



Office of the Small Business Advocate

State Small Business Credit Initiative
(SSBCI)

Technical Assistance for Capital Readiness
Program 2023

Pre-Bid Webinar

November 29, 2023

@CaliforniaOSBA on Twitter, LinkedIn, Facebook
Email: SSBCITA@gobiz.ca.gov



Housekeeping

- A webinar recording will be available on our website. <https://calosba.ca.gov/grant-and-funding-opportunities/>
- Attendees are muted upon entry.
- Please submit your questions in the Q&A box.
 - Highly specific questions can be emailed to SSBCITA@gobiz.ca.gov directly for assistance.
- Today's session will include a brief application tutorial.

Agenda

1. Kick-off and Welcome
2. CalOSBA Mission & Programs Team
3. About SSBCI: Background, Funding, Eligibility, Timeline
4. Application Demonstration
5. Q&A

CalOSBA Mission & Objectives

Mission: CalOSBA supports economic growth and innovation and ensures that ALL California small businesses and innovative startups have the information and direct support they need to better navigate resources, programs and regulations.

CalOSBA serves as the voice of small business, representing their views and interests across the state and advocating for equitable access to capital, markets, and networks so that all California small businesses successfully start, manage, grow and become more resilient.

Objective: Information and Resources | Advocacy | Resilience



CalOSBA Team



CALIFORNIA OFFICE OF THE SMALL BUSINESS ADVOCATE GRANT PROGRAMS TEAM



TARA LYNN GRAY
DIRECTOR



MICHELLE RADMAND
DEPUTY DIRECTOR



CHRIS EARL
SOUTHERN CALIFORNIA
REGIONAL ADVISOR AND
ASSISTANT DEPUTY DIRECTOR



SHALAWN GARCIA
GRANT PROGRAMS SUPERVISOR



CASSIE FORTES
PROGRAM MANAGER



JOY NORDBY
PROGRAM ANALYST



CAMMIE BO
PROGRAM ANALYST



JESSIKA LOPEZ
PROGRAM ANALYST

GOVERNOR'S OFFICE OF BUSINESS AND ECONOMIC DEVELOPMENT

SSBCI Background

Background

- American Rescue Plan Act of 2021 reauthorized the State Small Business Credit Initiative (SSBCI)
- Under SSBCI 2.0, the U.S. Treasury approved CalOSBA to receive \$25.3 million.
- The SSBCI Technical Assistance for Capital Readiness Program (SSBCI TA Program) provides funding to Subrecipients for capital readiness programs and technical assistance for small businesses.
- SSBCI capital programs are administered by both the California Infrastructure and Economic Development Bank (IBank) and the California Pollution Control Financing Authority (CPCFA).
- CalOSBA is designated to lead the SSBCI technical assistance programming.
- SSBCI TA Program provides \$20,919,903 to administer the program.

SSBCI Program Purpose & Priorities

Purpose

- Assist Socially and Economically Disadvantaged Individual (SEDI)-owned businesses, Very Small Businesses (VSBs), and Small Manufacturing Enterprises (SME)s in accessing and applying for capital funding.
- Targeted support for SSBCI-supported and other federal/jurisdiction small business programs.

Prioritized Services

- **Increase Awareness and Readiness:**
 - Empower entrepreneurs and small businesses in preparing for capital application.
- **Successful Capital Acquisition:**
 - Ensure not just application, but also successful acquisition of capital.
 - Provide supportive services post-loan for sustained success.
- **Enhancing Skills:**
 - Increase legal, accounting, and financial management skills.
- **Equitable Coverage:**
 - Support the equitable coverage of small businesses across the state's diverse geographic regions

**SSBCI
Program Period**

February 1, 2024 through December 31, 2028

SSBCI Program Design

Mesh Network Approach:

- Utilizes a mesh network with varying levels of technical assistance to meet entrepreneurs and small businesses at different stages.

Individualized TA Plans:

- Guided by personalized TA plans for each small business.
- Involves high-touch, one-on-one coaching for pre-funding and post-funding preparation.

Complementary Learning Opportunities:

- Subrecipients can offer small group learnings, online platforms, and seminars.
- Enhances efficiency in meeting shared needs of small business owners.

Pipeline Building Responsibility:

- Program applicants tasked with building a pipeline of eligible businesses.
- Focus on securing capital funding from SSBCI-supported or other federal/jurisdiction small business programs.

SSBCI Eligibility

All applicants:

- Must be located in California and primarily serve California small businesses.
- Specializes in, or partner with other entities with expertise in legal, accounting, and/or financial advisory services.

SSBCI Funding Categories

The five competitive funding categories are:

- Capital Readiness Network Manager
- Capital Readiness Coaches
- Capital Providers
- Equity Advisors
- Technical Assistance Training Partners

Applicants responding to this RFP are applying to be only one of five network categories.

Each funding category is expected to collaborate with other funding categories, under the direction of CalOSBA program staff.

Applicants will state the network category in their response. Failure to state the network category will be grounds for disqualification.

Recipients awarded in one category will not be awarded in any other category.

SSBCI Funding Categories

Capital Readiness Network Manager

- A statewide organization with 5+ years' experience in aiding small businesses accessing capital.
- Provides technical assistance, outreach, and engagement to small businesses statewide.
- Demonstrates ability to effectively market the technical assistance program.
- Guides second-tier subrecipients in assisting beneficiaries across the statewide ecosystem.
- Collaborates with Equity Advisors for inclusive program development.
- Leads development of tailored materials and training for SSBCI capital programs.
- Ensures consistent messaging, outreach, data collection, and program management across the network.
- 1 award is expected.

SSBCI Funding Categories

Capital Readiness Coaches

- Federally funded, networked organizations.
- Over 5 years of experience providing third-party capital infusion technical assistance.
- Provides pre-capital and post-capital technical assistance to eligible beneficiaries.
- Focus on those applying for, preparing to apply for, or who have previously applied for SSBCI capital programs or other small business initiatives.
- No more than 5 awards.

SSBCI Funding Categories

Capital Providers

- Organizations will provide pre-loan and post-loan TA to eligible beneficiaries that are applying for, preparing to apply for, or have previously applied for SSBCI capital programs or another federal or other jurisdiction small business program.
- Will ensure Community Development Financial Institutions (CDFI) and mission-based lenders, operating their own technical assistance program for small businesses seeking various forms of capital, are part of the state's capital readiness program.
- Expected to collaborate with the other funding categories and collaborate with the Network Manager.
- No more than 11 awards.

SSBCI Funding Categories

Equity Advisors

- Organizations specializing in technical assistance for eligible small businesses with a focus on ensuring that partners in the mesh network provide culturally competent and language-accessible technical assistance services.
- This target population includes those applying, preparing to apply, or who have previously applied for SSBCI capital programs or other federal/jurisdictional small business initiatives.
- Equity Advisors are expected to collaborate with other funding categories and collaborate with the Network Manager.
 - Collaboration includes supporting outreach and engagement activities, as well as directly assisting their target population.
- No more than 10 awards.

SSBCI Funding Categories

TA Training Partners

- Will provide TA training and financial operational excellence to mission-based lenders and other Subrecipients, which includes, but not limited to:
 - application processes,
 - financial assessment,
 - pre-loan packaging and TA,
 - asset management systems,
 - policies and procedures,
 - post-loan TA,
 - and TA best practices to help Subrecipients build their TA capacity to serve eligible program beneficiaries that are applying for, preparing to apply for, or have previously applied for SSBCI capital programs or another federal or other jurisdiction small business program.
- 1 award is expected.

SSBCI Eligible Activities

Technical Assistance and Consulting

Category	Description
Personnel & Fringe	Employee's time providing direct support of the management (capital readiness network manager) or delivery of the Program.
Contractual and Training	Employee or Contractor's time providing financial, legal, and accounting technical assistance directly to small businesses (such as through 1:1 consulting time or conducting a workshop or class).
Supplies	This includes products or technology to conduct direct consulting/training or webinars. Supplies may not be for administrative or overhead expenses.

Award recipients may spend the full award on business consulting and training.

SSBCI Eligible Activities

Outreach and Engagement:

- Employee or consultants' time dedicated to targeted marketing initiatives, particularly focusing on Small and Economically Disadvantaged Businesses (SEDI) and Very Small Businesses (VSBs).
- Marketing efforts encompass print media (e.g., flyers, brochures, pull-up banners), digital media (e.g., social media ads), and investments in database subscriptions and technology tools (e.g., MailChimp, Constant Contact, Hootsuite).
- Encouragement of partnerships and research-driven approaches for significant marketing expenditures.
- Written justification of marketing costs in the grant application.
- Any planned additional marketing (non-labor marketing costs exceeding \$5,000) after the original proposal requires submission with justification to CalOSBA for pre-approval.
- Prior approval by CalOSBA management is mandatory for all marketing materials and public communication related to SSBCI.

SSBCI

Eligible Activities

Monitoring and Reporting:

- Employee time and effort allocated for monitoring and reporting program activities.
- Timely submission of required financial and programmatic reporting.
- Costs associated with software and/or technology services used to support monitoring and reporting guidelines.

SSBCI Ineligible Activities

- Administrative salary unrelated to SSBCI Technical Assistance Activities
- Travel expenses for per diem, lodging, meals or subsistence expenses
- Food and beverage
- Supplies not directly related to consulting, training, allowable research, or allowable marketing
- Indirect or overhead costs (The grant agreements in this Program are not subject to the model agreement provisions developed pursuant to Chapter 14.27 (commencing with Section 67325) of Part 40 of Division 5 of Title 3 of the Education Code).
- Other items that are banned by the State of California, or CalOSBA deems inappropriate or inconsistent with programmatic requirements of SSBCI

SSBCI Applicant Types

- **Individual Application** – For Subrecipients that operate individually, the Authorized Representative will be the Center itself or a designated entity that will represent a group of Subrecipients to carry out all Program responsibilities on their behalf.
- **Collaborative/Group-based Application** – Group-based programs must designate one Authorized Representative who will enter into a grant agreement with CalOSBA and assume primary operational and financial responsibility for completing the scope of work should an award be made.
 - Group-based application submissions from eligible entities including small business support organizations, economic development organizations, for-profit or non-profit professional entities, community development financial institutions, cultural and ethnic chambers of commerce, and others are encouraged.

SSBCI Application Templates

Applicant Type	Template Type
Applicants with a current CalOSBA Capital Infusion Program (CIP) contract.	Short Template
Applicants with a Technical Assistance Program (TAP)-only contract.	Medium Template
Applicants who do not have an existing 2023 TAP/CIP contract.	Long Template

SSBCI Required Documents

Document	Description	Allowed File Upload Type
Proposed Subrecipients	Description of services and service area for each Subrecipient.	.XLS .XLSX
Proposal Metrics	Metric goals for each Subrecipient included in the proposal. For group-based applications, please create additional sheets as needed and submit as one file.	.XLS .XLSX
Budget Justification Spreadsheet	Itemized budget for first program year and summary of budget for year 2-5 in the proposal.	.XLS .XLSX
Organizational Chart	Demonstration of leadership structure and program management as proposed in the Scope of Work.	.PDF .DOC .DOCX
Resumes or CV	Resumes of all primary staff that will be managing the program.	.PDF

SSBCI Required Documents

Document	Description	Allowed File Upload Type
STD.204 Payee Data Record *	Document required for state contracting/grant awarding. <i>Address provided is where payments will be remitted.</i>	.PDF
STD.21 Drug-Free Workplace Certification *	Document required for state contracting/grant awarding.	.PDF
Letters of Support	Letters of support must relate to small business assistance within the last 5 years . A minimum of 3 but no more than 5 are needed.	.PDF

*** Before uploading STD forms, verify the following:**

- All sections of the STD.204 are fully completed.
- The STD.204 and STD.21 documents are signed within two-weeks of each other.
- The FEIN numbers are complete and match on both forms.
- The STD.204 Section 6 is pre-filled with CalOSBA office information (linked in Program Announcement)

SSBCI Application Process

**The online application portal will be available
November 30, 2023.**

All applications must be submitted in the online application portal.

The deadline for submissions is on **December 22, 2023 at 11:59:59 PM PDT.**

Late submissions will not be accepted.

Please make every effort to submit at least 48 hours in advance in case technical difficulties are experienced.

SSBCI Award Process

- Once scores for all recipients have been determined, the Authorized Representative will receive via email either a “Notice of Intent to Award” or a “Notice of Declination”.
- Notices of Intent to Award will include instructions for any required revisions. Subrecipients must submit the requested information within **five (5) business days** of receiving the Notice.
- CalOSBA may conduct follow up calls, if deemed necessary, to discuss the proposal.
- If the Subrecipient's award amount is different than the amount requested, the Subrecipient will be required to revise its Scope of Work and proposed milestones based on the final award amount.
- For Group-Based Programs, communication about the application will be direct with the Authorized Representative for the group to determine final award amounts for subrecipients.
- CalOSBA will send a grant agreement to be signed by signatory designated in the application. Once the grant agreement has been signed by the Awardee, it will be routed back to CalOSBA for final execution. In the case of group submissions, the Authorized Representative will enter into separate sub-agreements with each of the Subrecipients.

Application Portal Tutorial

SSBCI Timeline

Date	Description
November 17, 2023	Program Announcement Release and RFP period begins
November 30, 2023	Application portal available online.
December 4, 2023	Deadline to submit Letter of Intent to Apply by 5:00PM PDT Please email SSBCITA@gobiz.ca.gov
December 22, 2023	Grant application deadline Must submit online by 11:59:59 PM PDT
December 26, 2023 – January 9, 2024	Proposal review
January 10, 2024	Notice of Intent to Award sent via email
January 24, 2024	Grant Agreements sent to Awardees
February 1, 2024	Grant program begins
December 31, 2028	Grant program ends

Frequently Asked Questions

- Is the Letter of Intent mandatory?
 - a. The letter of intent is mandatory. We have extended the deadline to December 4, 2023 by 5:00PM PDT.
- When will the portal be available?
 - a. The application portal will be available November 30, 2023.
- Where do I access the portal?
 - a. The portal can be accessed through the link on the Program Announcement.
- Who is IBank?
 - a. The California Infrastructure and Economic Development Bank (IBank), housed within the Governor's Office of Business and Economic Development. IBank administers the SSBCI Capital Programs: Small Business Loan Guarantee and Venture Capital.
- Who is CPCFA?
 - The California Pollution Control Financing Authority (CPCFA) is housed within the California State Treasurer's Office. CPCFA administers the SSBCI Capital Programs: CalCAP for Small Business and CalCAP Collateral Support.
- How many letters of support are required?
 - a. The letters of support are required for applicants that do not have a TAP/CIP contract. Please provide a minimum of 3 but no more than 5 letters.

Q&A and Wrap-Up

For questions, please submit via email to:

SSBCITA@gobiz.ca.gov

Cc: Cassie.Fortes@gobiz.ca.gov

For application portal technical support, please contact: helpdesk@startupspace.app





THANK YOU



@CaliforniaOSBA



@CaliforniaOSBA



SSBCITA@gobiz.ca.gov

