrition
- Lorenz Hermesen
- Macnab Photography
- Mark McCormick Art
- Mckee Studio's
- Metabolic Maintenance
- MetaJuju
- Metropolis Cycle Repair
- Metropolis Cycles
- Michaels & Michaels Creative, LLC
- MIR MUSIC
- MIR MUSIC
- MissMosaic
- mjarmstrong.com
- Mountain Rose Herbs
- Mt Tabor Plumbing
- Mt. Angel Community Center
- Mu's 11:11 Club
- Nature's Pet Market
- Neutral Ground Mediation
- New Earth Farm
- Nic Adenau LLC
- Nugent & Associates
- Nugent & Associates
- Old Farmhouse Feed And Garden Center
- On The Pond
- One of a Kind
- One of a Kind
- Oracle Coffee
- Orangetheory Fitness West Linn
- OrdwayRC
- Oregon RFID
- OREGON Small Business Help
- Oregon Wild Edibles
- Orion's Line
- Osteostrong
- Pacific Coast Sign Supply
- Patrick Productions
- Paul Vozdic Photography
- Paul Wiles Photography
- Peace Films Inc
- Peace Films Inc.
- Peace Village Festival
- PeaceFull Living
- Person-Centered Tech, LLC
- Personalized Nutrients Inc.
- PES ltd.
- Phoebe's Footwear
- phoenix pet care
- Pickle Jar Studios, LLC
- Picture It Photo Service & Graphic Design
- PLAZM
- Polarity Center of Salem
- Positive Touch Enterprises
- Practical Reiki
- Ptchew
- Pulp & Deckle
- Pure Living LLC
- Purple Sail Creative
- Radiant PPC
- Randall-Mac Consulting
- ReCreation Foundation
- Redapt Digital
- Reflective Brands
- Reser Mechanics LLC
- Resoelectrics LLC
- Richard C. Harrington
- RiverWoodShop
- Rochambeau Musical Apparatus
- Rocking Stickers
- Rogue River Woodlands

- Rootwork.org
- Rose C Life Goals, LLC
- Rosemont Tractor Service
- RRandArt
- Sacred Circle Dance
- Salmon Brook Records
- Sara Lebeck Bodywork
- SAS Holdings, LLC
- Savina Monet
- SC Services
- Scientific Notations LLC
- Seaplane Coffee
- Second Art
- Sentai Productions
- Serenity massage
- Seven Stars Child Care
- Silva Cafe
- Silver Rockets Web & Graphic Design
- SIMPLICITY tOOL cORP
- Smokey Mont Enterprises.com
- Spotted Dog Creative
- Sprout City Studios
- Startunz
- Steamworksdesigns
- SteamworksDesigns on Etsy
- Steven Vaughan Photography
- Strawberry Comics
- Studio Portmanteau
- SummitWest Environmental
- Talent Aviation Services, Inc
- tele.com
- Terra Nova Travel
- The Key Man
- The Living Cosmos Society
- The Squishy Watermelon
- The Yoga Lab
- Third Eye Video Productions
- Trade Roots
- Trader John's Resale
- Trauma Healing Project
- Treon Enterprises inc
- Trillium Northwest
- Trucke's 1-Stop
- Tunafrog Designs
- United Financial NorthWest
- United Individuals
- Usha Honeyman, DC, ND, DABCI
- VaaraMusic
- Valerie Snyder CPA LLC
- Velvet Thunder Sound Systems
- Veronica Rose V&P
- Vinnie's Pizza LLC
- Warm Media
- Wendy Kotila International, LLC
- Wild hair records
- Wise Heart Coaching & Hypnosis
- ZULU

PENNSYLVANIA

-
- 47arts
- Above The Bar Soapery and Gift Co.
- Abroad Translations
- Abroad Translations
- Acrobat 710 LLC
- AEU LLC
- AMACORD
- Americal Amusements
- American Lyophilizer
- Ampersand Coaching, LLC
- Animal Management
- Animal Time, LLC
- Antbizness LLC
- Apothic Oils, LLC
- Armstrong Machining Consultanrs
- Artpeg
- Automated Living
- Baby Jives Co
- Barnes Consulting
- Barry Stover
- Baxter Solutions
- Bears Blankets Quilts
- Bears Blankets Quilts on Etsy
- BearsBlanketsQuilts on Etsy
- Berks Foot Specialists, PC
- BHHS Paul Ford Realtors
- BigBuilding LLC
- Bliss This Music
- Blossoms and Roots Wellness
- Board Raptor Games, LLC.
- Body & Soul Fitness Studio
- Brandywine Valley Appraisals
- Brooke Prod. Inc.
- Brooke Productions, Inc.
- Brooke Productions, Inc.
- Brubaker Heating Cooling And Plumbing
- Building Systems Testing & Evaluation, LLC
- C&C Language Club
- CallahanTech
- Cardinal Landscape Services LLC
- catalpa home and away
- Catmint Studios
- Ceneviva B&B
- CGB Communications
- Christianne Schoedel MD
- Ciao Bella Jewelry Inc.
- Cimbrian, Inc.
- Claire Gawinowicz Proofreading
- Claire Leslie Illustration
- CLARK CONSTRUCTION
- Clubmeisters Golf
- Color Professionals Inc.
- CoMBoConditioning
- Congruence LLC
- Conscious Body & Voice Dialogue Institute
- Consolidated Information Systems
- DAKROI
- Dan's Variety Entertainment
- Dave's Cool Toys
- DeSomma Electric LLC
- Devon John Photography
- Diane Heil-OT
- Dolente Consulting LLC
- Dr Donald Gordon and Associates
- Dr. Donald R. Gordon & Associates
- Dragon Phoenix Media
- Driven Digital
- DUKES OF DESTINY
- Duncan Design
- Duncan Design
- Dustco, Inc.
- Edubytes Co., LLC
- EESdesigns
- EPM 2006 LLC
- Erik Teichmann Design
- eSpirit Bridge
- Ethancik LLC
- Exigent Strategies, LLC
- Explore Sewickley
- Fancy Rabbit Software Co.
- Felice Croul Associates
- Felice Croul Associates
- First Age Silver
- Frances Woo, Inc.
- fritz firestine remodeling
- Gallen Engineering
- Generation Tech Computers

- Global Capital Funding Group, LLC
- Green Valley Recording
- Greenbaum Pottery
- Gulden Ophthalmics
- Guthrie & Larason
- Gymboree Play & Music
- Handyman Dave
- Happy Cog
- Henry & Sons Property, LLC
- Hidden Journey
- Hillary S. Domers, LCSW
- HipGnosis Music Publishing / Phosphoros Media, Llc
- Horizons Associates
- Impressions entertainment
- Insurance Camp LLC
- Jabebo llc
- James R. Van Langen PE LLC
- Jim Kippen Art
- Jobecca Technology Group, LLC
- Jonathan & J. william inslee antiques
- Jpat consultants
- Julisongs, LLC
- Just Hair by Dwight
- Justri, LLC
- Justseeds Artists' Cooperative
- Killer B Creative
- Kingdom of Mythica
- Kristen Lightbody Fitness Solutions
- Lake Erie Mowing
- Lancaster Farm Fresh Cooperative
- Lepus Studios
- less than three records
- Lew Larason Antiques
- Libertus Project LLC
- Liberty Digital
- Liberty Mushrooms LLC
- LiquidHub
- Lovecraft Cult
- Lovett Sundries
- Lung & Wellness Centers
- M.B.Service Center Ltd.
- Maida Engineering Inc
- Mail & McCormick
- Mary Kay Cosmetics, Inc.
- McGuire Scientific Services, LLC
- Mellott's CAD Connection Inc.
- Middletown Area High School
- Mikes Food Truck
- MOBE
- Motto Marketing
- Mountain View Realty
- Mountains to Sea Photos
- NataDesigns
- New York bagel and deli
- Night Cheese Publishing
- North Slope Farm
- OMG-Glass.com Service
- Parkside Design studio
- Pat N. Lewis Illustration
- PDR Paragon LLC
- Pembroke Consultants
- PermeGear
- Peter Munsing Law Office PC
- Philly Electric Wheels
- PhillyWisper
- Phoenix RisingCounseling Services
- PLASTIC RED
- PorchPuppyMusic, LLC
- Portae Astrarum
- PrettiNeat
- Priest Cleaning
- Private Practice
- RamblerHomes
- Ransom Note
- Red Oak Studios
- Richard C. Nelson, DDS,PC
- Richard Raynes
- Ridgerunner Connections
- Roan Parrish Romance
- Robert smollinger inc
- Sabrina Fedel
- Samkoff Consulting
- Sanders Busing
- Sentinel Solutions, LLC
- SG Publishing
- Shadow Systems, Inc.
- Sherry's Place Rescue
- Simple Machines Records
- Simply Stated Architecture, PC
- Skin Deep, Inc.
- Sokol 5 Tool Fitness
- Somewhere In Time, LTD

- South Atlantic Stitching Company / Little Dorrit & Co.
- Spark DSG LLC
- Speedy Ortiz LLC
- SquareOne Computer Services
- Stone Bridge Inn & Restaurant
- Strata Publishing, Inc.
- Styx Latté
- SuperFriendly
- System Design
- Systems Excellence
- Teach to Inspire Yoga Education
- THE Abstract Company
- The Ceramic Studio
- The Sumac Collection
- The TeamBuilders Group
- Theodore Fallon, LLC
- This n That by HZ
- Tile By Taryla, LLC.
- Tony Morrison Photography
- TTR Design
- Turney Electric inc.
- Uburnn Jay Brand
- Umbergers of Fontana
- Umberger's of fontana
- Vice Designs
- Virginia C. McIntosh
- Wavebreak LLC
- Wesaquen Services LLC
- Whatsits Galore
- White Knight Home Services, LLC
- Widdershins Therapeutics
- Wild Birds Unlimited
- Wynne Alexander Media
- X Halt Salute, LLC
- Zak Zavada Photography
- Zinn Technologies
- Zoll Framing and Gifts

PUERTO RICO

- Big Dog Internet
- Breathe Clean
- L&F Technologies
- Perocier Law Offic.
- Rojo Chiringa
- SGP Design Studio

RHODE ISLAND

- Charles Brown
- CinematicCritic Movies Reviews
- Custom Linocraft
- Danny's Bar
- Downtown Boys
- EPM design
- Foggy Notion Farm
- Fortune Enterprises
- Hospitality ReCourses, Ltd
- Klinkman Solar Design (KSD)
- Page Landscape Architecture
- private citizen
- Pro Internet Marketing
- Ramp Media Lab
- Space Inch
- Studywatchers Nederland BV
- Sunset Productions
- The Sanskrit Library
- Thistle Cottage Studio
- Thurston-Lighty, Ltd.
- UpriseRI.com

SOUTH CAROLINA

- A Natural Approach
- Ansmoon
- ArTransformD
- Bent Oak Technologies, LLC
- Boone Electric Co.
- Cameroon LLC
- Christopher Galton LPC
- Computer Quest
- Crawford Associates
- CRP, Inc.
- Dingle Manor and Fields
- Dsmarketinganddesign, llc
- Emmanuel Family Services
- Expressions In Glass
- F1
- Food Box
- Go!Gaming
- Grafik Solutions
- Hand It Calligraphy
- Hands-On History
- Heaven to Earth llc
- Heaven to Earth, LLC
- HK Power Studio
- Hnery B. Mitchell III
- Hollipops Greenville
- Honor Consulting
- Ionosoft, Inc.
- It's a Thing
- J & G Tours
- Journey To Wellness
- KET Transportation Services Inc
- Knaptime Productions
- LBA Ventures, Inc.
- LDIC Vending, LLC
- Leonard Strategic Advantage
- LEQ Beauty
- Levin Consultants
- Lovelace
- Markides Jewelers
- MCR Whips
- Messina Consulting
- MikeVajdic.com
- MSC MD PA
- NewSunSEO, Inc.
- Our Mother's Voice
- Palmetto Running Company
- Powers Solutions
- Precedo Inc.
- Primitive Studios
- Quanta Perennial LLC
- Randolph Travel Center, LLP
- Rawr Design labs
- RC's For Life, LLC
- Riccova LLC
- Soft Green Corp
- SouthTech Services
- Story Problem--Solved!
- Tandem Associates LLC
- Team CC
- Tidal Life
- Two Acres
- Vincent Media Group

SOUTH DAKOTA

- Animal Medical Care
- Black Hills Computer Consulting, Inc.
- BriteLEDideas
- Cihak Studio
- Fly Away Photography
- Gold Diggers
- Kass Collectibles
- littleplow llc
- Misty Mountain Salvage
- Orny Cuss Inn
- Saga Studios Animation
- Scovel Psychological
- Shy Red Fox
- Sustainable Environmental Energy Engineering LLC
- Teach in Thai

TENNESSEE

- 212 Market Restaurant
- AJ Martin
- ALLOut Security
- Applied Software Consulting, LLC
- Arzell's Photography
- Audiology & Hearing Health
- BarryMedia
- Bean's Heating and Cooling
- Bell Street Publishing LLC
- Belva
- Bensman Home Computer Repair
- Brooks Computer Consultants
- By The Way Labs, LLC
- Carter Witt LMT
- Cindy Day Studio
- clark buchner architect
- Clear Shield IT
- Clifton Mitchell Publishing
- Corey Edwards Media
- Cultivate Coworking
- Dark Naga
- Davies Wedding Video
- DCF Construction Inc.
- Dr. Pisanello
- Drewpert Agency
- Drops-Everything Scenic
- FinCo
- Firefly Custom Creations
- Friendly Arctic
- Gallery Designs
- Get Your Money's Worth
- Grasshopper Studios
- Grateful Gypsies
- Green Worldwide
- Harry McCabe Consulting
- Heavy AF Music Ltd
- Heavy AF Recordingss
- HonorableMommy
- Inner Hero LLC
- Judith A Hamilton, Attorney at Law
- Keller Williams
- LBLM LLC
- Loyal Stricklin
- Lyonesse Books, LLC
- Machining Resources
- Marshall's Embroidery
- MaxWax
- McAfee Media Solutions
- Mid South Mediation Services
- Mixtus Media
- Mountainbrook Retirement
- Neural Net Hosting
- Orleans Music Services LLC
- Orrs Metal Works
- Paper Route
- Pro-Audio Mobile DJs
- Read & Associates
- Red Room Software LLC
- Rice Dean Graphics
- RIK Photography
- Riohcat Music
- Route 66 Grille
- Save My Tapl animal Rescue, Inc
- Simple Truth Publishing
- Stonebrae and Strath
- Stringjoy
- Superior Image
- Surface Doc
- Taco Express
- Tanasi Grafix
- Teye Guitars, Inc.
- The Arcane Dragonry
- The Water Garden
- The Water Garden, LLC
- TLC Healing
- Train Productions
- Trenia's Salon
- Unitus.org
- We Dig
- WTB Detailing & Design

TEXAS

- 1iSolution
- 256 llc
- 360APPROACH
- 360APPROACH
- 49moons
- 93 SOLUTIONS
- A Better Remodel
- A. M. Schaer
- AaronScottBell Landscaping
- Abbass Sekhvat MD PA
- Abracadabra 101
- Accents of Salado
- Advantage Safety
- Affinion Group
- Again In Time
- Aguilar Woodworking
- Albutran USA, LLC
- Ali DFW Real Estate
- Alliance Spectrum Group, L.L.C.
- Aloevera Company USA
- Amazing Stories
- Amber Nest Design
- American Leadership Forum
- Andell Enterprises
- Andor's Scrubs & Hosiery
- Andresen Landscapes
- Andrew L. Murphy Art & Photography
- Angelas's Pictures
- Angelic Visions LLC
- Anime Shop Online
- anthea's artforms
- Apple's Heart Corporation
- Architangent LLC
- Armor Inspections
- ARROWHEAD GRAPHICS
- ARTISAN VAPOR COMPANY
- Ashiatsu by Carol
- AudCreationsUS
- Auntie M
- AWL Business Consultants
- BanditBoutique
- Bar-w-Ford
- Bass Tax Service
- Bayou City Graphics & Printing
- Beacon School & Child Care
- Beautiful Garden Designs
- bicibits.com
- Big Easy Sailing
- Birds, Beasts, Blossoms, Bugs
- BiStarlight
- BKK Research Corp., Ltd.
- Blase Design
- BlimpVentures LLC
- Bloggingthing
- Blue Mambo
- Bmr.Graphics
- Boat Lagoon Cruises Co., Ltd.
- Bob Mabry Attorney at Law PLLC
- Bob Sherman Art Co.
- Body by Kelli, LLC
- BogheiriArt
- Bonobo Interactive
- Bouchard Property Group, LLC
- Brazos IT Services
- Brookman PLLC
- Bryce Shashinka
- Bunhaehom
- BurkNett
- C&S Creations
- C-vane Sailing
- Cactus Coding
- CainesArmoury
- Caliber Construction
- Camp Fire Central Texas
- Carbon Quest
- Career Dimensions
- Casual Raven Photography
- CBR_Electric
- Cehum-Aletheia
- Cell Systems-3D, LLC
- Chara Rollins Photography
- Chaylon
- Cherish Ireland Graphic Design
- Chischilly Pottery
- CHOOSE HEALTH SOLUTIONS
- Citeworx/Fotoworx
- Claire McKay, LPC
- Clays Radio Shop

- Cleve & Levin/Austin, Inc.
- Cliff Consulting
- Cloud Pipers
- Cloudsphere Computing Services, LLC
- Codex Systems
- Comptroller Service inc
- Computer Evaluations
- Continental
- Contract Home Health
- Coobo Media
- Cox Mills Ranch
- Cox-Mills Ranch
- Createscape
- Crosby Venture Modeling
- Dallas Laser Healthcare
- Dancing Redband Publications
- Davis Productions
- Dean Nixon Design
- DePlacito Enterprises
- Depop
- DeVries Architecture Theater Design
- Donna Rose MA LPC
- Dox, Inc.
- Dr Paula LLC
- Dreamscape Screen Printing
- Driskill Guitars
- Drumming Preparatory School
- Dubs & Dash
- Dunromin Farms
- DW Deal Real Estate
- Dwigans Law
- E K & Associates
- Earthsome
- eBee's Tutoring
- Edens Edge
- electrique
- Elementals
- Elementum Research Ltd
- Elizabeth A. Garcia, LLC
- Eminent Zen
- Emotional Mastery for Life
- Equality Texas
- Erotic Cabaret Boutique
- Essential Mediations
- ETreecosmo
- Eye Play Studio
- Eyeglass Express Optical
- Fashion Encore
- Fiedler on the Roof Construction
- Filimage
- Fincher Properties
- FitnessPharmacist
- Flash your Lash
- FOods International of Dallas
- Free-Spirited Mind
- Freelance blogger
- FreeMetalTake.com LLC
- Fresh Hot Flavors
- Full Blown Records, inc.
- Gemin-Ideas
- Generalitat de Catalunya
- Glenn Richardson, Consulting
- Golden Light
- Gratitude Avatar
- Green Market
- Green88vn
- PLANÉTAIRE
- Griego Massage & Spa Studio
- Groomers A GoGo
- Guadalupe Soccer Academy
- Guinea Run RV Park
- Hackett Law Firm PLLC
- Hailey E. Herrera
- Halima's Healing Touch
- Hana Consulting LLC
- Harpsong
- HBJitney, LLC
- Heavenly Landscape
- Hebley & Associates
- Helen Bailey Art
- Hessel Kaan Signs & Neon Pty Ltd
- High Olefins FCC Technology Services
- High Olefins Technology Services LLC
- Hilltop Storytelling
- Hilmers Studios
- Home Bakery, Catering & Eatery
- Home Owner
- HTownFound
- Hulkbot Development
- HVAC Svc Co
- III Financial
- Independent Petroleum Landman
- Irongorve
- Ironwood American Bistro

- iRun Texas
- irwin arnstein inc
- Island Marc Fitness
- IT Consultant
- J-Co Industries, MDM
- Jake Harrison Saddles and Equipment Inc.
- JB Wood Group LLC
- Jenix 3D
- Joyning Concepts
- Jxrdyceleste
- K. Mock Design
- Kai Interior Design
- Kate C. Jewelry
- kayci wheatley
- Keller Williams Clear Lake/NASA
- Kellogg Furniture Design
- KIT JONES LPC
- Knighthawk Armoury LLC
- Kool Kats & Kanines Rescue
- L.B. Higginbotham
- Language Professionals
- Law Office of Wren Gray Foster
- Law Offices of Anjali Bakshi-Rami
- LBI Group Companies Inc.
- Leathermans' Landing, a family farm
- Leslie W Web Development
- life lites – Spiritual Creations for Life
- Little Boppers LLC
- Liza Lake, Realtor, GRI
- LlamaVision Productions
- Lockhart Realty
- Lockhart Realty
- Lone Star Trade LLC
- Lorraine Shirkus Design, Inc.
- Love, Cassidy
- LS Johnston Architects
- Lsaw Office of James M. Simons
- Lunarbot Studio, LLC
- M2G Ventures
- MarbleHost.com Web Hosting
- Mariu
- Mark R Lancaster
- Mark Umstot Photography
- Marks Voiceover Studios
- MartinFinancial Planning
- Massage via Violet
- Maxcool Enterprises
- McDCG
- Medical Fitness Pros
- Mensmobilis LLC
- Mills Divide Ranch
- Mitchell Mossbarger Consultants
- Mullen Telecom Service
- Music Research Den
- Name Brand Appliances
- Neeseco
- NeoQor
- nerdworker.com
- Nettek Solutions
- Neverland Designs
- newcastle homes
- Nisroc Media LLC
- Ocean Spirit
- Offgrid Services
- Olaf Real Estate Developments
- Old New Orleans rum
- On-Target Supplies & Logistics
- OpenSpace Products LLC
- OurBus, Inc
- Owen Technology Solutions
- Pacha Organic Cafe
- Particulier
- Pat Sanchez Creative
- PatchworkLaboratory
- Patricia's Lunchbox
- Peitz Performance Tunes
- Phillip Hand Entertainment Svc
- Piano without Tears
- planet k
- Pond Lily Nursery
- Preserving Vintage
- Prism KT Technologies Incorporated
- Privée
- Prizebolt
- Pro PDR, llc
- Pure Data, LLC
- Putman Electrical
- Quality Jewelry bySean, LLC
- Quinstreet
- R&R Furniture
- Radical Results Business Development
- RC Automotive Services
- Red Swordfish Studios
- Redoubt Networks, LLC

- RelationFit
- Reposteria Christa
- Rhino Digital
- Rhoncus Coils
- Riad Bounaga
- Rite of Strings
- Roberts Publishing
- Rocket Launch Creative
- Rogers Rolling Revue
- Rolland Fellows, PhD
- Rover
- rowsandall.com
- Running Turtle Studio
- Ryder Solutions
- S&R Deco
- Sailing Stones Media
- Samson Lee Brock Investments LLC
- Scraps of Time
- SCUC
- SDI Lawn Service
- Seal Pro Inc
- Senderek LLC
- Serstin's Pro Cleaning Service
- Shamblyn Sound
- Shane Media Services
- Sharp Egg, Inc
- Sharre
- Shur-rig
- Sierra Associates Advisory, L.L.C.
- Sightful Software, Inc.
- Smartbridge
- Snap Fitness
- Social Motion Skills
- Solumena, LLC
- Soul Reflections
- Southwest Digita Media
- Southwest Digital Media
- Spirit Outsource, LLC
- Staab Engineering
- Stephen Davidson & Associates
- Stone Acorn Builders
- Stout's Pizza
- Stray Acres Sanctuary & Animal Rescue
- studio Care Graphics
- Susan Barnes de Resendiz, Esq.
- Tacky Yaks
- Tamara Trent, LCSW
- Ted's Photography
- Texas Mortgage Company
- Texas Surveillance & Security
- the BrainBox
- The fj Group
- The Ops Company LLC
- The PractitioNERD
- The Pretenders
- The Stranded Yankee
- The Tea Mistress, LLC
- The Time Doc
- Three Bar LLC
- TKO Associates
- Tommy Deans Signature Popcorn
- Tracy L Morris, MS, LMFT-Associate
- Trahern Press
- Trela Fine Art Conservation
- Tumbling J Mohair Tack
- tx auto group
- Undertone Dyno & Tuning
- Universal Pricing Company
- Unlimited Diamond Works
- vagabond
- Vagabond Music
- Vajra Technologies
- Vedarcis LLC
- Vela Wood P.C.
- VIRTUALhaus
- Visual Creative
- Vital Pet vet Clinics and Mayhem Weather
- Voices Raising
- W.u.c. Productions
- Website Designs In San Antonio
- Westpark Business Center, LLC
- Willemschairartistry
- Willoughby Design
- Window to the wild
- Winston's Kitchen
- Wishbylouisia
- World Shots
- Zumaya Publications LLC

UTAH

- Altra footwear
- Anastasias & Torhallas Creations
- Bassmentdsp
- BellaMonica Studios
- Benson ProServices LLC
- Big Cartel
- Services
- Bodyhappy: Center for Embodied Living
- Caboose Videos
- Castle Bits
- Code Kitchen
- coffeebrewers2.5 llc
- Color Me Rad
- Conservation Technology Solutions Inc
- Crown Contrroll Promotions LLS
- Dan Roberts Kitchen and Bath
- Daylily Advertising Specialties
- Devuno LLC
- Digital IQ
- Epic Dog Studios
- Exploration Insights
- Good Times Dog Training
- Hansen Technology Group
- Harmony Acupuncture
- Hayden Peak
- Hindsight Designs
- Holiday River Expeditions
- J P Services, P C
- Jorgensen Appraisal, Inc.
- jpavlish.smugmug.com
- JuiceStain
- Kawaii Pink Shop
- Laeramin LLC
- Lake City Antiques
- Lastime Exteriors
- Light and Sound Media LLC
- Love, Kianee
- Millers Utah Carzz
- Miss Bren's Preschool
- Morgan Valley Stone
- Mountaineer Studio
- MySQL Ajax Table Editor
- Paletti Corp
- Peak Benefits
- Phoenix Computing Solutions
- PHOENIX TRAINER LLC
- REAL SALT
- Reclaimed Interiors & Estate Sales
- Reese Mechanical, Inc.
- Revo Technologies
- RidgeCrest Herbals
- Saigon Bistro
- Salt Lake Pet Sitters
- Salt Lake Running Company
- Schlenker LLC dba Buffjuice
- Second Story Window
- Sharpr
- Silver & Stone
- SirWeAre
- Smartcuts
- smaxx inc.
- Snap Synapse
- Straightforward Analytics
- Tavala
- The Diabetes Initiative
- The Diabetes Initiative LLC
- The Gar Group
- Torrey Schoolhouse B&B Inn
- Tyler Cisneros, LLC
- UNIMOthings LLC
- Varied Rush
- Zions Farm LLC

VIRGINIA

- ADHD Counseling in the Roanoke Valley
- AlansHomes.com
- Alicia M. Todd PhD LLC
- Alpha Contracting
- Aras Custom Designs LLC
- Arctic Inuit Art
- Auberg Instructional Innovations
- AVAIL Vapor
- Axiom Logistics Group, LLC
- Bashen Web Design
- Bashen Web Design Co
- Beauty & Logic Designs
- Bectech Inc
- BeetFinance
- BG2LZ.COM (B G Tools)
- BHS Productions
- Binary Formations, LLC
- BLE Solutions
- Bliss Point Farm and B&B
- Bliss Point Farm and B&B, LLC
- BLITZ
- Brand Planning, LLC
- Browning & Associates, LTD
- BY THE SQUARE LLC
- Career Change Central LLC
- Chordas Enterprises, Inc.
- ChoreoNova Inc.
- Click2Mail
- Cobbs Mountain Farm
- Connective Managing, LLC
- Copper Note
- Cynelic Gast Music, LLC
- DeVito Direct Marketing Services
- Disposable Underground
- DiviNet Solutions
- Dominion Animal Hospital
- DragonFeather Design
- DreamPunk Press
- DSKDecals
- Empowering Families
- Enchanting Crystal Treasures
- End-Visionit!
- Escape Room Loudoun
- Esuerc Voltimand Arts
- Evenstar
- Farm Colony Times
- Faro Business Enterprises, LLC
- Floorcraft
- Frank Bellamy Tutoring
- Gallant Bodywork, Inc
- Gallant Bodywork, Inc.
- Generator Service Company
- Get Natural Essential Oils
- GMH Properties LLC
- Go High Corp
- Green Equity Solutions
- High Five Farm
- HMM: Hauling, Moving & Mowing, LLC
- Home business
- Honest Abe's Locksmithing and Auto Rescue
- Inyo Studio
- Iron Horse
- Italia Performing Arts, LLC
- J & K Custom Tile
- JMA, LLC
- JNV Properties LLC
- K'at Marketplace
- Kardinal Hall
- Kashori Corporation
- LLC
- Level Access
- Light Tech & Electrical Associates
- Little Ones Reading Resource
- Little Sprout Landscapes LLC
- Long and Foster Realtors
- LostBoys Strength & Conditioning
- M.T. Curry Inc
- Marion J Brown LCSW LLC
- Meade's PC Repair Shop, Inc
- Meaningful Evidence
- MH Global Limited Company
- MIT Enterprise Forum of DC & Baltimore, and Private Consultant
- Moose Visual Arts
- Morning Chorus Farm L3C
- Mt. Rush Farm
- Mystical Smiles Face painting
- Nancy Thomas Gallery

- National Federation of Republican Women
- On Time Freight, LLC
- Organized Design
- OSo Splendid
- Pentomino
- Perduco Inc.
- Point 2 Running Company
- Premier Collision Repair
- Premier Turf Farms
- Queen & Associates, LLC
- Reclamation Woodworks
- Red Forest Studios, LLC
- Repperio
- Republieka
- RHZ Consulting LLC
- Sallie Ross LCSW, PLC
- sanctuary hill farms
- Sanctuary Of The Light
- Serres Inc
- Shamrock Technology Services
- Sipes Voice Studio
- SMB Enterprises
- Stairway Travel
- Still Point Press Design Studio
- Stress Knot
- Sugar & Salt, LLC
- SUSAN J BUNIVA, MSW, LCSW, PC
- T.J. Crooks, inc.
- Tangent Artists
- Tech. & Policy Mgt. Consultant
- TECHEAD
- Technificent Solutions LLC
- The Actors' Place, inc.
- The Habit Institute
- The Hot Brain
- The Jewelry Vault
- The Law Office of James Steele PLLC
- The Sylvan Studios
- ThinkWriteSpeak, LLC
- Treeditons
- Virginia Gun Safety
- Vision Sign Inc
- VLB Distributing/6th Avenue Vapes
- Walter Antiques
- WaterHorse Media
- Woody Woodworth Music

VERMONT

- 802FIREARMS
- Able Advertising District
- Aiki Creative
- Allen's Kitchen & Bath
- AMCK Web and Print Design
- Andy Dodge & Assoc., Inc.
- April Enterprises
- BASIN HARBOR
- Big Road Blues Band
- Brattleboro Retreat
- Capital Car Service VT
- Carpenter and Main Restaurant
- Cattail Creative
- Champlain Valley Plumbing & Heating
- Costello's Market
- Dakin Farm
- Dancing Dragon Animal Health
- Distinction Press
- ECHO, Leahy Center for Lake Champlain
- Editide
- Frog Alley Tattoo & Leatherworks
- Full Tank
- Global Gifts
- GlobalNet Internet Services
- Grassroots Vermont
- green mountain guerillas
- Heinel's Clothiers
- Jay's Gun Shop
- Junebug
- jwtGroup
- Katrina Dreamer Tutoring
- KC Enterprises
- Keri-Ann Black-Deegan, CPA PLLC
- King Arthur Flour Bakery Café + Store
- Lincoln Cooperative Preschool
- Maple Hill Campsites
- Marketing Partners Inc
- Marquis Theatre
- Mindel and Morse Builders Individuals
- My Organic Access, LLC Law
- New Leaf CSA
- NFI-VT Family Center
- old chenet road forge
- Ollie's Other Place
- Otter Creek Bait Shop
- Outright Vermont
- Pease Mountain Law
- Pidgeon's Gun Shop
- Pizza Putt
- R K Miles
- Rack N' Reel
- Recycled Reading of Vermont
- Red-E Storage, LLC
- RSBPress
- Rules of Go
- Saint John's Club
- School
- Shelburne Farms
- Shelburne Tap House
- Solid Threads
- Sunburst Software Solutions, Inc.
- Tech Medic
- The Construction Collaborative
- The Inner Garden
- The Law Office of Kathleen Walls
- The Medicine Chest
- The Rusty Bucket
- The Vermont Book Shop
- The Wits Wits LLC
- Tom Dillon Development Consulting
- Totem Tamers, LLC
- Trying to start small business this year hopefully this ye are!!
- Two Brothers Tavern
- University Mall
- UVM LGBTQA Center
- Vermont Facial Aesthetics
- Vermont Field Sports
- Vermont Gas
- Vermont Lottery
- Vermont Patients Alliance
- Vermont Tap House
- Virginia wyoming pottery
- Yellow Farm House

WASHINGTON

- A Notch Above
- ABFAB LLC
- Absolute Cyber
- Abundantly Green
- ADDING SOLUTIONS
- Aelska Natural Skincare
- American Dream Real Estate
- AMPA Enterprises LLC
- Antonjazz Records
- APOYO
- Aqueduct Press
- Arbor Montessori Schools
- ARIS MARINE SURVEYORS
- ARNOLD ASSOCIATES
- ArtLines by Clarice
- Awake, Powerful & Free LLC
- Awards Service Inc.
- Baker Street Accounting
- BBA Land Surveying, LLC
- bedhead fiber
- Ben Park Productions
- Better Kitty
- BG Services
- Bloatedcrayon Art
- Bob Owen Unltd.
- Body Works NW
- Body-Psychotherapy of Seattle
- Brechan Administrative Assistance
- Bridgetown Vocal
- Brown Art
- Bush House Inn
- C.I. Britten
- C2Technology
- Carolyn Willis Violin Studios
- CASCADE HOMES CUSTOM CNSTR LLC
- Cascadia Stoneware USA, Inc.
- CCA Tutoring
- Cdk Imaging
- Chalet Screens
- Chance Art
- Chanticleer Book Reviews
- Charlie Duncan Photography
- Cheshire Cat's Madness
- Clearwater Car Wash
- Code Piston, LLC
- Comicspick
- Creek Productions
- Crest Copywriting & Consulting
- Cross Border Property Maintenance
- Custom Research Studies, LLC
- Cybersalesbyrick
- d'Aigle Autoharps LLC
- Dancing Elephant
- Dandylion Records
- David Christie Music
- dba River Border Consulting
- DeBolt Photography
- Dept of Energy
- Design Consultant
- Design Synthesis
- Desire's Emporium
- Divergent Technology Group LLC
- DNA FOODS LLC
- Dobson Computer Svcs
- Dottys Pet Sitting
- Doug Wood's Piano Service
- Downriver Orchard
- DR Design Studio
- Dreaming Gynoid Studio
- Early Learning Child Development Resources
- Earthlight Books
- Earthwind Publishing
- Eastern Wind Glass
- ECS
- EHR Excellence
- EightfoldYOGA
- Ellesa Hunter LMT
- ElleSkell Virtual Assistance
- EmeraldCityEDM
- Enamelwork Supply Co.
- Equinox Arts
- Essenborn LLC
- Essencia Artisan Bakery
- Evelyn's Garden
- EVS
- Exploration Charters
- Face the Sea, PLLC
- Fantail Publishing LLC

- Fantastic Windows
- Feel The Burns
- Fefathered Outlaw
- Fischer Law Offices
- Focussed Energy
- Foley Engineering
- foxtail LLC
- Freedom Project
- Frosty Hollow Ecological Restoration
- fydbac, llc
- Galaxy Brows Etc
- Gary Peniston Construction
- GeekWerks
- GlampAndGarden.com
- Glitch factor
- Golden Handcuffs Review
- Gotham City Drupal
- Green Bee Farm
- Green Lake Jewelry Works
- Greencardz
- Hachisoft Corporation
- Happy Goat Productions
- Healthy Aging Diet
- Hladky Property LLC
- Hoffman Regualtory and Qulaity Consulting
- Hoffman Regulatory and Quality Consulting
- Hoffman Regulatory and Qulaity Consulting
- Holistic Family Practice
- House of The Salish Sun Arts
- Husser Window Cleaning
- Infinite SOULutiions Foundation
- Inside ISO
- InterWeb Technologies
- iocolor, llc
- J.K.F. Chilson, Opals & More
- Jackson Trucking
- JAEnterprise.
- Jaguar Audio Design
- Jeff Lane Photography
- Jefferson Bush Real Estate
- Joan Bowers Photography
- JPrise Inc.
- JRFrench Productions
- K B Family Practice PLLC
- Karnan Associates
- Kaufman Kampe Advisors
- Keep the Change
- Kendra's Voice, LLC
- Kettle Falls Dental Clinic
- Kfactor, llc
- Kiddos and Crayons
- Kitsap Country School
- KSB
- Lakeland Apartment Homes
- Larry Green Productions
- Larsen Timber Resource Managment
- Last House, LLC
- Legendary Games
- Lewis County Beekeepers Association
- LEXIN
- lexin innovations
- Libbey Enterprises
- Linda Landig Jewelry
- LIVE Online Math
- lj hughes associates
- LLB Healing Arts
- Lucky Computer
- Lucy JOHNSON Interior Design
- Luke Rain Music LLC
- LynnLoriane Jewelery Design
- M R Scott Company
- MacFixers
- Mach 1 photography.
- MacNeith Productions LLC
- Mainline Music
- Mane-ia for Paper
- Marcia McKinzie Art
- Marine Science Institute
- Matthew Books publishing co.
- Maxwell Edwards LLC
- Me and Ewe
- Media Solutions Inc
- Meta-memes
- Michael McClintock, Airport Consulatlants
- Michael O'Connell, Ph.D. & Associates
- Millican of WA, Inc.
- More Power Technology Group
- Mother Sperry's Plum Pudding
- Move Beyond Limits
- Move Head
- Ms.
- Multiple Obsessions Arts Xchange
- MWH Inspection Services, LLC
- Mystical places press

- Mystical Places Press
- Mytch Meadows Music
- Nancy K Salovich Consulting
- Nancy Yeilding Professional Services
- Net Solutions North America, LLC
- Neuro-Fitness LLC
- Ninesight
- Noble Horse Gallery
- Norman Newkirk
- north city bistro
- Northern Pacific Digital
- Northfield Properties
- Northfield Properties, Inc.
- Northstar Nurseries, Inc.
- Null Unit LLC
- Nunya Foggin Business
- Oak Fern, LLC
- Old World Granite and Marble INC.
- oly-wa.us
- One Design Plus
- Onko Ventures
- Open Arms Daycare
- Ovis Aries Farm
- Parallax Perspectives
- Patrick Archer Construction, Inc.
- Physically Focused
- Pike Market Medical Clinic
- Player One Trailers
- Power Assist
- Prestige Healthcare Consulting, Inc.
- QubaVR
- Radish Design
- Raeann K Scott Insurance
- Rainbowzen Farm
- RainDance Massage
- Rare Vintage to New
- Rattlesnake Plants
- ReActiveMicro
- Redstone Software Group, LLC
- Rocky Votolato
- RoddanMusic
- Rogers EMS Consulting
- Rolf Structural Integration
- Rolling Crone Records
- RPL Consulting LLC
- RxsRKives studios
- S.O.Bees
- Sageland Consulting
- Sam Is IT
- same
- Sandra Lynn Perkins PLLC
- Sapphire Lake Market
- SBG Burien
- Science Hobbyist
- Scientific Computing Associates, LLC
- Scot's Scripts
- SeaChange Psychotherapy Services
- Seattle 'Puter Tutor
- Seattle Bagel Bakery
- Senza Fili
- Share the Wealth Productions
- Sharon Saint Don Jewelry
- Sign Language Blitz
- Sigrid Asmus
- Sigrid Elenga Translations and Editing
- SJ Brooks-Young Consulting
- Skeleton Creative
- Small Business Owner
- SocialRoots
- Soundview Property Solutions
- Spark PC
- Spearlogics Solutions LLC
- Spiritual Wisdom Studio
- St. Michael's Home Health Care
- Stratton Kehl Publications Inc.
- Stratton-Kehl Publications, Inc.
- Studio Foglio, LLC
- Susan Bradford Art
- Sweet Corn Productions
- SynerGreen
- Tangled Sky Press
- Taurus Technical
- Teanaway Associates
- Terry West Productions
- TFE Solutions, Inc
- The Arete Company
- The Body Mechanic
- The Creeping Moon
- The Land of Canaan Foundation, Inc.
- The Parenting Project
- The Pin Cushion
- The Quiet Gardener
- The Trimble Team Inc
- The Write Idea LLC

- Thomas Cox & Associates, INC
- Thorne-Chambers Art
- Thunderpenny LLC
- TitanEZ.net
- TLC Dog Care
- Totten Tileworks
- Trescott Research
- Trigon Consulting
- Trip Defense
- Turtle Island Web Design
- Uncommon Eye
- University of Washington
- Vavrek's Graphics
- Vince Decker Homes
- Vince's Appliance Service
- Vintage Books
- Vintage Gintage
- Virta Laboratories, Inc.
- Vision Technology
- w3d design
- Walrus Translations
- Wandering Havoc Games LLC
- Warm Window Designs
- Watershed Garden Works
- WayWord Writing & Editing Services
- We've Got Mail
- Wedgwood Montessori
- Wellness Lab
- Whidbey Cider Company
- Whispering Woods
- White Rabbit Private Investigation
- Williams Web Solutions of Washington
- WinCity Custom Software, Inc.
- Wizard of Ads Asia Gregg
- Woodsmen Candle Co.
- WordsWorks
- Wylde LLC
- Yak
- YARNSPOTTING
- Yoda Soda Woodworking

WISCONSIN

- ACE HARDWARE
- Al Reed Builders, LLC
- All American Home Buyers, LLC
- Andersen Law Office
- AniNIX
- Artesian House Bed & Breakfast
- Artha Sustainable Living Center
- AtVantage Business Consultants
- Bachman IT Solutions LLC
- Back to Basics Builders
- Barlow & Prepfire
- Bear Lake Getaway LLC
- Bear Lake Getaway LLC
- Bent Oak Farm
- bilworks
- Bonnie Brooke Gardens
- Cevilla Multimedia
- CFL Financial
- Chandler and Chandler, Associates, LLC
- Clocktower Advisors, LLC
- CoLab Cooperative
- CommitChange
- Common Sense Enterprises, Inc.
- CORE
- Creative Techniques
- Cygnus Home Improvement
- D.E.Heitsman Concrete Contrs.
- Debbie Harmon, MDiv/MAPC
- Dugan Would Works
- Dugan would works LLC
- Dunkel & Kraklow Quality Dentistry
- Ecocountertopsusa
- Elemental Acupuncture
- Emily Plants
- Enemy Anemone
- Engineering Research
- Enneagram Solutions
- Fractured Imagination LLC
- Fractured Imagination, LLC
- Freedom Farm
- Full Circle Designs LLC
- Furever home cat and home sitting
- Glacial Springs INC.
- Inc.
- Great Northern Landholding and Mining Company, Inc.
- Greg's Fences
- GriffinPro
- Handyman Bob LeGault
- Healing Line
- Hickory Electric
- Hollister Gardens LLC
- Homeodynamics LLC
- HortuSales LLC
- IBEW - 14
- iCite Communications
- illuminate
- ImmacuClean Cleaning Service
- Integrated Therapeutic Massage, LLC
- Janus construction
- Jester Studio
- John Orchard Law Office
- Jonathan Blick - Audio Engineer
- Kaltenberg Tree Farm
- Kate Berg Photography
- Kathie Hart and Associates
- Kerlasia SME
- Knopp/Welhouse Tuning
- Kufrin Consulting
- Lakeside Press
- Lindell Acupuncture
- Loving Light Healing, LLC
- M.B. Health & Fitness
- Mary Berryman Agard & Associates
- Masaes BYB Designs
- Maxwell Mansion
- Mike's Mowing
- MKE Production Rental
- Morgan Solar Energy
- New Moon Ilc
- OHG Networking
- Only Connect...Publications
- Otter Creek valley farm
- PC & Cell Solutions LLC
- Entertainment
- Prem Mulberry
- Professional Accounting Plus
- Protege Arts, LLC

- QS Floors
- QuasarSystems Inc
- QuasarSystems, Inc
- Red Mug Espresso, Inc
- Redfish Collective
- River Shores Book Club
- RIVERWEST LIFE WEB DESIGN
- Robert giede design
- Rocky knoll ranch
- Rusty Nail Design Co
- Samantha Johnson Illustration & Design
- Santulli Schudda Law & Cox Office,llc
- Sav-Ur-Ride
- Serenity Textile Designs, LLC
- sewmuchstyle.etsy.com
- Specialty Auto, Inc.
- stone fern gallery
- Summerana LLC
- Sunshine Piano
- Supporting citizen
- T. Kraemer's Perfect Cleaning
- Tamara Adams Publishing
- Tapestry of Stars Studios
- TeCe Studio LLC.
- Tech Lab Inc
- The Bon Ton Millinery Apartments
- The silent glide canoeand Kayak Shop LLC
- Theater RED
- TheoremReach
- TherAdapt Products Inc.
- Todd Liebsch Web Accessibility
- Todd Walker, DDS, SC
- Total Party Kill Games
- Treedax Services LLC
- Triple R Consulting. LLC
- Triptic Gaming
- TunaFisch Fantasies: Art From the Heart
- Twiggans
- Two Dawgs
- Union Cab of Madison
- Vielibra
- Vital Nutrition Center
- West Valley Christmas Trees LLC
- Westring Construction LLC
- Westy92 LLC
- WHF Enterprises LLC

WEST VIRGINIA

- Affordable Housing LLC
- Almost Heaven Group
- Best Choice Ice, LLC
- Changeling Press LLC
- Criterion Machine Co LLC
- Independent Contractor
- L & E Self Storage
- Locust Hil Farm
- McCollom Family Farm
- Montie VanNostrand, Attorney at Law, PLLC
- TAW Investments, Ltd.
- TAWInvestments, Ltd.
- Total IT Management Solutions
- TPAM

WYOMING

- 64th Street Specialties
- CMS Inspection
- Drs. Marshall & Bougsty, Psychologists
- Excursions Elite Corp.
- God Inc
- HSLDesigns
- Krall Builders
- Lehnens treehuggers/paintlovers
- Mountain Drivetrain
- Mullen Mediation
- ObliviousLumiscenc
- PDL & Associates
- Rough n Refined
- Security Storage

**Statement for the Record by Kathleen Warnick
Chair, National Association of Women Business Owners Board
Senate Small Business and Entrepreneurship Committee Hearing
“The State of Small Business in America:
An Update from the U.S. Small Business Administration”
Tuesday, May 15, 2018**

Chairman Risch and Ranking Member Cardin, I would like to submit the following statement into the record following the May 15, 2018, hearing where the witness, the Honorable Linda E. McMahon, Administrator of the U.S. Small Business Administration, addressed the Senate Committee on Small Business and Entrepreneurship on “The State of Small Business in America: An Update from the U.S. Small Business Administration (SBA).” As Chair of the National Association of Women Business Owners (NAWBO) Board of Directors, I would like to provide insight into the state of women small business ownership in America.

Founded in 1975, NAWBO is the unified voice of America's more than 10 million women-owned businesses representing the fastest growing segment of the economy. NAWBO is the only dues-based organization representing the interests of all women entrepreneurs across all industries. Our organization develops programs that help navigate women entrepreneurs through the various stages of their business growth.

During the hearing, I was very pleased to hear that the SBA will be opening nine new Women's Business Centers this year bringing the total nationally to 109 centers, and I was especially glad to see that more and more businesses were gaining the capital necessary to grow their business. Many of our members have utilized the Women's Business Centers or availed themselves of the SBA loan programs. We value the work SBA does to educate and empower small business owners and look forward to continuing to work with them. However, there are some specific concerns that I would like to bring to the attention of policymakers regarding the state of women-owned business in the US economy today.

This spring members of NAWBO submitted responses to our annual survey of membership. With their responses, we have some positive news to report. This year's survey shows a positive uptick in the economy for women-owned businesses with more than half of respondents, fifty-six percent, saying they plan to increase locations and hire more staff. We are excited to see these results continue as we saw similar numbers the previous year. However,

there are some areas of concern that I believe Committee members should address as they represent their constituents.

When questioning our members about access to capital, eighty percent responded that they do not plan to pursue financing options in 2018. We know the number one concern for business owners is access to capital. Unfortunately, our organization is consistently finding that women business owners say financing is a daunting task, and after receiving one denial, they choose to never play their odds again. Even though it will take capital to scale their business, many members do not reach out to their local banks to get a line of credit, and never take advantage of any SBA lending programs regardless of whether or not they know about them. In fact, fifty-four percent of our members have carried their business costs on a personal credit card instead of approaching their local bank.

While taxes and regulations are still the top issues impacting their business, workforce issues, including healthcare and pension reform, ranked as the second most important. While our members put these issues on the forefront, our members are ignoring some critical pieces of business ownership in today's economic landscape and with the current business vulnerabilities. It is startling to see that half of these women have not taken any steps to prevent or prepare for a cyber security incident. It is our understanding that cybersecurity remains a pivotal issue for Congress, and we hope our statistics will help reinforce the critical need. In addition, although many of these women are preparing for retirement through savings, more than half of them have not done any succession planning for their business. As the baby boomer population ages, to keep a vibrant business climate, we must ensure that businesses have a path forward for the next generation.

I believe our lawmakers need to begin to address some of these critical issues before they begin to impede our small business economy. We know our concerns may be only the tip of the iceberg. NAWBO represents a diverse subset of all business owners, with members across the country, we believe the above results are indicative of a national trend. We need to ensure we are educating business owners and creating policies that guarantee these professionals take the steps to prepare for these areas of concern. We stand ready to work collaboratively with you on next steps. Thank you for your time and consideration. We appreciate all that you do on behalf of the nation's small businesses.

Senate Committee on Small Business and Entrepreneurship Hearing
May 15, 2018
Follow-Up Questions for the Record

Questions for Administrator McMahon

Chairman Risch

Boots to Business

A 2016 Boots to Business whitepaper entitled, "Operation Boots to Business, Veteran Entrepreneurship Assessment," stated that "it's critical to collect data on Boots to Business program participants over time (longitudinal assessment), to most appropriately capture the impact of the Boots to Business program on new venture creation."

QUESTION 1:

As no longitudinal assessment currently exists, what measures are the Office of Veterans' Business Development taking to ensure that the outcomes of the Boots to Business program are being analyzed to allow the SBA to better serve the men and women of our military?

ANSWER: Last year, SBA contracted for a formative program evaluation of Boots to Business (B2B) to gain a better understanding of what factors influence participation in the B2B program. Assessing and understanding these factors will help SBA improve the overall program which in turn will better serve transitioning service members. The evaluation's aim is to assess "short-term outcomes" (increase knowledge of entrepreneurship, motivation, confidence, etc.) and how well the program helps transitioning service members make an informed decision whether business ownership is the right path for them. Installation Transition Service Managers, SBA Veteran Business Development Officers located in the District Offices, and SBA Resource partners who also teach the B2B course, will provide input for the evaluation. Anticipated deliverables are due by September 30th and include a report of Qualitative Interview Findings, a Comparative Analysis of existing survey tools, and a comprehensive report on the Evaluation Study Findings.

VBOC Colocation with SBDC's

With only twenty Veterans Business Outreach Centers (VBOCs) around the country, aiding veterans in rural communities can be a challenge. In my home state of Idaho, the VBOC for Region X is hundreds of miles away in Seattle, Washington. Currently, a number of VBOC's are co-located with Small Business Development Centers (SBDC's) and Women's Business Centers (WBC's), and struggle to reach many rural areas.

QUESTION 2:

What impact would co-locating more entrepreneurial development organizations have on the SBA's ability to aid rural veteran entrepreneurs?

ANSWER: Reaching all rural entrepreneurs, including veterans, is a priority of this Administration. Many of SBA's entrepreneurial development programs have placed a premium on reaching these individuals. For example:

- SBDCs showing a rural focus to qualify for portable assistance grants;
- Potential new WBC applicants are assessed on their plans to reach rural entrepreneurs;
- SCORE focus on online training webinars to reach entrepreneurs in remote locations.

SBA is also working on a program to expand the outreach to women entrepreneurs leveraging a user-friendly interactive digital portal, which we would expand to other verticals and further enable our outreach to rural entrepreneurs.

SDVOSB/VOSB Certification Status

As you know, responsibility for the Service Disabled Veteran Owned Small Business and Veteran Owned Small Business certification processes is being transferred from the Veterans Administration (VA) to SBA.

QUESTION 3:

What is the status of the transfer and what steps are you taking to improve this program to reduce fraud and enhance efficiency?

ANSWER: SBA and the Department of Veterans Affairs (VA) have set up a joint team to explore synergies between the two agencies and maximize the use of the certification program across all agencies. The SBA holds monthly meetings with the VA to discuss both the viability of the transfer and the process for potentially executing it. These discussions have focused on resources, technology, and process analysis. Both agencies are holistically examining this endeavor to inform any determinations regarding implementation and potential next steps.

Federal Procurement: The SBA Set-Aside Program

Since becoming the Administrator, I know that you have traveled extensively around the country visiting small businesses, listening to their concerns, and educating them about the many resources the SBA offers. You have also spent time in very remote locations visiting with rural small business owners. For instance, last summer you traveled to Alaska to meet with several Alaska native corporations and other small business owners around the state. Oftentimes, these small businesses can become very dependent on the SBA set-aside program for business, and will have a tough time transitioning after they "graduate" or no longer qualify for a small business set-aside.

QUESTION 4:

Can you talk about the feedback you received about the SBA set-aside program in general while visiting with some of these small businesses?

ANSWER: My travel to areas like Alaska has provided an opportunity to better understand the perspective of those that are part of our contracting programs. The federal market is big and very competitive. The intent of the 8(a) BD program is to develop firms so that they can compete in the federal marketplace, and thus firms are required to increase their efforts to secure non-8(a)

contracts as they approach graduation. As contracts get bigger, small firms will need to adapt to the changing marketplace and utilize teaming, mentor/protégé arrangements, joint ventures and subcontracts to maximize their participation.

QUESTION 5:

Can you also touch on some of the struggles they face as a rural small business trying to compete in the federal procurement system?

ANSWER: Firms in rural areas have challenges in terms of capital, resources and contract opportunities. One important tool to help address those challenges is the HUBZone program, which promotes economic activity and employment in underutilized areas, including rural areas.

Sole Source Authority

Small business procurement program requirements are complex, which often dissuades contracting officers from utilizing them. One such example is the differences in sole source authority. The Historically Underutilized Business Zone, Women-Owned, and Veteran-Owned sole source justifications vary from the sole source authority for the 8(a) program.

QUESTION 6:

Would the SBA support bringing parity to the socio-economic contracting programs it administers?

ANSWER: I support increasing access to government contract dollars for small business participants in the HUBZone, WOSB, and SDVO programs, to the extent practicable and permissible under current law. There is parity among the four small business programs in that all four small business programs allow for non-competitive actions in certain situations. However, the 8(a) programs, due to its business developmental focus, does not have a cap on the dollar amount for sole-source actions. If those programs receive a similar sole source authority as the 8(a) program sole source authority, it may impact whether agencies maintain their current level of awards through the 8(a) program.

QUESTION 7:

Is there a compelling reason why sole source authority should vary among these groups?

ANSWER: One difference among the programs is that the 8(a) program is a business development program, whereas the HUBZone, SDVO, and WOSB programs are not. This means that SBA fosters and supports the business development of 8(a) program participants.

Baseline Subsidy for 7(a) Loan Guaranty Program

The FY 2019 budget request from SBA did not include a baseline subsidy for the 7(a) loan program, a shift from past budget requests that have always included a baseline subsidy for the program. This shift means the budget request did not include an announced fee structure for borrowers and lenders that would keep the program at zero subsidy. As Chairman, one of my main concerns is certainty in the loan programs. To that end, SBA would need to make an

announcement is crucial for the small businesses and lending participants in this important program.

QUESTION 8:

Can you commit to this Committee that you will announce a baseline subsidy and a FY 2019 fee structure for borrowers and lenders that complies with current statute ahead of October 1st?

ANSWER: The agency will be guided by and will be better able to develop a baseline subsidy as the Appropriations committees continue their work on the FY 2019 spending bills.

The 7(a) Oversight Bill

For nearly the past three years, almost two of which I have been Chairman, this Committee has been working on a reform bill that will modernize oversight of the 7(a) lending program, which has grown rapidly over the past several years. I am pleased that this Committee reported a bipartisan bill during a markup on March 14th. Prior to its passage, this Committee and the House Small Business Committee worked together and consulted not only with industry, but with SBA, on substantive and technical changes to improve the bill. Just last week, the House passed the bill and now it is the Senate's turn to do the same before sending it to the President's desk.

QUESTION 9:

As Chairman, I am concerned that without a bill to ensure oversight is a top priority with much needed modernizations for lenders, borrowers, and the agency, the program will not be as stable in the coming years and will face resistance from Congress should SBA continue to ask for increases to the size of the program. Can you speak to your support for the lending programs at SBA and your opinion of the oversight bills that have been worked on in a bipartisan, bicameral way?

ANSWER: We appreciated the opportunity to work with the committee to provide technical assistance and perspective on the legislation, and the inclusion of an agency priority from our Congressional Budget Justification. That provision would allow me to address our 7(a) funding authority should the program office reach our annual lending capacity. Our Office of Capital Access, lending programs, and oversight functions have my full support.

Working with Advocacy on SBREFA Compliance

In October of 2017, the Consumer Finance Protection Bureau (CFPB) issued its Final Rule Regarding Payday, Vehicle Title, and Certain High-Cost Installment Loans ("Small Dollar Rule"). The CFPB is one of three agencies that are subject to the requirements of the Small Business Regulatory Enforcement Fairness Act (SBREFA), as provided for by the Regulatory Flexibility Act (RFA). During the comment period related to the Small Dollar Rule, the SBA's Office of Advocacy submitted a letter to the record concluding that "the economic impact of the proposed rule on small entities and consumers may be greater than what is indicated in the CFPB's Regulatory Flexibility Act (RFA) analysis." Advocacy encouraged the CFPB to reevaluate the economic impact of the proposed rule and consider less burdensome alternatives for small entities. Advocacy also requested that the CFPB "reconsider its proposal and develop requirements that protect the consumers without jeopardizing their access to legitimate credit in

states that do not currently regulate payday lending,” urging them to perform additional research prior to promulgating the regulation.

In spite of the Office of Advocacy warning the CFPB about the potential consequences of its proposed “Small Dollar Rule” on small businesses, CFPB did nothing to reevaluate the rule before issuing it. Further, our Committee has heard from many of the Small Entity Representatives (SERs) that participated in the SBREFA process conducted by CFPB that none of their concerns were considered and none of the less burdensome alternatives they suggested were given any credence by CFPB.

QUESTION 10:

Although the Office of Advocacy is independent of the SBA, what can “big SBA” do to help small businesses who are being railroaded by agencies who refuse to abide by the Regulatory Flexibility Act?

ANSWER: SBA plays a critical role in the Administration’s ongoing efforts to reduce regulatory barriers to entrepreneurship, innovation, and U.S. competitiveness, and to foster a small business-friendly environment by reducing unfair regulatory burdens. That effort is not limited to SBA’s Office of Advocacy. SBA’s Office of the National Ombudsman (ONO), for example, has a statutory responsibility to work with agencies to assist small businesses to overcome unfair or excessive regulatory compliance or enforcement burdens. In FY2017, ONO received 460 comments from 394 small businesses involving 27 agencies and sub-agencies.

QUESTION 11:

How can you combine your agency’s regulatory reform efforts with Advocacy’s government-wide regulatory work on behalf of small businesses?

ANSWER: SBA is engaged in a robust effort to carry out the regulatory reform initiative established under Executive Order 13771. SBA’s Office of Advocacy is an active participant in this initiative through, among other things, the involvement of the Acting Chief Counsel as a member of SBA’s Regulatory Reform Task Force. Our focus internally is on identifying SBA regulations that can be repealed, replaced or modified because, among other reasons, they are outdated, unnecessary, or ineffective; they inhibit job creation; or they impose costs that exceed benefits. Small businesses will be the principal beneficiaries of this initiative. But we are also committed to reducing regulatory burden government-wide. SBA, through its Office of Advocacy and otherwise, has received input from the public on the regulatory burdens present in the regulations of other federal government agencies. Some of this input has been communicated to us firsthand through our participation in the Regional Regulatory Roundtables held by our Office of Advocacy; other input has been received through public comments on SBA’s Request for Information published in the Federal Register. Through our combined efforts, we provide an opportunity for the voice of small business to be heard and addressed.

Coordination with OIRA

A common issue facing small businesses is the overall stock and flow of federal regulation. For example, small businesses can face the implementation of multiple regulations from several agencies within a short period of time. We often hear from small businesses that they lack the

resources to withstand this compounding effect as compared to their larger, deeper pocket competitors. According to new data from the Mercatus Center at George Mason University, a 10 percent increase in regulatory restrictions on a particular industry is associated with a decrease of about 0.5 percent of the total number of small firms within that industry. By contrast, there is no similar change in the number of large firms associated with such an increase in regulation.

QUESTION 12:

How has SBA worked with the Office of Information and Regulatory Affairs (OIRA), other executive branch agencies, and independent regulatory agencies to identify and mitigate harmful regulatory “pile-on” effects for small businesses?

ANSWER: SBA coordinates with OIRA and other rulemaking agencies, through the EO 12866 interagency review process, to identify the regulations that impact small business and determine how such impacts may be lessened, waived, or removed. In addition, the Office of Advocacy, through its responsibilities under the Regulatory Flexibility Act, is charged with identifying and mitigating significant economic effects upon a substantial number of small entities and works closely with OIRA in that effort. SBA’s Office of National Ombudsman (ONO) works with each agency with regulatory authority over small businesses to ensure that small business concerns that receive or are subject to an audit, on-site inspection, compliance assistance effort, or other enforcement related communication or contact by agency personnel are provided with a means to comment on the enforcement activity.

QUESTION 13:

What, if anything, has worked well? Is there room for further improvement?

ANSWER: We believe that the current process works well, but we are always looking for ways to improve it. The President has implemented many regulatory process improvements through Executive Order 13771, Reducing Regulation and Controlling Regulatory Costs (January 30, 2017) and Executive Order 13777, Enforcing the Regulatory Reform Agenda (February 24, 2017). I have directed SBA’s Regulatory Reform Task Force and SBA’s Regulatory Reform Officer to implement these orders to make regulatory improvements at SBA.

QUESTION 14:

From your experience, how do regulatory agencies stay informed of what their counterparts are doing?

ANSWER: There are at least two avenues for determining ongoing or planned regulatory actions at other agencies: (1) the Unified Regulatory Agenda, published twice a year; and (2) the interagency regulatory review process conducted by the Office of Information and Regulatory Affairs under Executive Order 12866, Regulatory Planning and Review. SBA also regularly reviews the Federal Register for published proposed and final rules that might have implications for SBA and its programs and for small businesses generally.

Alternative Sources of Capital

There is significant interest in innovative options for capital access. Recent research from the Mercatus Center at George Mason University found that a majority (55%) of companies said they would consider taking a business loan from a nonbank Internet lender, drawn by lower cost (54%), better repayment terms (43%), an easier process (42%), and a faster process (37%).

QUESTION 15:

What opportunities do you see for small businesses to use non-traditional sources of financing such as marketplace lending to augment their access to capital, and how can new and emerging digital technologies facilitate that?

ANSWER: SBA continues our support for new and innovative access to resources for entrepreneurs. We recognize that SBA and its programs need to stay relevant and accessible to small businesses. SBA is conducting research to better understand marketplace lending and its potential relationship to SBA loan programs.

QUESTION 16:

Are changes needed in the existing statutory and regulatory environment to foster the development of useful Financial Technology (FinTech)?

ANSWER: SBA is currently reviewing the relevant statutory and regulatory environment to assess leverage points where existing FinTech solutions might provide responsible, transparent, and readily accessible credit solutions. SBA has begun a series of meetings with federal regulators and dialogue with online lending platforms to consider opportunities related to small business borrowers. SBA's analysis of FinTech alternative credit scoring and "credit elsewhere" models may lead to more specific views associated with adoption of select marketplace practices.

QUESTION 17:

Would the SBA support a federal FinTech regulatory sandbox for new businesses and small businesses? If so, what kind of resources could SBA bring to provide support?

ANSWER: SBA would consider participation in a federal regulatory sandbox. We could provide appropriate resources that include thought leadership related to origination and servicing of business loans, policy expertise, and risk management expertise.

NAFTA and Access to Trade

In recent years the United States raised its de minimis threshold for imports to \$800. Our North American Free Trade Agreement (NAFTA) partners, Canada and Mexico, have maintained their thresholds at \$16 and \$50 respectively. These low thresholds by our trading partners serve as a barrier to entry for many US small businesses looking to expand into the global marketplace. According to the Mercatus Center at George Mason University, over 3.8 million US small businesses stand to benefit for an increase in the Canadian and Mexican de minimis thresholds.

QUESTION 18:

How has the SBA worked with the Department of Commerce, United States Trade Representative (USTR), NAFTA negotiators, and the respective governments of Canada and Mexico to encourage an increase in de minimis thresholds? If no action to date, what could SBA do to encourage the addition of this issue to US trade negotiations?

ANSWER: SBA has participated actively in the interagency Trade Policy Staff Committee (TPSC), led by the Office of the U.S. Trade Representative (USTR), in defining the U.S. negotiating position on de minimis thresholds for the NAFTA 2.0. talks. Similarly, SBA trade policy specialists participated in the U.S. delegation for seven rounds of NAFTA Modernization negotiations, including negotiations of the Customs and Trade Facilitation Chapter, where they support the U.S. position that Mexico and Canada significantly increase their respective de minimis thresholds.

Prior to the negotiations, SBA's Office of International Trade held meetings with senior USTR officials to underscore the importance of raising de minimis thresholds among the NAFTA partners, because the uneven thresholds disproportionately burden U.S. small business exporters and serve to stifle cross-border e-commerce.

While the NAFTA Modernization negotiations are ongoing, SBA trade policy specialists are continuing to: 1) solicit and receive small business views; 2) provide subject matter input to the U.S. negotiation team to strengthen our goals on de minimis, among other things; 3) brainstorm with USTR on de minimis threshold strategies with respect to Canada and Mexico; and 4) work with USTR to ensure that our NAFTA partners afford small business exporters equal access and equitable trade benefits from any revision of their de minimis thresholds.

More broadly, SBA continues to solicit additional information about U.S. small business exporter experiences to keep the USTR and the TPSC apprised of small business challenges concerning de minimis thresholds. SBA advocates globally for commercially meaningful de minimis thresholds by championing ambitious implementation of the WTO Trade Facilitation Agreement.

QUESTION 19:

To what degree is SBA assistance to small businesses struggling with barriers to entry in trade focused on providing financial support versus changes in trade policy, like lower de minimis thresholds? From your perspective is the SBA providing a good rate of return to small businesses based on its efforts?

ANSWER: Approximately 98% of America's exporters are small businesses, which account for over one-third of all U.S. export dollars, or \$730 billion per year. American small businesses often lack adequate resources and representation in key global and emerging markets, relative to large firms. SBA's international trade assistance to U.S. small business is focused on helping solve domestic market failures. First, the State Trade Expansion Program (STEP) funds help "de-risk" training for new markets, travel costs, and foreign marketing activities for U.S. small businesses that otherwise might not seek or find international buyers. Second, SBA's trade

finance loan guarantees help “de-risk” banks loans for U.S. small business that otherwise might be turned down for international financing.

SBA knits together three small business services for: 1) connecting with international buyers through STEP; 2) providing international finance guarantees through SBA loans; and 3) facilitating international customs transactions and release through SBA’s international negotiations and advocacy, as well as counseling. These three services offer a complementary and integrated set of practical solutions for overcoming some of the most fundamental and costly obstacles to U.S small business internationalization.

The Tax Reform Law

Congress passed a tax reform bill in December 2017 and President Trump signed it into law on December 22, 2017. In the first month after tax reform was enacted, the National Federation of Independent Business (NFIB) research highlighted several milestones: compensation increases for workers were at the highest level in nearly 20 years and a record percentage of owners say now is a “good time to expand.” Small business owners are reporting improved earnings trends, with February’s report reaching its second-highest point since 1987. Businesses are making new capital outlays and increasing inventories. NFIB’s March Small Business Economic Trends survey, has the fewest number of small-business owners in 35 years reporting taxes as their number one problem.

QUESTION 20:

Since passage of the tax reform law, we’ve heard a lot of commentary about how it’s working or not working. Administrator McMahan, you’ve been traveling the country on your Ignite Tour. What have you been hearing from small businesses on the ground about the tax reform law and how it’s benefiting their businesses?

ANSWER: Before the tax reform law was passed, I heard from so many business owners about their desire for tax certainty and lower rates. They told me, as a result of tax reform, they would reinvest in their businesses, hire additional workers, purchase new equipment, and add more production lines. Since passage of the new law, I have seen the realization of that. Business owners feel they can now better plan for the future with greater certainty and understanding of the tax structure.

Rural Small Business Outreach and Support

Earlier this Congress I held a hearing on the challenges that small businesses and entrepreneurs in rural parts of our country face. The Great Recession devastated businesses in all corners of our nation, but the recovery and optimism we have seen over the past few years has left many businesses and entrepreneurs that are located in rural areas behind.

QUESTION 21:

What outreach have you done in rural areas of our country during your time as SBA Administrator? What more can the federal government do to ensure that the many family farms and companies that operate as small businesses are not left out of the resources that exist to support them as work to grow their businesses and support their families and communities?

ANSWER: As you know, I have traveled throughout the country over the last year including many rural and farming communities. While some challenges are common among business owners, like access to capital, for those in rural areas we want to ensure that they have a full understanding of the resources of the SBA, as available through our district offices as well as our resource partner network. In March, I was honored to travel with U.S. Department of Agriculture (USDA) Secretary Perdue in rural Ohio and to sign a Memorandum of Understanding (MOU) between the two agencies. The MOU is intended to bring our complementary strengths together to provide additional economic opportunities for rural small businesses. These specific areas of collaboration will include our lending, contracting and entrepreneurial development programs.

Cooperation with the USDA

A few weeks ago SBA signed a Memorandum of Understanding (MOU) with United States Department of Agriculture (USDA) Secretary Purdue on rural lending and assistance. One of the key facets in successful lending in rural communities is lender confidence in the borrowers.

QUESTION 22:

As you have moved forward with this agreement, have you talked with Small Business Development Centers (SBDCs) or the Service Core of Retired Executives (SCORE), both of whom have MOUs with USDA and could provide valuable assistance in this area?

ANSWER: Once the details and parameters of our collaboration is finalized between the U.S. Department of Agriculture and SBA, our Office of Entrepreneurial Development will then engage and follow through with Small Business Development Centers and SCORE.

QUESTION 23:

SBDCs are funded on a biennial basis, but SBA has been limiting funding under Continuing Resolutions. Can you please explain why this practice is ongoing, despite SBDCs having approval for 2 year funding?

ANSWER: Funding has not been withheld. Under a Continuing Resolution, the SBA provides funding as is appropriated, and then allocated to the SBDC program. Although SBDCs funds are available for two years, the SBDC program is funded on an annual basis. It is worth noting that beginning in FY 2017, the SBA changed the period of performance for the SBDCs cooperative agreements to two years. Further, as of June 3, 2018, the SBDCs were carrying in excess of \$20 million of unspent 2017-18 funds in addition to the appropriated \$130 million for 2018-19 funds. Please note that if unspent, over \$5 million of these funds will expire on September 30, 2018, with the remaining \$15 million expiring on December 31, 2018.

QUESTION 24:

SBDCs are being told to prepare budget proposals based on the President's budget, not based on Congressional appropriations. Why is that required? SBDCs have conveyed that this requirement is negatively affecting their relationships with their host institutions and it makes hiring and program continuity much more challenging.

ANSWER: SBA is required to follow the guidance provided by the Office of Management and Budget (OMB). OMB's Circular A-11 requires federal agencies to plan their budgets in

accordance with the President's proposed budget. In turn, SBA requests each SBDC network to submit budget proposals sometime in the month of July. When funding is approved by Congress, the SBDCs are asked to submit revised budgets that align with the congressionally appropriated funds. Using a budget planning amount other than the President's budget could lead to an Anti-Deficiency Act violation.

The SBIR/STTR Pilot Programs

The Small Business Innovation Research (SBIR) program and the Small Business Technology Transfer (STTR) program were reauthorized until FY 2022 in the FY 2016 National Defense Authorization Act. However, four pilot programs under the program were not extended under that reauthorization and expired on October 1, 2017. These programs, the Phase Flexibility Pilot Program, the Phase 0 Proof of Concept Partnership Pilot Program, the Commercialization Readiness Pilot Program, and the SBIR/STTR Administrative Funding Pilot Program, are supported by a number of senators and agencies who are advocating for them to be reauthorized. The SBIR and STTR programs have proven to be an extremely successful public/private partnership over the last 30 years. Four pilot programs within the SBIR/STTR programs expired on October 1, 2017. As Chairman, I introduced a bill to reauthorize these programs until 2019 with then-Ranking Member Shaheen, and we reported that bill on March 14th.

QUESTION 25:

Can you speak to your thoughts on the SBIR/STTR programs and what you and your staff are hearing from agencies about how entrepreneurs and small firms will be adversely affected if these pilot programs aren't reauthorized?

ANSWER: SBA supports the SBIR and STTR programs, as well as the reauthorization of all four expired programs. Each of the expired pilot programs provided resources to assist small businesses at each stage of the program, for example, with proposal preparation assistance, access to a greater number of SBIR awards, or training and technical assistance. The SBIR/STTR Administrative Funding Pilot Program had a particularly significant impact on small businesses because the majority of participating federal agencies implemented activities that reached historically underserved small businesses and entrepreneurs throughout the country by providing outreach, assistance in proposal development, training, and commercialization support.

SBIR Funding Levels

The Small Business Innovation Research (SBIR) program is a highly competitive, awards-based program that encourages domestic small businesses to engage in federal research/research and development (R/R&D) that has the potential for commercialization. By including qualified small businesses in the nation's R&D arena, high-tech innovation is stimulated and meets its specific research and development needs. The program requires agencies who have more than \$100 million in extramural research and development funding to set aside 3.2 percent of that money for the SBIR program. SBA manages relationships with 11 different agencies who operate SBIR programs. The Committee has received reports that funding levels for the SBIR program are declining, and have been for the past few years.

QUESTION 26:

Given the importance of SBIR program to small businesses across the country, what steps is SBA taking to ensure that agencies are meeting their statutory funding requirements to support this valuable program?

ANSWER: SBA has increased its level of analysis of agency reported obligation and spending data; however, SBA faces challenges with the collection of this data and with determining the basis for an agency's minimum spending requirement, in part due to the nature of the budget cycle. Often agencies are not aware of their precise extramural research budget until the third or fourth quarter of the fiscal year. SBA will continue to work with the participating agencies to address these issues.

Improvements in the SBIC Program**QUESTION 27:**

The Small Business Investment Company Program (SBIC) is a reliable job creating tool the SBA has for empowering growing small businesses. Would you please share with the Committee your assessment of how the program has performed under your tenure and what improvements you plan to make to increase domestic small business investment via the SBIA program? Additionally, could you share your goals for the program and what your staff is doing to work with the SBIC community to ensure its stability and growth?

ANSWER: In FY 2017, SBICs provided over \$5.7 billion in capital to 1,077 small businesses. Of these small businesses, 29% either were in low and moderate income areas or were women, minority, or veteran owned, representing the highest percentage in these underserved areas over the past 5 years.

The SBIC program seeks to stimulate and supplement 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. One of the key challenges that SBA is addressing to improve the health of the program is to reverse the drop in the demand for SBIC licenses. SBA is currently developing a marketing plan to target prospective SBIC applicants who are interested in focusing on financings to small businesses located in geographic areas, including rural areas that have an inadequate supply of investment capital.

Consistent with Executive Order 13777, "Enforcing the Regulatory Reform Agenda," another of our initiatives is regulatory reform. In May of this year, SBA began holding round tables with SBIC program participants to listen to areas of concern and identify ways to reduce or streamline regulations and improve the SBIC program. On 05/30/18, SBA hosted a round table in Chicago with approximately 20 SBICs. Additional round tables will take place with SBIC third party service providers, such as lawyers and accountants, in July 2018, and with SBIC limited partners in August 2018.

QUESTION 28:

Finally, can you also provide the most recent data relevant to the SBIC program, including the number of licenses issued to first time applicants and the number of licenses issued to subsequent license applicants, as well as any data related to SBIC primes?

ANSWER: In FY 2017, SBA licensed 15 SBICs, one of which was a first time fund. At the end of FY 2017, there were 26 prospective SBIC license applicants that had received an invitation to file a formal SBA license application, but had not yet filed because they were still raising private investment capital. The prospective applicant total of 26 is the highest number of applicants in several years.

For the six month fiscal period ended March 31, 2018, SBA licensed 11 SBICs, three of which were first time SBICs. The total number of new licensees represents a 22% increase over the same six month period in the prior fiscal year.

SBA's Regulatory Reduction

President Trump has called for federal agencies to reduce their regulatory burdens. He issued Executive Order 13777, "Enforcing the Regulatory Reform Agenda," requiring that agencies repeal two regulations on the books before a promulgating a new regulation. And he issued Executive Order 13771, "Reducing Regulation and Controlling Regulatory Costs," designating a "Regulatory Reform Officer" at each agency to ensure compliance with regulatory orders. Surveys show that small business optimism is soaring largely in part to the reduction of regulations and the promise of more regulatory certainty. Previously the consistent top concern for businesses – the cost of regulations – now dwindles behind the concern of being able to find qualified labor, according to the National Federation of Independent Business.

QUESTION 29:

The President has asked that federal agencies reduce the cost and number of their regulations by rescinding two regulations for every new one promulgated. Given the particular burden of regulations on small businesses, I know that the SBA takes this order very seriously. What has the SBA done to help reduce the impact of its regulations on small businesses?

ANSWER: SBA continues to implement its comprehensive plan to systematically identify and remove unnecessary or burdensome regulations. For example, in FY2017, SBA published a final rule titled "Miscellaneous Amendments to Business Loan Programs and Surety Bond Guarantee Program," which resulted in a cost savings of \$3.6 million.

QUESTION 30:

Which specific regulations have you rescinded or plan to rescind?

ANSWER: SBA has several planned rulemakings we are in the process of analyzing which will potentially help reduce costs/burdens on small business. The planned actions are listed in SBA's Spring 2018 Semiannual Regulatory Agenda. These include (1) Amendments to International Trade Loan Programs, (2) Small Business Investment Company -- Regulatory Streamlining and Improvements, (3) Streamlining and Modernizing Certified Development Company Program (504 Loan Program) Corporate Governance Requirements, and (4) Streamlining and

Modernizing the 7(a), Microloan, and 504 Loan Programs to Reduce Unnecessary Regulatory Burden.

QUESTION 31:

What other regulatory reform efforts are you making?

ANSWER: In addition to the efforts of our Regulatory Reform Task Force, I and my staff frequently hear small businesses' concerns regarding regulations of other Federal regulatory agencies, such as the Environmental Protection Agency, Occupational Safety and Health Administration, Internal Revenue Service. It is critical that SBA have a confirmed Chief Counsel of Advocacy to lead the efforts in reviewing rules by these regulatory agencies, which have such outsized effects on small businesses.

Small Business Cybersecurity

Cyber criminals are increasingly targeting small businesses, who lack the know-how to fend off threats and the capital to get back up after an attack. Ranking Member Cardin and myself sent a follow-up letter to the SBA after our cybersecurity hearing asking that SBA move quickly to make improvements to the cybersecurity offerings and programming it provides to small business owners, including implementing the ideas from the Committee's proposed legislation: The MAIN STREET Cybersecurity Act (Peters-Risch), would require NIST to disseminate a small business-friendly version of its renowned cybersecurity framework.

The Small Business Cyber Training Act (Risch, et. al.), would require a certain number of SBDC counselors in each office to be certified in giving cyber assistance. This bipartisan bill passed committee earlier this year.

The Small Business Cybersecurity Enhancements Act (Risch-Peters) establishes "cyber assistance units" at each SBDC to give small businesses a local point of contact where they can share information about cyber threats and breaches.

QUESTION 32:

Cyberattacks are increasingly targeting small businesses, who lack the technical expertise and the capital to fight off a growing field of criminals – domestic, foreign, and even state-sponsored. What is the SBA doing to help small businesses with cyber preparedness?

ANSWER: In the past year, SBA, working jointly with the Department of Homeland Security (DHS), and in consultation with the National Institute of Standards and Technology (NIST) and America's Small Business Development Centers (ASBDC), prepared and submitted the "Small Business Development Center Cyber Strategy Report" as required under Section 1841 of the National Defense Authorization Act for Fiscal Year 2017 (Pub. L. No. 114-328). The purpose of that report was to recommend actions to support small businesses throughout the U.S. by enhancing and integrating existing federal programs, projects and activities to support SBDCs as they work to extend cyber support to U.S. small businesses. In addition, the report supplied information on available federal tools and resources that can be used to immediately implement and strengthen small businesses' cyber security. Furthermore, recommendations contained in the report defined an approach to using current federal resources to improve and extend the support

services of SBDCs as they advise and assist small business cyber planning and risk management. As you have identified through your legislative proposal, SBA's resource partner network could be useful through their counseling and education programs and their engagement with small business owners and entrepreneurs.

QUESTION 33:

The Committee has introduced legislation to require the SBA to do more to prepare small businesses for cyber threats, and sent you a letter on April 30th with ideas from our cybersecurity hearing witnesses. Will you commit to reviewing this legislation and recommendations from our hearing so that improvements can be made quickly?

ANSWER: We appreciate the recommendations you shared from the hearing and we will certainly continue working with the committee on this issue.

SBA's Cybersecurity

SBA's 2017 report on Management and Performance Challenges highlighted serious problems with IT leadership, which has been listed as a problem for five years and remains in the "limited progress" category. The SBA's worst IT areas are effective risk management, contingency planning, and incident response practices.

The SBA OIG released a report in November of 2017 on the implementation of the Federal Information Technology Acquisition Reform Act (FITARA), showing that the SBA has not fully implemented just the common baseline requirements. Similarly, a report in March of this year from the OIG showed compliance with Federal Information Security Modernization Act (FISMA) lacking in the areas of security training, information security monitoring, incident response, and others. Discussions in early 2017 with the SBA's new Chief Information Officer detailed plans to address the recommendations of the OIG, but it does not appear that much progress has been made.

The SBA's Office of Inspector General (OIG) reported in its annual memo on management challenges that significant improvement is especially needed in the area of IT security, where 34 recommendations have been closed, but at least 23 remain.

QUESTION 34:

You have made significant progress in the area of IT security, closing more than 30 recommendations from the OIG in the last fiscal year. However, cyber threats are increasing and security in this area is of utmost importance. What are your plans to close the remaining 23 recommendations on IT security from the OIG?

ANSWER: SBA has identified cybersecurity as a significant risk, and it remains a top priority at SBA. The initial approach taken by our Chief Information Officer (CIO) to address this risk was to identify critical long-standing findings and implement corrective actions. The CIO continues to make substantial progress in addressing this risk through initiatives like cloud modernization, reduction of legacy IT and improved identity and access management. Specifically, the OCIO has established and published the agency's first cybersecurity strategy, which is published internally to the agency. This strategy sets the direction for cybersecurity across the agency and

introduces cybersecurity services to achieve enterprise visibility and protection. Deployment of the Department of Homeland Security's (DHS) Continuous Diagnostics and Mitigation (CDM) program have led to improved cyber hygiene across the agency. Patch management, vulnerability scanning, 24/7 security monitoring and incident response, along with a dedicated penetration testing team will continue to strengthen the security protections and resilience for every IT system supporting the SBA. Infusing cyber threat intelligence into protection and response activities is another key element in addressing and reducing cyber risks. OCIO has aligned training and awareness with current and known threats and regularly conducts agency-wide phishing exercises.

QUESTION 35:

The SBA has not fully implemented the Federal Information Technology Acquisition Reform Act (FITARA) and has not yet complied with Federal Information Security Modernization Act (FISMA). How is the SBA working on its own IT systems to better secure the small business and individual information that it houses?

ANSWER: SBA performed a workforce study that identified gaps with IT staff resources across the agency and we are developing a plan to address IT competency requirements. A variety of changes have been made over the past year which has improved the agency's annual scorecard rating, including acquisition approvals and reporting structure. With regard to FISMA, we have updated the agency's enterprise cybersecurity policy, which was published last year. We have also published and implemented more detailed procedures for the agency's risk management framework.

Agency Transparency & Communications

The SBA's Office of Inspector General (OIG) held back reports on several of its findings at the end of the Obama Administration. Instead, the OIG released findings of problems once President Trump took office, attributing them to the new administration. While it is important to audit and investigate past actions, the SBA OIG's most recent Semiannual Report to Congress demonstrates a variety of waste, fraud, and abuse taking place during the Obama years – not what has occurred under Administrator McMahon's leadership:

- FY 2014 recommendations on the High Risk 7(a) Loan Review Program that were not enacted;
- Banker embezzlement and acquirement of SBA loans from 203 to 2014;
- Mortgage fraud schemes from 2006 to 2011;
- Bank fraud of SBA loans from 2011 to 2015 (defaulting in 2014);
- STEP grant awards from FYs 2011-2015 with inconsistent financial data;
- FY 2014 goals on Voluntary Early Retirement Authority showed limited progress;
- FY 2016's Agency Financial Report showed non-compliance with Improper Payments Elimination and Recovery Act (IPERA) reporting requirements;
- Weaknesses in SBA's IT systems are based on filings in November 2016, as compared with FY 2015 evaluations;
- SBA improperly approved pay increases for six SES members in 2015 and one in 2014.

QUESTION 36:

The Office of Inspector General's most recent Semiannual Report to Congress shows that you inherited a lot of management challenges from the past Administration. How have you helped steer the SBA to better control for waste, fraud, and abuse?

ANSWER: I shared with the committee in my testimony that we have worked very hard to address the agency's management challenges, including a specific focus on outstanding Inspector General recommendations. Since taking over leadership at the agency, we have dedicated specific staff to the task of reviewing the recommendations and facilitating internal agency action and then implementation. The focus we've shown and time and effort spent has allowed us to close over 170 recommendations in the last year and a half.

QUESTION 37:

Will you commit to reporting to us on challenges at the SBA in a timely fashion?

ANSWER: We will certainly continue to engage with the committee on this.

Management Challenges

The SBA's Office of Inspector General (OIG) reported in its annual memo on the most serious challenges facing the SBA that of the seven areas measured (small business contracting across the federal government, IT leadership, human capital, loan program risk management, 8(a) business development, reducing improper payments, disaster assistance, and acquisition management) all have made progress in FY 2018.

SBA has been weak in human capital management for more than a decade, but the most recent management report shows "substantial progress," especially in core and leadership competencies. Frequent turnover of leadership is the main contributor to this challenge, as well as inattention to the problem. Recently, the Office of Human Resources (OHRS) has made several improvements, developing new standard operating procedures for discipline, Senior Executive Service management, and Senior Leaders. Additionally, OHRS has come up with new strategies to continue improving human capital: a 2017-2020 Strategic Workforce Plan and a 2017-2018 Talent Development Plan.

QUESTION 38:

After a decade of struggling with human capital issues, the SBA has made some recent improvements in leadership competencies and HR operating procedures. How have you seen these new policies improve the SBA?

ANSWER: The SBA Human Capital Office has seen a major improvement in a number of areas. For example, Performance Management and Employee Recognition have contributed to Employee Viewpoint Survey scores increasing seven points in the Employee Engagement Index over the last two years, and the Partnership for Public Service Best Places to Work Index has increased 7.4 points in one year. SBA has supported our managers and supervisors as well as our senior leadership by providing developmental opportunities (e.g., rotational assignments), webinars, 360 Assessments and coaching which has stabilized our executive workforce and resulted in reduced turnover among executives. SBA managers are better equipped to hold

employees accountable for results. Also, managers and supervisors have new tools and resources such as supervisory training, revised policies on disciplinary and adverse actions, and the creation of the Conflict Resolution Center which have contributed to EEO complaints being at a record low.

QUESTION 39:

Recently, the SBA developed a Strategic Workforce Plan for 2017-2020 and a Talent Development Plan for 2017-2018. How are you seeing these plans improve human capital management at the agency? What other plans, policies, or changes are needed to address the problems of turnover, discipline, and managing senior employees?

ANSWER: These two plans are the foundation on which we are building a more effective, efficient and accountable organization. Since publication of these plans, we have conducted an agency-wide training needs assessment now being used to identify and close skills gaps and to make best use of the talents we have in place. We are developing cross-functional teams to ensure SBA has the flexibility to address emerging needs in support of the mission. SBA is moving forward with plans to enhance our data analytics and project management capabilities. Additionally, SBA has proactively created a pipeline of new leaders through enhanced developmental opportunities. The Chief Human Capital Officer is working closely with our senior managers to address recruitment, retention, and development of talent in cybersecurity and mission critical occupations. By ensuring our employees are engaged and supported with training and career opportunities, we expect SBA to become an employer of choice.

Internet for Small Businesses

For decades, internet service was regulated under Title I of the Communications Act, like an information service with only light-touch regulation. In 2015, the Obama Administration's FCC created "Net Neutrality" rules, regulating the internet under the onerous Title II scheme that was created to crush the old "Ma Bell" monopoly. Last year, the Trump Administration's FCC returned to the light touch of Title I. However, Senator Markey and others are leading a charge to use the Congressional Review Act to disapprove of the FCC's Title I regulatory scheme. Senator Thune and neutral scholars, such as those at the Information Technology & Innovation Foundation, are calling for Congress to legislate in this area to avoid flip-flopping regulatory schemes and burdensome rules.

QUESTION 40:

Throughout your small business tour, how have you seen entrepreneurs tapping into the internet?

ANSWER: As I mentioned in a general discussion on this topic during the hearing, my engagement with business owners has primarily been about their interactions with the agency and their utilization of our programs and services, whether directly through SBA or through our resource partner network. At times, entrepreneurs and business owners have also shared other observations or comments issues, but not as much on the topic of e-commerce. In my future visits, I would welcome hearing more from business owners.

QUESTION 41:

Do you believe that lighter internet regulations would open up the internet provider field to entrepreneurs who would offer an alternative to big internet service provider companies?

ANSWER: This is an area where I would need to defer to other federal agencies with more of a direct jurisdiction over such policies and regulations.

QUESTION 42:

Do you agree that more internet provider options keeps prices low for small businesses and spreads internet to rural areas, where eCommerce is necessary for entrepreneurs?

ANSWER: I would certainly welcome your opinion and perspective on this, especially as it relates to business owners and entrepreneurs in Idaho. My Ignite Tour has helped me better understand the needs and challenges of business owners, to hear from them directly, and to represent them at the federal level. I look forward to engaging further on e-commerce related issues as part of my continued travel.

IRS Compliance with the Regulatory Flexibility Act

Following a 1983 agreement between the Office of Management and Budget (OMB) and the Treasury that exempted review of “major legislative regulations,” the IRS has avoided reviewing its proposed rules, claiming that all are “major legislative” rules.

Recently, OMB and the Treasury released a memorandum of agreement (MOA) that outlines which IRS regulations will finally undergo review by OIRA. This new MOA still only requires review on actions that create inconsistencies with other actions by other agencies, those that raise a novel legal or policy issue, or those who have an annual non-revenue effect on the economy of \$100 million or more. The MOA will still do nothing to ensure that the IRS considers small businesses when proposing rules, as required by the Regulatory Flexibility Act.

The Small Business Regulatory Flexibility Improvements Act (Lankford-Risch), would require all agencies – including the IRS – to hold panels with small entity representatives any time that a proposed rule is determined to have a significant impact on a substantial number of small entities.

The Hearing Small Business Act (Risch) would require the IRS and the Fish and Wildlife Service – two agencies that notoriously avoid Regulatory Flexibility Act review – to hold panels with small entity representatives when they propose a rule that is determined to have a significant impact on a substantial number of small entities.

QUESTION 43:

We know that taxes and regulations are two of the biggest problems that small businesses face. The IRS systematically avoids considering the impact of its regulations on small businesses, compounding these two issues. Would you support legislation that would require the IRS to sit down with small entity representatives and discuss the impact of its proposed regulations on small businesses?

ANSWER: SBA is interested in ensuring that agencies fully consider the economic and other impacts of their regulatory and other actions on the small business community, and that they provide adequate opportunity for comment on their regulations. Once SBA has a confirmed Chief Counsel of Advocacy in place, that individual will be able to assess the need for further statutory changes in light of the office's statutory responsibilities under the Regulatory Flexibility Act and Small Business Regulatory Enforcement Fairness Act. I look forward to hearing those views on any proposed legislation in the context of the Office of Advocacy's role in mitigating the economic effects of regulations on small businesses.

Senate Committee on Small Business and Entrepreneurship Hearing
May 15, 2018
Follow-Up Questions for the Record

Questions for Administrator McMahon

Ranking Member Cardin

Contracting goals

SBA's annual Small Business Procurement Scorecard is an important assessment tool to (1) measure how well federal agencies reach their small business and socio-economic prime contracting and subcontracting goals, (2) provide accurate and transparent contracting data, and (3) report agency-specific progress. According to the FY2017 Small Business Procurement Scorecard, the federal government's prime contracting achievement to small businesses totaled 23.88 percent, surpassing the 23 percent goal.

While I applaud this effort, there is still room for improvement. The data shows the percentage of small business prime contracts awarded to women-owned small businesses, small disadvantaged businesses, and businesses located in SBA's Historically Underutilized Business Zone (HUBZone) each declined from 2016, failing to reach their respective 2017 contracting goals.

QUESTION 1:

Please explain SBA's efforts to ensure that federal agencies meet – and ideally exceed – the agreed upon contracting goals.

ANSWER: Annually, SBA negotiates with and sets prime contracting goals for each agency. An agency's goal may change from year to year based on its needs. SBA ensures that the goals of each agency, when combined, will achieve the government-wide statutory goal. These goals include each of the socioeconomic categories as well as subcontracting performance. An agency's performance in all of these categories contributes towards the agency's scorecard grade. SBA works collaboratively with the agencies through the Small Business Procurement Advisory Council, which meets monthly to share best practices and other policy updates, and in the field through Procurement Center Representatives (PCRs) where SBA has insight into specific agency procurements and whether they are set-aside or not for small business. SBA monitors the performance goals established for each agency throughout the fiscal year and works closely with the PCRs and the Office of Small Disadvantaged Business Utilization (OSDBU) to increase awareness of the established goals among the contracting officers of each agency. Additionally, SBA is making improvements in certain areas to provide a higher level of confidence to contracting officers. For example, SBA is working on creating a certification program for women-owned businesses to replace the current self-certification program.

The Vets First Program and Kingdomware

In 2006, Congress passed the Veterans Benefits, Health Care, and Information Technology Act, which provides the U.S. Department of Veterans Affairs (VA) with the ability to make set-aside and sole source awards to Service-Disabled Veteran-Owned Small Business (SDVOSB) and Veteran-Owned Small Business (VOSB). VA refers to this procurement authority as the Veterans First Contracting Program ("Vets First"), and these tools and procedures enable VA contracting officers to increase business opportunities for veteran entrepreneurs.

In 2016, the U.S. Supreme Court unanimously ruled in *Kingdomware Technologies vs. United States* that the Vets First mandate broadly applies to all VA contracts, including task orders. Specifically, the Court concluded that VA must set aside contracts for VOSBs whenever the Rule of Two is satisfied.

Although the veteran business community believed that the decision would spark increased participation of VOSBs in VA acquisitions, it appears that VA has not fully embraced the statutory mandate. In FY 2017, the Department of Veterans Affairs spent only 0.5 percent on subcontracting to Service-Disabled Veteran-Owned firms, well below the federal government's modest 3 percent goal and far short of VA's internal small business program goal of 5 percent.

QUESTION 2:

What is SBA's position regarding the Kingdomware decision?

ANSWER: To our knowledge, the VA has implemented the policy. In FY 2017, the VA awarded 19.7% of contract dollars to SDVO small business concerns, in an amount of \$5.1 billion, exceeding the statutory 3% goal. Overall, the VA awarded \$5.4 billion, or 20.6%, of their small business eligible dollars to VOSB small business concerns.

QUESTION 3:

Is SBA monitoring and enforcing the Rule of Two on all acquisitions under the Simplified Acquisition Threshold (including task orders and acquisitions processed through schedules)?

ANSWER: Federal Acquisition Regulation requires contracting offices to set-aside acquisitions with a value of \$250,000 or below, and above \$3,500, unless it is determined that there is no reasonable expectation of obtaining offers from two or more responsible small businesses that are competitive in terms of price, quality, and delivery. When an acquisition is not set-aside for small business, agencies have procedures in place in which the director of the office of small and disadvantaged business utilization reviews and approves an acquisition that the contracting officer has chosen not to set-aside. SBA assigns Procurement Center Representatives (PCR) to agencies to help carry out SBA's policies. Each PCR enters into Plans of Operations at each buying activity to set coverage and expectations for reviewing proposed acquisitions, which includes whether the contracting officer applied the rule of two and set-aside the acquisition for small business. PCRs also have authority to review acquisitions processed through schedules and task orders, though the GSA's Federal Supply Schedule procedures state that setting aside orders is discretionary.

QUESTION 4:

Has SBA raised concerns about VA's inability to meet its subcontracting goals for SDVOSBs?

ANSWER: We meet and consult with all of the Offices of Small Disadvantaged Business Utilization on a monthly basis to talk about small business prime and subcontracting performance. Each agency, including VA, receives an annual scorecard grade from SBA, and SDVO small business subcontracting is part of that grade, along with the other socioeconomic categories.

QUESTION 5:

Was SBA consulted by VA regarding its decision to modify the Medical/Surgical Prime Vendor Next Generation program (MPSV-NG)?

ANSWER: SBA has had numerous discussions with the VA about its implementation of the program, advocating for the maximum utilization of small business concerns.

QUESTION 6:

What engagement has SBA had with the VA Office of Small and Disadvantaged Business Utilization regarding widespread concerns with how VA implements the Vets First program?

ANSWER: We engage with the VA OSDBU office on a routine basis. Ultimately, the VA contracting officer has a great deal of discretion in deciding whether he or she expects to receive at least two fair and reasonably priced offers that represent best value to the United States.

Section 809 Panel

The National Defense Authorization Act of FY 2016 established the Section 809 panel to make recommendations about ways to improve the acquisition process of the Department of Defense (DOD). According to reports, the Section 809 panel may propose eliminating the Rule of Two for many government procurements, which could significantly reduce contract awards to small businesses.

QUESTION 7:

How has the SBA been involved with the Section 809 Panel?

ANSWER: SBA has provided input to the panel on multiple occasions, formally and informally.

QUESTION 8:

Has your office been briefed on the Panel's recommendations and their possible impact on the small business set-aside programs? If so, what is your position on the proposed recommendations?

ANSWER: The small business section of Volume I of the 809 Panel report recommends that DOD do a better job of bringing technology to enhance warfighting capability into the market through better communication and outreach and use of programs such as SBIR and the Rapid

Innovation Fund. We think the Section 809 panel recognizes that small businesses must also continue to provide more routine goods and services to DOD in those areas where small businesses excel.

QUESTION 9:

Has your office been briefed on the Panel's recommendations and their possible impact on the small business set-aside programs and the Small Business Innovation and Small Business Technology Transfer Programs? If so, what is your position on the proposed recommendations? Performance Goals for SBA's Entrepreneurial Development partners

ANSWER: SBA supports increasing the funding and use of SBIR and other rapid contracting authorities for small business.

QUESTION 10:

Administrator McMahon, I understand that SBA has been reviewing the performance goals for SBA's Entrepreneurial Development partners. What changes are being considered for SBA's resource partners?

ANSWER: As a part of our field alignment efforts, the Office of Entrepreneurial Development evaluated our resource partners' performance goals in order to create stronger and measurable outcomes that will provide additional resources to entrepreneurs and small businesses across the country. The intent is to increase accountability for the partners while ensuring that they focus on achieving the jointly agreed-upon outcomes that make a meaningful impact for small businesses consistent with the goals documented in the Congressional Budget Justification.

QUESTION 11:

Who is managing these changes and goal setting decisions? Who is involved in the working groups, committees, or other bodies that are revising or setting these goals?

ANSWER: The Office of Entrepreneurial Development is the lead office and has consulted with leadership of SBA's resource partners and internal SBA stakeholders to align goals and objectives to the Congressional Budget Justification. Those agency stakeholders include our Chief Financial Officer, Office of Performance Management, Office of Small Business Development Centers, Office of Entrepreneurship Education, Office of Women's Business Ownership, and agency leadership. The goals laid out in our CBJ are intended to increase counseling and training to entrepreneurs and small businesses.

QUESTION 12:

Administrator McMahon, you recently signed an MOU with the Secretary Perdue at the Department of Agriculture to help increase lending in rural communities. What efforts are you taking to ensure that rural small businesses are not only receiving loans but also the technical assistance required to use that capital wisely and build robust, sustainable businesses?

ANSWER: SBA's Office of Entrepreneurial Development and Office of Capital Access are collaborating with USDA to coordinate joint efforts to provide training and technical assistance to rural entrepreneurs. The MOU is intended to bring our complementary strengths together to

facilitate economic opportunities in lending and contracting, as well as to increase our outreach to various communities through our ED programs.

Lender Match

During the hearing and in your written testimony, you mentioned the success of Lender Match in connecting potential borrowers with local lenders.

QUESTION 13:

How is SBA measuring the success of Lender Match?

ANSWER: SBA considers how many inquiries are made on Lender Match and how many matches are made between lenders and potential borrowers because of those inquiries. Our SBA Lender Match (www.sba.gov/lendermatch) electronic platform has facilitated over 3.2 million inquiries since inception resulting in over 130,000 qualified referrals to lenders for borrowers seeking capital.

Lender Match was touted as an upgrade from the LINC (Leveraging Information and Networks to access Capital) pilot program.

QUESTION 14:

Can you provide data showing how participation rates have improved under Lender Match as opposed to LINC?

ANSWER: The Lender Match rebranding occurred in June 2017. Since that time we have received 5,500 applications from borrowers per month (a 50% increase over the average monthly LINC activity) and we have seen 8,500 lenders 'opt-in' per month.

SBA Staffing

QUESTION 15:

The Deputy Administrator position has been vacant since April 13, 2018. When does the Trump Administration plan on nominating a replacement?

ANSWER: While potential options continue to be under evaluation, my focus has been on ensuring that the agency operates in the most efficient way possible. I have been and remain very hands-on with the agency's senior leadership since becoming Administrator, and I will continue to make sure that our programs and services are functioning successfully.

QUESTION 16:

The SBA organizational chart included in the FY19 Congressional Budget Justification removes the Deputy Administrator from having a role overseeing many of the SBA core functions – such as the Office of Capital Access and the Office of Entrepreneurial Development. Can you please detail the reasons for this change?

ANSWER: While I would note that the important core function of the Office of Government Contracting and Business Development was contained in the referenced chart under the Deputy, the agency's most recent Congressional Budget Justification simply defined the strategic plan for

the front office reporting responsibility. The organizational chart was intended to show how we planned to maximize the skillset, background, and professional experiences of our team in leading our various program offices and functions. Notwithstanding that, the Deputy position maintains considerable involvement with all programs through engagement with senior staff and as part of the agency leadership.

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Questions for Administrator McMahan

Senator Cantwell

Timber

QUESTION 1:

Administrator, at the May 15 hearing before the Small Business Committee, you agreed to look further into the Small-Business set-asides for the various types of logging contracts in the Forest Service and get back to me. I wanted to follow up on that promise, and ask that you try to get back to me the next 30 days. Particularly, I would like to know about how you'd like set-asides to apply to the various contract types moving forward and what would be required to implement your vision?

ANSWER: As you know, in cooperation with the Forest Service, SBA sets policy for the small business Timber Set-Aside Program. Over several years, timber has been increasingly distributed through the Forest Service's Stewardship Contracting Program, which is not subject to the Small Business Set-Aside program. To ensure that small businesses still receive a fair proportion of timber sales, the SBA is in discussion with the Forest Service to more closely review the rules of and opportunities within the two programs. SBA has tried to better understand and respond to concerns raised by small businesses in the timber industry. SBA published an Advanced Notice of Proposed Rulemaking in the Federal Register in March 2015 to more clearly define the issues, and published a proposed rule in the Federal Register in September 2016 concerning hauling costs and the stewardship program. Our program office will continue to review the information and comments gathered through that process as we engage the Forest Service and consider a potential future rulemaking.

Net Neutrality

In 2017, there were more than 34,000 technology start-ups and businesses launched across the country. Most of these tech companies are small businesses.

QUESTION 2:

Does SBA know what percentage of small businesses in the U.S. rely on open internet access to reach customers, conduct business, or offer services?

ANSWER: SBA would need to rely on other federal agencies or private sector entities for such research or information. As I mentioned during the hearing, my engagement with business owners has primarily been about their interactions with the agency, and their utilization of our programs and services, whether directly through SBA or our resource partner network. In roundtable discussions or at times during site visits, entrepreneurs and business owners have also shared challenges and barriers they face, whether that is access to capital or other issues, like

regulations or workplace rules. On the topic of e-commerce, I would welcome hearing from business owners in my future visits.

Community Advantage

The SBA's Community Advantage (CA) program is an important way the SBA expands access to "small dollar" loans to businesses in underserved communities. CA provides nonprofit lenders access to 7(a) loan guaranties for loans of \$250,000 or less.

Since they started using CA in 2012, Washington state-based Craft3 has deployed 48 loans totaling more than \$8.5 million across Oregon and Washington.

Per program rules, all of these loans are under a cap of \$250,000, which is the maximum amount the CA can guarantee. Raising the cap would allow CA lenders to better respond to the needs of these businesses that are not yet bankable but require loans of greater than \$250,000. In my state, CA lenders have said that raising the cap would allow them to initiate dozens of deals they would otherwise turn away.

The SBA requires lenders to make CA loans in underserved markets such as low and moderate income communities, new or startup businesses, veteran-owned businesses and alike. This has the impact of generating a high concentration of loans to targeted underserved areas. Additionally, increasing the cap would allow CA lenders to reduce risk to their portfolio for a subset of loans with a guarantee, so that they can reserve that risk for higher-impact deals that do not have a guarantee.

QUESTION 3:

Given the overall success of the program, do you support raising the cap from \$250,000 to \$350,000 for CA guaranteed loans?

ANSWER: SBA is evaluating the Community Advantage Pilot Program to assess its performance and to determine whether any changes to the pilot are appropriate at this time.

The Community Advantage program is still a pilot program.

QUESTION 4:

Would you support making the Community Advantage program permanent?

ANSWER: Prior to deciding on the permanency of the program, SBA will continue to analyze the program's loan performance and collect feedback from industry.

Small Business Investment Companies (SBICs)

The Small Business Investment Company Program is an important financial assistance program available through the SBA. SBICs are privately owned and managed investment funds, licensed and regulated by SBA. In my state, SBICs are investing in companies that earn millions in revenue and account for thousands of jobs.

On Tuesday, May 15, 2018, the SBA released its quarterly data on the SBIC program for the quarter ending March 31, 2018 - more than six weeks into the next quarter. In the past, the SBA office of Investment and Innovations released data for the SBIC program on a monthly basis, with the new data released within a week after the end of the month. Other SBA programs release data weekly.

This data allows SBIC stakeholders to better understand industry trends, evaluate the program's performance, and identify solutions to any problems that may come up. When data is only released quarterly and then delayed for six weeks, it means Congress and the public are getting outdated information.

QUESTION 5:

What caused this delay?

ANSWER: Since 2016, SBA has taken approximately six weeks from the end of each fiscal quarter to prepare and post public, quarterly SBIC program information on SBA.gov. SBA seeks to improve its ability to generate and post this information more quickly with improved technology.

QUESTION 6:

Will you work with the Office of Investment and Innovations to ensure that SBIC data is released in a timely fashion?

ANSWER: Yes. SBA's program office is working to improve its technology and I am fully supportive of these efforts.

A comparison of FY18 Q2 data against the data from FY17 Q2 shows that overall SBIC financing to small businesses is down 18 percent year over year, with a commensurate drop in jobs created by SBIC-backed businesses. Moreover, the data released for FY18 Q1 (ending December 31, 2017) showed alarming declines across licensing, financing of companies, program management, etc. A fund manager observing these trends could have some understandable concerns about pursuing a partnership with the SBA through a license under these conditions.

QUESTION 7:

What in your view has caused this decline?

ANSWER: The decline in the licensing and financing of companies as it relates to SBICs can be largely attributed to market demand. Year-over-year, we have seen a decline in the number of new licensing applications received. Declines in SBIC financings correlate to decelerating financing activity in the private capital markets. In fact, recent industry information indicates that U.S. private equity financings under \$25 million experienced a substantial decline for the same periods.

QUESTION 8:

Have operational issues, such as delays in purchasing leverage, delays in getting SBIC examined, delays in licensing, delays in other regulatory approvals negatively affected the program and its ability to facilitate investment?

ANSWER: Regulatory compliance associated with examinations is an important consideration in relation to licensing decisions, approval of leverage commitments, and other regulatory approvals. After assuming leadership of the agency last year, we took a close look at the agency's SBIC examinations process. Section 310(c) of the Small Business Investment Act, requires that SBA examine each SBIC at least every two years. However, we determined that a meaningful number of SBICs may not have received timely examinations, and that many leveraged SBICs did not have examinations covering a recent period of 18 months.

QUESTION 9:

What steps is the SBA's Office of Investment and Innovation taking to improve these internal operation delays?

ANSWER: We have taken several proactive steps regarding examinations. First, we began working to prioritize SBICs requiring examinations, for example those making requests for leverage, or for a subsequent SBIC license. Second, we issued a new contract last year to supplement SBIC examiners with external examination contractors, and we initiated a technology modernization effort seeking to acquire improved technology that is similar to private sector organizations in the private equity industry. Finally, we have initiated a review of the examination process that is intended to identify ways to make SBIC examinations more efficient.

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Questions for Administrator McMahon

Senator Shaheen

Implementing New HUBZone Improvements

Last year, with the help of Chairman Risch, Congress enacted the Invest in Rural Small Business Act to allow more areas to participate in the SBA's HUBZone program.

As you know, the HUBZone program can make a real difference for small businesses in struggling areas.

For example, Costa Precision Manufacturing is a small business in Claremont, New Hampshire. Initially, the company had trouble qualifying for the program due to the one-size-fits-all nature of the federal formula.

But since qualifying, HUBZone status has made a huge difference for the company. It's one of just six companies in its industry in the United States with HUBZone status. They've added new jobs as a result of new contracting opportunities.

Unfortunately, this program has struggled to meet its goal of providing 3 percent of federal contracting dollars to HUBZone firms. In fact, the federal government reached only 1.67 percent in 2016.

To encourage more participation in the program, the Invest in Rural Small Business Act created a new process for Governors to petition the SBA for new areas to be considered HUBZones.

The SBA has until 2020 to set up this new petition process for qualifying areas and businesses as HUBZones.

QUESTION 1:

What steps has the SBA taken to ensure that states and localities are aware of the changes made? Can you provide an update on the SBA's progress in setting up this new process?

ANSWER: SBA was able to update the HUBZone Map quickly to extend the expiration date for re-designated areas, as required by section 1701 of the National Defense Authorization Act for 2018, which we think will make a big difference for program participation and bring much needed stability to the program. The authority for state Governors to petition SBA to create a

HUBZone does not go into effect until January 1, 2020, so SBA plans to propose a rule to establish those procedures in 2019. The HUBZone Office has discussed this and other legislative changes to the program in webinars and outreach events and during HUBZone Office Hours.

Coordination with “Opportunity Zones”

The Treasury Department set up a program under the new tax law that allows state Governors to set up “Opportunity Zones.” Senator Scott was a champion of this effort to provide tax incentives for investment in certain disadvantaged areas, as designated by each state’s Governor.

QUESTION 2:

Have you spoken with the Treasury about aligning this program with the new HUBZone petitions so that we can maximize investment in those areas?

ANSWER: Yes, we have met and will continue to discuss with Treasury ways to align the two programs to maximize impact on these communities. The intent is to identify the overlap between the HUBZone and the Opportunity Zones, and while seeking alignment between the two zones, also ensure that small businesses located in the areas of intersection can avail themselves of the benefits from both the programs.

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Questions for Administrator McMahan

Senator Scott

SBICs and Opportunity Zones

I do want to mention that South Carolina is now home to its first SBIC.

SBICs receive a tax deferral for investing in the Opportunity Zones created by my Investing in Opportunity Act.

That means SBICs are incentivized to invest in economically distressed communities and the Americans that call them home.

It took the South Carolina fund two years to receive its license. I think SBA could speed that process up.

Please answer the following with specificity:

QUESTION 1:

What are the existing regulatory barriers, if any, that are hindering SBICs' ability to form in states like South Carolina that are predominantly rural with few urban centers?

ANSWER: SBA does not believe there are regulatory barriers to the formation of SBICs in South Carolina. In September 2017, SBA held an SBIC Symposium in Columbia, South Carolina, which sought to increase awareness of, and interest in, the SBIC program among the South Carolina banking and private equity community. In addition, SBA is currently developing a marketing plan to target prospective SBIC applicants who are interested in focusing on financings to small businesses in areas that have an inadequate supply of investment capital, such as rural areas. Finally, I note that SBA is presently holding roundtables focusing on regulatory reform of the SBIC program and welcomes suggestions from SBICs and SBIC program participants. At the end of May, SBA hosted a roundtable in Chicago with several SBICs. Additional round tables will take place with SBIC third party service providers in July 2018 and SBIC investors in August 2018.

I would like to clarify for the record that the South Carolina SBIC's licensing time was approximately 9 months from the time SBA accepted the license application until license approval, which was typical of other "first time" SBIC license applicants during FY 2018.

QUESTION 2:

II. If so, what steps are you taking to streamline regulations and licensing requirements for SBICs?

ANSWER: Regulatory streamlining is a priority for the SBIC program. In November 2017, SBA formed a working group to review SBIC program regulations and policies to improve clarity and streamline the SBIC program. SBA's regulatory reform effort involves holding roundtables with the SBIC program participants to listen to areas of concern and identify ways to improve the SBIC program.

As part of this initiative, in May, SBA held a teleconference with SBIC program participants to address questions and issues. SBA also hosted a roundtable in Chicago with several SBICs. Additional roundtables will take place with SBIC third party service providers in July 2018 and SBIC investors in August 2018.

SBA licensing requirements are rigorous, and consistent with the process that sophisticated private sector investors employ. SBA takes the time necessary to independently evaluate each SBIC applicant and conducts thorough due diligence and legal review in areas such as the applicant's management team, track record, governance documents, and proposed investment strategy. SBA's licensing process is one of the most important risk control tools SBA employs in order to avoid losses to the federal government, and by extension, American taxpayers. Nevertheless, SBA is committed to streamlining regulations and regulatory processes whenever possible. For example, last year, we instituted a monthly standing meeting of the agency's SBIC Licensing Committee to create more certainty with respect to the timing of one of the last stages in the licensing process.

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Questions for Administrator McMahon

Senator Heitkamp

QUESTION 1:

I was glad to hear you mention rural communities in your statement. Too often, we do not focus enough attention on the strengths of rural areas – strong social capital, work ethic, and a culture of self-reliance and individual initiative. In your statement you specifically mentioned working with Secretary Purdue to reach out to rural areas – can you tell us more about what we can expect from this initiative? How can SBA leverage the strengths of rural America to assist those willing to take the risks involved in starting up or expanding a business?

ANSWER: The MOU that we have signed with the U.S. Department of Agriculture (USDA) is intended to bring our complementary strengths together to provide additional economic opportunities for rural small businesses. The specific areas of collaboration include our lending, contracting and entrepreneurial development programs. SBA plans to use the extensive distribution capabilities of USDA to position and make available capital for rural small businesses while making it easier for rural small businesses to obtain certification as they pursue small business contracts from DOD and other agencies. Additionally, we are exploring how we can increase our outreach to Native American communities leveraging our entrepreneurial development programs.

QUESTION 2:

What SBA resources will you commit to helping rural areas such as those in my state continue to grow and prosper? Can you pledge today that SBA will commit itself to a long-term strategy to assist small business formation in rural America?

ANSWER: Yes, SBA will remain committed to those goals and objectives. SBA's ongoing program efforts as well as our efforts resulting from our partnership with USDA focused on helping small businesses in rural areas will continue to be carried out through our district office and leadership in Fargo, our lender relations specialists in that office, and our area managers in Bismark and Grand Forks.

QUESTION 3:

In your statement you also mentioned working with Secretary Acosta on workforce issues. Can you provide an update on your efforts to address workforce retention issues in rural areas? How can SBA use its existing resources, such as its counseling and training programs, to encourage businesses to adopt policies aimed at attracting and retaining good employees?

ANSWER: Identifying and retaining a skilled workforce is a significant concern among business owners and has been one of the topics I have heard the most about during my travel and small business visits this year. I continue to meet and discuss these challenges within the Administration. As we develop potential initiatives, I will certainly keep you informed. One of the potential areas we are exploring is how we can develop an integrated strategy that provides a clear roadmap for businesses and educational institutions to partner with each other to develop skills and resources that are

calibrated with market demand. The workforce system helps meet the skills demands of regional economies by connecting job seekers with jobs, and connecting business and job creators with the talent they need to compete and grow. In coordination with our federal partners, we continue to explore what role our resource centers can play in helping train workers leveraging this larger strategy. In the meantime, the SBA resource network can continue to assist and guide business owners in the areas of job creation and retention.

QUESTION 4:

Recently, I sent a letter to the President urging him to reestablish the Interagency Committee for Women's Business Enterprise. This committee, with a strong chair and representatives from different federal agencies and departments, could once again work to help the federal government coordinate its efforts to assist women business owners. Can you describe SBA's current efforts to work with other agencies and departments to assist women's business owners and entrepreneurs? Will you commit your office to following up with me to further discuss this issue?

ANSWER: Let me share some of our activity on women's business development. We have just launched an initiative to scale outreach to women entrepreneurs in collaboration with the Departments of Treasury and Labor leveraging a state-of-the-art digital learning platform. Also, we recently announced a new executive director of the National Women's Business Council. The council serves as an independent voice for women entrepreneurs and is comprised of women business owners and representatives from national women's business organizations. The council advises Congress, the President, and the SBA on challenges facing women business owners and they report annually on barriers to success and potential solutions.

Last year, we appointed a new director of our Office of Women's Business Development. Primarily working through SBA's Women's Business Centers, their mission is to enable and empower women entrepreneurs through education, counseling, training, and support. This year marks the 30th anniversary of SBA's WBC program. There are over 100 centers across the country and our current focus is on expanding our reach within states or to locate centers in states without one. Recently, as you know, we announced a new center in Fargo. I appreciate your interest and look forward to further engagement.

QUESTION 5:

Some of our most promising entrepreneurs are young people saddled with high levels of student debt. They face reduced horizons regarding the kinds of jobs they can accept out of college, as well as limits on their ability to become entrepreneurs. What is SBA doing to help young entrepreneurs and small business owners manage high levels of student debt?

ANSWER: This is an area where the combination of our SBA lending and resource partners might be a helpful resource to a young potential borrower. Through counseling services, our resource partners could provide guidance and recommendations that could then help in their eventual interaction with our lending partners.

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Questions for Administrator McMahon

Senator Booker

Small Poultry

QUESTION 1:

Do you believe that contract poultry and livestock loans, which ostensibly support large integrated meat processing companies, are consistent with the mission of the SBA in both creating jobs and supporting entrepreneurship?

ANSWER: By statute, SBA's mission to support U.S. based small business concerns includes lending to small farms and agriculture related businesses. Not unlike other supply chain industries, small independent farms provide services under contract that ultimately get products to the customer through large companies. SBA is currently conducting an in-depth evaluation on this industry as it relates to our business loan program policies to ensure that we comply with our mission and rules consistent with aiding and assisting small businesses that do not otherwise have access to credit.

QUESTION 2:

The USDA Farm Service Agency (FSA) issued a notice in 2009 to implement some basic requirements for banks making guaranteed loans to contract poultry growers. Are you considering any steps to implement requirements on poultry and other contract livestock production loans that are similar to the basic rules that FSA already has in place?

ANSWER: As we perform an in-depth evaluation of our and FSA's guaranteed loans and loan requirements, we are also examining the practices of other agencies and departments so that we can learn and incorporate any practices that will help us meet our mission in the most effective and efficient manner.

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Questions for Administrator McMahan

Senator Enzi

QUESTION 1:

Last fall, the SBA held a roundtable on this rule, Section 1071 of Dodd Frank referred to as the Small Business Data Collection provision. This rule requires financial institutions to collect information from credit applications for all small businesses, including minority, and women businesses. Examples of data points required for collection includes: location of business, purpose of loan, loan amount applied for and approved for, race, sex, and ethnicity. In addition, if at any point the CFPB sees fit, they can require any additional personal information on the loan applicant.

The Office of Advocacy raised some concerns regarding the definition the CFPB would use to identify a small business. As we all know throughout the government, defining what is considered a "small business" can be problematic. What concerns do you have with the metrics the CFPB will use to identify a small business?

ANSWER: The independence of the views and positions of the SBA's Office of Advocacy is an important feature of their work. I will need to defer to them on actions they may have taken on this rule, as well as concerns they might have identified. In general, this topic has been raised to me in discussion with SBA lending partners, and it is an issue I will continue to monitor.

QUESTION 2:

It cannot be said enough that the cost of compliance for a rule like this burdens our lending community. In order to comply with 1071 small entities will need to build entirely new systems to collect these data points.

What suggestions have you posed to the CFPB to address the cost of compliance concerns?

ANSWER: With this question as well, I will need to defer to the Office of Advocacy to explain their role and any activities they are pursuing in the context of the additional data collection requirements. Typically, the Office of Advocacy examines any compliance costs associated with the implementation of any new rule or policy impacting small businesses.

QUESTION 3:

The biggest concern in Wyoming and what I find to be the most troubling issue on section 1071 is privacy. The rule allows for the publication of these data points, made available to the public, and for a state with a population as small as Wyoming, this raises huge privacy concerns. Let's say a small business in Fort Laramie, where the population is a little over 200- asks for a loan,

the bank collects these data points, the CFPB makes this information available to the public- potentially exposing very personal information on the loan applicant to the public. I understand that this is a huge issue for not only Wyoming, but also several rural states and communities.

Has the small business community expressed privacy concerns to the SBA on this rule?

ANSWER: In general discussion with lending partners, this has been raised to me as a concern. The Office of Advocacy may be able to offer a more detailed answer on what they have heard through their own roundtables.

QUESTION 4:

As Budget Chairman I spend a great deal of time thinking about our nation's fiscal situation. Throughout the course of this Administration, I have spoken with a number of Department heads and stressed the need to become a more efficient government. As a former small business owner and accountant, I believe that improving the efficacy of government agencies can have a lasting, positive effect. Reforms done right across the departments will reduce money going to overhead costs and direct more to providing actual assistance to Americans.

Can you talk about some of the efficiency reforms that you have undertaken and how you believe the Small Business Administration can increase efficiency to better serve small businesses?

ANSWER: This has been a priority of mine since being sworn in as Administrator. I have initiated a broad review across all our programs with a goal of providing those services in a more efficient and effective way. Our senior leadership team has responded well to that initiative and I hold them accountable for key deliverables. Examples include our new contracting certification platform which enables a more efficient process for potential contractors; our lender match program which connects potential borrowers to lenders; and our new IT platform within our disaster program to improve our application process for disaster survivors.

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Questions for Administrator McMahan

Senator Hirono

Local SBA District Offices

The Small Business Administration's (SBA's) local district offices provide important supports for local small businesses, maintaining connections to local communities and promoting SBA's mission of helping Americans start, build, and grow their businesses—wherever they may be located. I appreciate your commitment to visiting all 68 district offices, and, as I mentioned during your hearing, look forward to coordinating with your office ahead of your visit to the Hawaii District Office.

QUESTION 1:

Will you please keep us updated on your visit to Hawaii as you continue to plan your visit to our state, and share any relevant materials that you plan to distribute to local businesses?

ANSWER: Yes, we will certainly keep you updated on when I might be able to schedule my visit with our Hawaii SBA district office and local businesses.

QUESTION 2:

Will you work with the Hawaii District Office to identify local small businesses that serve as good examples of how SBA resources are supporting local businesses and communities?

Last year, in response to written questions submitted after your confirmation hearing, you committed to ensuring that SBA's district offices have adequate resources to effectively deliver SBA programs and services, and expressed a commitment to supporting enhanced communications as well as staff trainings to promote and deliver programs to local communities.

ANSWER: Yes, our approach for my Ignite Tour travel is to work with our district office staff to identify SBA borrowers and businesses for me to interact with in those communities. Also, as part of the agency's field alignment project, we are ensuring that all local district offices have adequate resources and the local staff is trained to provide superior services to small business customers. And we are placing more emphasis on outcome-based metrics so that we can hold the offices accountable in how they are delivering services.

QUESTION 3:

What new initiatives, if any, has SBA undertaken to support local district offices through staff trainings?

ANSWER: Prior to launching the Ignite Tour last year, we held a conference with all of our field leadership. The conference was a precursor to the broad field alignment project SBA launched last year to facilitate effective communication between SBA headquarters and district offices and

to ensure that district office staff are kept abreast of policy changes. Key to this effort is training on how best to deliver SBA services in a manner that is consistent across all offices. In addition to the annual leadership conference, our lending relations specialists are brought together annually for direction and training.

QUESTION 4:

How has SBA supported these offices in promoting, delivering, and enhancing program utilization for local communities?

ANSWER: As I mentioned in response to the previous question, our field alignment project is helping to better connect our offices and better deliver our services.

Natural Disasters in Hawaii

Recently Hawaii has suffered from several natural disasters—from record rainfall in North Kauai and East Honolulu that led to severe flooding and mudslides, to earthquakes and volcanic activity that continue to disrupt businesses and communities in East Hawaii and elsewhere.

QUESTION 5:

Recognizing that for a state like Hawaii, where our district office is on one island (Oahu) and businesses impacted by natural disasters may be on other islands (i.e. Kauai, Hawaii Island), will you consider visiting small businesses impacted by natural disasters on Kauai and Hawaii Island?

ANSWER: Following the hurricanes last year, I had the opportunity to visit several regions impacted by those storms. With respect to potential travel to Hawaii and our district office, I am happy to engage further and consider this request as that travel plan is coordinated.

QUESTION 6:

Will you work with the Hawaii District Office to identify areas for potential visits?

ANSWER: Yes, as mentioned previously, we routinely work through our district directors as part of our trip coordination.

Native American Outreach (NAO)

Local Hawaii businesses and entrepreneurs have benefited from SBA's Entrepreneurial Development Programs (ED Programs)—including Native American Outreach (NAO), which provides resources to serve businesses in some of the most economically disadvantaged communities in our nation. While relatively small compared to other SBA programs, NAO has continued to support new and established Native owned businesses, including Native Hawaiian businesses, through workshops, seminars, and other trainings. Congress appropriated \$2 million for NAO in FY2018, but the Administration only requested \$1.5 million for the program in FY2019, and \$54 million less for all ED Programs next year.

QUESTION 7:

Have you had the opportunity to meet with businesses that have benefitted from NAO?

ANSWER: The SBA recently completed three Tribal Consultations in Alaska, Oklahoma, and New Mexico. These consultations were listening sessions about potential changes to the 8(a) and HUBZone programs and other issues that Native American business owners face. Additionally, senior officials from SBA's Office of Government Contracting and Business Development will be attending and speaking at the Native Hawaiian Organization Association (NHOA) Annual Conference in August and plan to independently meet with the NHOA Board to better understand concerns of the Native Hawaiian business community. All of this feedback will be taken into consideration regarding program priorities and direction.

QUESTION 8:

Recognizing the difficult tradeoffs you have to make while developing your budget requests, do you recognize the positive impact programs like NAO can have on small businesses, and will you continue to support these programs with the resources appropriated through Congress?

ANSWER: Yes. In 2017, we introduced the Native American Entrepreneurial Empowerment Workshop program where potential entrepreneurs and business owners have received training to pursue their small business dreams and build a foundation for economic growth in their communities. In 2017, we assisted 220 individuals with workshops in South Dakota, Nevada, Arizona, Minnesota, Iowa, Montana, Arizona, Arkansas, Oklahoma, and New Mexico.

QUESTION 9:

Do you recognize the positive impact other ED Programs can have on small businesses, and will you continue to support them with the resources appropriated through Congress?

ANSWER: Once appropriated, the SBA will continue to fund programs at appropriated levels.

QUESTION 10:

What other initiatives or opportunities, if any, does SBA have planned to support Native owned businesses in the coming year?

ANSWER: We are currently planning to provide seven additional Native American Entrepreneurial Empowerment Workshops in 2018 to provide specialized training and technical assistance to Native American communities for nascent and established entrepreneurs. We are coordinating the workshops with other agencies like USDA to reach more Native owned businesses throughout the United States. We expect to provide workshops in 2019, although the planning process is in the early stages.

Federal Contracting Opportunities

Last January during your confirmation process I highlighted the importance of providing federal contracting opportunities for small businesses in Hawaii and elsewhere, and asked for your commitment to making sure the federal government is meeting the subcontracting goals Congress has put into place. In a written response you expressed a commitment to looking at why and where subcontracting goals are not being met. You also replied that the SBA Administrator has a statutory responsibility to make sure small businesses obtain their fair share of federal procurement opportunities wherever those businesses are located.

QUESTION 11:

Can you describe what steps SBA has taken since last year to make sure federal contracting opportunities are available to small businesses in Hawaii and elsewhere, and to make sure that small businesses are receiving their fair share of federal procurement opportunities?

ANSWER: We have Procurement Center Representatives that cover procuring activities in Hawaii to review acquisitions for bundling and to see if the acquisition should be set aside for small businesses. At the federal level, we collaborate with all of the agencies, including those with buying activities in Hawaii, and provide a scorecard based on their efforts to meet federal contracting goals.

QUESTION 12:

Will you continue working to address this issue?

ANSWER: Yes, we are dedicated to working with all federal agencies to encourage increased utilization of small businesses to the maximum extent practicable to fulfill their missions.

Minority Owned Small Businesses

Last January I also highlighted the importance of supporting minority owned small businesses, which locally in Hawaii include Native Hawaiian Organizations (NHOs)—particularly through SBA’s 8(a) Minority Small Business and Capital Ownership Development Program for businesses owned by individuals who are socially and economically disadvantaged. In a written response you expressed your belief that all small businesses should have opportunities to provide goods and services to the federal government, and that in addition to the 8(a) program you wanted to see whether there were other avenues by which SBA could increase participation in the marketplace for minorities.

QUESTION 13:

Can you provide an update on what SBA has been doing in these areas?

ANSWER: I have been pleased with the growth and development in a number of our programs, and we continue to address these areas. For example, our Emerging Leaders program, a training initiative for business growth in historically challenged communities, has seen record participation this year. We have recently expanded the reach of our Women’s Business Centers so as to serve more locations within states and to create centers in states without one. Also, our Microloan program has continued to grow this year providing lending opportunities in economically underserved areas. Additionally, SBA is in the process of drafting proposed rules to amend both the 8(a) and HUBZone programs to make them more efficient and less burdensome to both procuring agencies and our small business constituents. We understand our oversight responsibilities, but do not seek to impose unnecessary or excessive burdens on the small businesses we serve.

QUESTION 14:

How has SBA continued to support minority owned small businesses in the United States?

ANSWER: In FY 2017, the federal government awarded \$40.2 billion in prime contract dollars to small disadvantaged businesses (SDB), which is 9.10% of all federal prime contract dollars and surpassed the 5% SDB goal. Of that, \$16.3 billion, or 3.67% went to 8(a) participants, which are firms that SBA certifies to participate in the 8(a) program based on the social and economic disadvantage of individuals who own and control the company.

Veteran Owned Small Businesses

Veteran Service Organizations (VSOs) have highlighted problems with veterans obtaining access to SBA lending programs—something I highlighted during your confirmation process last year when you expressed an interest in learning more about SBA’s programs that support veterans. Last year, I introduced S. 1056, the Veteran Small Business Export Promotion Act, with Senator Rounds, which was endorsed by both small businesses and VSOs. S. 1056 would promote U.S. exports by simply making permanent in law the SBA’s current policy of waiving upfront fees for veterans and their spouses applying for SBA’s various export-specific loan programs. The fee waiver has changed from year to year, so making it permanent would provide some certainty for veteran owned small businesses.

QUESTION 15:

Do you believe SBA has taken appropriate steps to support veteran owned small businesses?
Should SBA be doing more to support veterans?

ANSWER: The SBA works very hard to support our veteran owned small business community and continually seeks out ways to maximize that engagement. On a quarterly basis, our program office hosts advisory committees to ensure we stay informed on what’s happening in the veteran small business community in regard to issues such as federal contracting, access to capital, businesses development and commercial supply chain opportunities.

We also collaborate with public and private sector stakeholders to ensure the programs and resources available to veteran and military spouse owned businesses are widely marketed, understood and available. Partnerships include; American Legion, U.S. Chamber of Commerce; VA Vocational Rehabilitation and Employment; National Veteran Small Business Coalition; DoD Transition to Veteran Program Office and Spouse Employment and Career Opportunities Program Office.

Other program highlights include the March celebration of our one-thousandth graduate from the Veteran Institute for Procurement (VIP). The success of this program is evident by the large number of graduates who have won government contracts, created thousands of jobs and grown their businesses. Also, we recently expanded the number of Veteran Business Outreach Centers (VBOCs) from 20 to 22. The expansion allows SBA to cover Tennessee, Kentucky, North and South Dakota with support and outreach to veteran owned small businesses in those states.

QUESTION 16:

Will SBA support S. 1056?

ANSWER: I welcome the opportunity to work with you and your colleagues and provide additional technical comments and feedback on the legislation, specifically with regard to how any potential fee waivers fit within our annual budgeting capabilities.

Small Manufacturing Businesses

Hawaii has not traditionally been considered a manufacturing base, but its small and independent breweries have generated substantial economic impact and created local manufacturing and service sector jobs. You previously expressed a willingness to support initiatives that grow manufacturing businesses, increase jobs, and help small manufacturers compete in the global marketplace.

QUESTION 17:

Have you had an opportunity to meet with small manufacturers in the United States during your visits to SBA's local district offices?

ANSWER: Yes, I have had the opportunity to visit with many small manufacturing businesses and owners as part of my roundtables and business visits during my travel.

QUESTION 18:

Do you believe SBA has taken appropriate steps to help small manufacturers compete domestically and internationally?

ANSWER: SBA can continue to help small manufacturers in much the same way as all businesses, through making sure that they know of and have access to our programs, as well as awareness of and access to counseling through our resource partner network. Additionally, SBA's Office of International Trade works closely with SBA resource partners and small business manufacturers help small businesses take advantage of opportunities in international markets.

STEM Workforce

Women make up more than half the U.S. population but only a quarter of the STEM workforce, and similar disparities exist for minorities and other historically underrepresented groups living in the United States. We can and should be doing more to make sure these groups are better represented in the STEM workforce, and that we strengthen the STEM pipeline to make sure the businesses of future have access to our full talent pool—which will serve to make these businesses more competitive in the long run. These are several reasons why I held a field hearing on the STEM pipeline in August 2016.

QUESTION 19:

What steps has SBA taken to better understand the STEM pipeline and better support the needs of small businesses as they relate to STEM?

ANSWER: I welcome the opportunity to work with you and learn more about your previous hearing and efforts. With respect to the agency's programs, SBA's outreach activities are targeted towards increasing the awareness and education needed to assist entrepreneurs with obtaining awards from the annual funding of approximately \$2.5 billion provided through the SBIR and STTR programs. These awards are related to satisfying the research and development needs of the federal government. Additionally, SBA's train the trainer activities, SBA SBDCs, SBA District Offices, and PTACs assist small business entrepreneurs, including those with STEM backgrounds.

QUESTION 20:

What steps, if any, has SBA taken to increase participation in the pipeline among women, minorities, and other underrepresented groups?

ANSWER: SBA's Federal and State Technology (FAST) Partnership program and the Growth Accelerator Fund Competition (GAFC) program provide outreach activities that target women and minority entrepreneurs, including those in STEM related industries. The FAST and GAFC funding opportunity announcements request that entities applying for awards target one or both of these groups in the services the prospective award recipient will provide. Furthermore, SBA's Office of Investment and Innovation, which oversees the SBIR and STTR programs, conducts outreach across the country that encourages women and minority business owners to participate in the SBIR and STTR programs.

QUESTION 21:

What plans, if any, does SBA have to support businesses by making sure they have the employees they need to be competitive in industries that require workers with relevant STEM background and training?

ANSWER: This is an area that the agency can look more closely at through our interagency discussions with other federal agencies and our focus on helping small businesses better identify and meet workforce demands.

QUESTION 22:

Could SBA be doing more to support these businesses?

ANSWER: In addition to our interagency working group discussions, SBA can also examine how counseling provided through our resource partner network may better assist these businesses. Further, through SBA's administrative support of the SBIR/STTR program, small businesses can seek and receive funding awards directly from one of the eleven participating federal agencies.

QUESTION 23:

Could SBA be doing more to examine the pipeline?

ANSWER: Indirectly, SBA may influence STEM entrepreneurs through SBA's outreach and technical assistance associated with the SBIR/STTR, FAST and GAFC programs. SBA will continue this form of support for small businesses operating in STEM-related industries.

Small Business Innovation Research (SBIR)/Small Business Technology Transfer (STTR) Programs

SBA's Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs set aside certain percentages of federal research and development funds for small businesses, and have supported federal research opportunities for local businesses in Hawaii. You previously highlighted the SBA Administrator's critical responsibility of certifying that all federal agencies are compliant with statutory commitments to support small businesses, and last year expressed a commitment to actively working with agencies to make sure that they meet or exceed their small business contracting requirements.

QUESTION 24:

What steps has SBA taken since last year to make sure that federal agencies are meeting or exceeding these requirements?

ANSWER: Last year, SBA strengthened its analysis of the data submitted by agencies that participate in the SBIR and STTR programs to determine whether those agencies are meeting the minimum SBIR and STTR spending requirements. When SBA identifies discrepancies in the data reported by the participating agencies, SBA communicates closely with those agencies and highlights unresolved issues in SBA's Annual Report on the SBIR and STTR programs. SBA will continue to work with the participating SBIR and STTR agencies to assist with program compliance.

QUESTION 25:

Will you continue working to address this issue?

ANSWER: Yes, SBA will continue to work with the participating agencies to receive the necessary data for SBA to determine whether the agencies are in compliance with the minimum spending requirements.

State Trade Expansion Program (STEP)

Hawaii remains a gateway to the Asia-Pacific, and the State of Hawaii has used resources under SBA's State Trade Expansion Program (STEP) to create the Hawaii State Trade Expansion Program, or HiSTEP, which partners with the private sector to give Hawaii small businesses access to comprehensive export assistance, counseling and training services, and opportunities to showcase their services and products at trade shows.

I voted to support the creation of STEP in 2010, and have continued to support the program since that time—including by supporting its renewal through 2020. However, as with other ED Programs, SBA requested much less funding for STEP in FY2019 than the program received for FY2018.

QUESTION 26:

You previously expressed an interest in learning more about how STEP and other export promotion programs have effectively supported businesses in the United States. Have you had

the opportunity to meet with businesses that have benefitted from STEP since you were confirmed?

ANSWER: Yes, I have heard from businesses during my travel and roundtables that have participated in the STEP program. In addition, I am regularly updated from our agency staff and grants administrators about their outreach to states. The Office of International Trade recently started a Site Visit program, where staff visits each STEP awardee every two years. The purpose of the program is to physically visit the state to talk with the state STEP director and staff, eligible small business concerns (ESBCs), and key stakeholders. While this is a new program, we have completed three Site Visits, and we have plans to complete another six before the end of the fiscal year. Lastly, we are pleased with the success of Hawaii's State Trade Expansion Program (HISTEP). HISTEP has supported over 1,200 small businesses with over \$4 million in sales to new markets from STEP funds.

QUESTION 27:

Recognizing the difficult tradeoffs you have to make while developing your budget requests, do you recognize the positive impact programs like STEP can have on small businesses, and will you continue to support these programs with the resources appropriated through Congress?

ANSWER: Yes, we recognize the positive impact of the program and will continue supporting STEP as funds are appropriated annually for the program.

QUESTION 28:

What other initiatives, if any, does SBA have planned to help businesses promote their products and services overseas?

ANSWER: STEP encourages collaboration with other SBA resource programs and partners to fully equip small businesses with exporting their products and services for increased profitability and market expansion. This involves technical assistance from the SBA Office of International Trade on trade barriers, trade agreements and access to 21 U.S. Export Assistance Centers (USEACs) export finance and loan programs co-located with the U.S. Department of Commerce and the Export-Import Bank of the United States. It also involves a range of certified international business counseling and training services through the Small Business Development Centers, Women Business Centers, and Veterans programs.

**Senate Committee on Small Business and Entrepreneurship Hearing
May 15, 2018
Follow-Up Questions for the Record**

Questions for Administrator McMahon

Senator Duckworth

Veterans Small Business Enhancement Act

I recently introduced S. 2679, the Veterans Small Business Enhancement Act of 2018 to help expand economic opportunity for small business owners who are Veterans. Senator Durbin and Senator Kennedy joined me in introducing this bipartisan legislation that would allow Veteran-owned small businesses to acquire surplus equipment and property that the Federal Government does not need.

Specifically, S. 2679 would require that you coordinate with the Administrator of the U.S. General Services Administration (GSA) to provide Veteran-owned small businesses with access to surplus property under GSA's Federal Surplus Property Donation Program. As you are aware, GSA has overseen distribution of Federal surplus property for 15 years in partnership with the Small Business Administration (SBA) and State Agencies for Surplus Property (SASP), which disburse property to eligible recipients who otherwise may have been unable to acquire it.

Our bipartisan legislation is nearly identical to a previous version of the Veterans Small Business Enhancement Act (S. 1400) that the Committee favorably reported by voice vote. The Veterans of Foreign Wars and the National Association of State Agencies for Surplus Property have endorsed S. 2679.

QUESTION 1:

Administrator McMahon, would you agree that when our Veterans return home from their service, they deserve our full support as they transition back into civilian life, and that includes supporting their efforts to build and manage a small business?

ANSWER: We owe returning veterans the highest form of gratitude for their service to our country. From fighting for freedom to creating jobs, our service members and their spouses are an invaluable asset to our communities, and I am proud of the SBA initiatives available to support them.

As you know, the SBA has an Office of Veterans Business Development that actively works with veterans through the nationwide Veterans Business Outreach Centers (VBOCs) to provide entrepreneurial development services such as business counseling, training, and mentorship. Additionally, the SBA offers the Boots to Business entrepreneurial education program that provides assistance to transitioning service members for exploring business ownership and self-employment opportunities. In FY17, SBA trained more than 28,000 veterans through the VBOCs and provided transition assistance to more than 17,000 veterans leveraging the Boots to Business program.

QUESTION 2:

Since small businesses participating in SBA's 8(a) Program have been provided access to Federal surplus property for nearly two decades as part of business development assistance, would you concur that participating in the Federal Surplus Property Donation Program is valuable in helping 8(a) small businesses succeed, and that the approximately 2.5 million Veteran-owned small businesses throughout our country would benefit from enacting S. 2679 to make sure our heroes may obtain surplus property and equipment that the Federal Government has no use for, but which could be incredibly valuable to a Veteran-owned small business?

ANSWER: When I meet with veteran entrepreneurs, I thank them for their service and encourage them to take advantage of all federal opportunities to ensure success. While I am most familiar with the initiatives available from the SBA, including our 8(a) program, there are programs throughout the federal government that I am certain would be of use to veteran-owned small businesses.

QUESTION 3:

Administrator McMahon, will you commit to supporting the bipartisan effort to pass S. 2679 during the 115th Congress to help our Veteran-owned small businesses in Illinois, Louisiana and throughout the country?

ANSWER: I welcome the opportunity to work with you and your colleagues to provide additional technical comments and feedback on the legislation to best position it to align with the abilities of the SBA to support veteran-owned businesses.

Small Business Investment Company Program

The SBA's Small Business Investment Company (SBIC) program helps small businesses access long-term capital. Congress authorized SBA to partner with private investors to establish privately-funded SBICs to help small businesses access to private capital that is critical for expanding facilities, buying equipment and creating jobs. If effectively administered, the SBIC program represents a win-win initiative for the public and private sectors. However, based on recent SBA data, I am concerned that the SBIC program's licensing process is suffering from delays that is reducing the number of SBICs, which in turn, reduces the amount of private capital small businesses may access.

QUESTION 4:

Administrator McMahon, please describe in detail how SBA will improve the effectiveness and efficiency of the SBIC program's licensing process and share your goals for the coming fiscal year in terms of increasing the number of SBICs that SBA will partner with. In addition, please share your view on what actions Congress could take to help SBA increase the number of partnerships with SBICs.

ANSWER: SBA's improvement plans include the following areas:

- 1) Program Participants: SBA is holding roundtables with SBIC program participants to identify areas of concern and ways to improve SBA regulations and procedures to improve clarity and modernize the SBIC program.
- 2) Outreach: SBA is developing a marketing plan to target prospective SBIC applicants who are interested in focusing on financings to small businesses in areas that have an inadequate supply of investment capital.
- 3) Technology Modernization: SBA has initiated a technology modernization effort seeking to acquire improved technology that is commensurate with private sector investment entities.