



Learning Series Webinar

National Aeronautics and
Space Administration



ACCESS TO CAPITAL AND FEDERAL FUNDING RESOURCES OVERVIEW

DATE:

December 18, 2024

TIME:

1:00 p.m.–2:30 p.m. ET



Housekeeping

- If you have any questions during the presentation, please enter them into the Q&A Box.
 - **NOTE:** If possible, include the speaker whom your question is directed if multiple speakers are presenting.
- Other comments, like technical difficulties, please input them in the Chat Box.
- We will have a formal Q&A after the final presenter concludes, using questions from the Q&A Box.
- Please keep your computers on mute when not speaking.
- The presentation WILL be recorded. Attendees will receive an email once those materials are made available online.
- Please fill out the survey that will be available in the Q&A box during the presentation.

ACCESS TO CAPITAL AND FEDERAL FUNDING RESOURCES OVERVIEW



Do Your Homework!

- **Start** with a Small Business Specialist (SBS) at each NASA Center
 - Build relationships with the Center SBS and the Industry Small Business Liaison Office (SBLO)
- Learn about NASA 's various missions
 - Each NASA Center has different Missions
 - Varied mix of products and services
- Respond to Sources Sought Synopses / Request
- Use Small Business resources:
 - Agency Acquisition Forecast
 - Procurement Technical Assistance Center (PTAC)
 - Small Business Administration (SBA)
 - Trade associations
 - Outreach Events

Participants (322)

Search

Panelist: 22

Attendee: 300 (7 displayed)

Chat

Hi Truphelia -- will you please add Vikram from SpaceX to the panelist group? He's logged in as "V Kothari (SPACEX)"

To: All Attendees

Enter chat message here

Q&A

Polling

Unmute

Start video

Share

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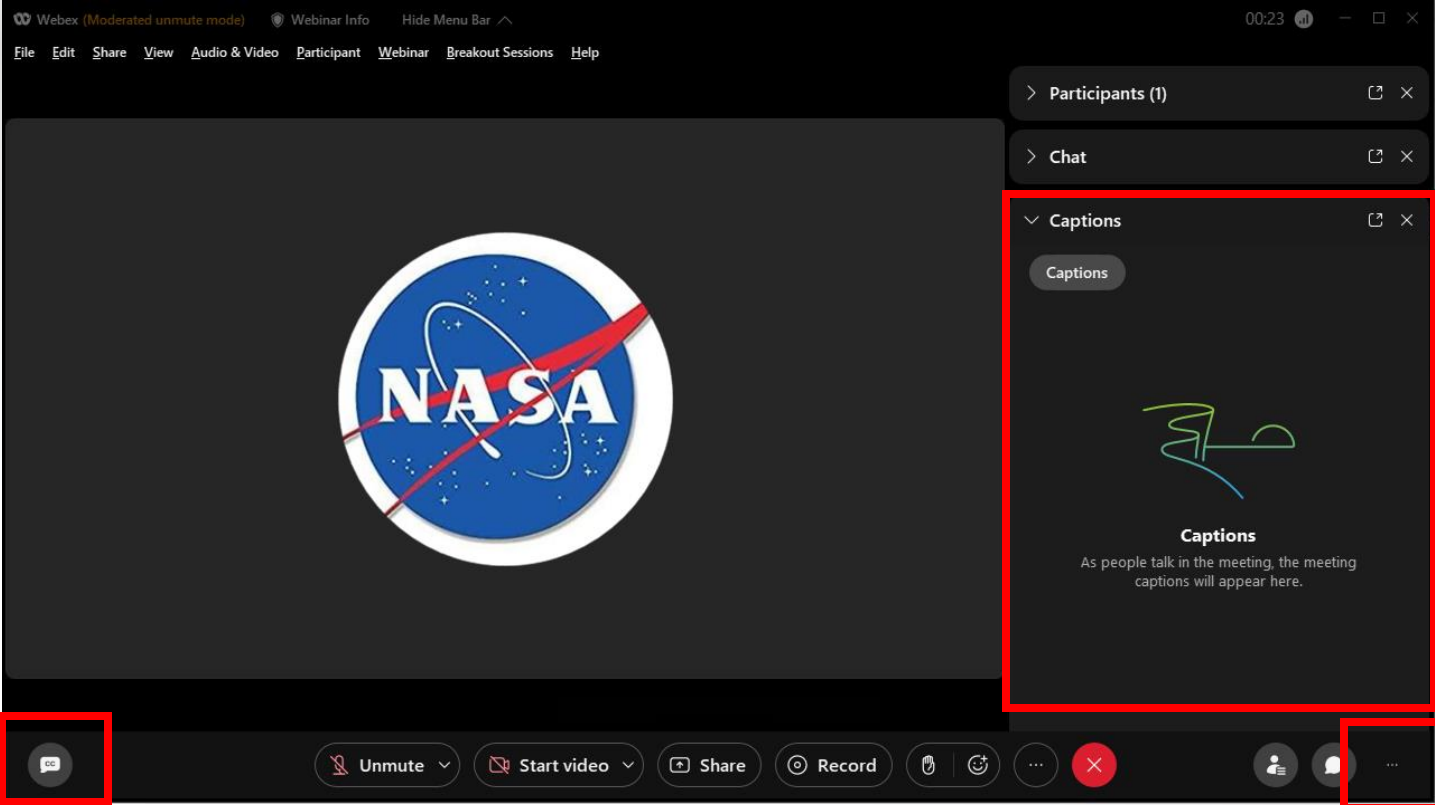


Participants

Chat

3

Webex Closed Captioning is Available!



The screenshot shows a Webex meeting interface. The main video area displays the NASA logo. On the right side, there is a sidebar with three panels: 'Participants (1)', 'Chat', and 'Captions'. The 'Captions' panel is highlighted with a red box and a red circle with the number 3. Below the video area, there is a toolbar with several icons. The 'CC' icon is highlighted with a red box and a red circle with the number 1. To the right of the toolbar, there is a red box with a red circle and the number 2, pointing to a three-dot menu icon. The 'Captions' panel itself shows a green squiggly line representing a signature and the text 'Captions' and 'As people talk in the meeting, the meeting captions will appear here.'

Select CC to enable

3

2

Select ... to turn on the Captions panel to see speakers in sequence

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Polling Questions

1. How did you learn about this webinar?

- a. OSBP Website
- b. Constant Contact
- c. SAM.gov
- d. Dynamic Small Business Database
- e. Social Media
- f. Eventbrite email
- g. Other

2. Is this the first webinar hosted by the NASA Office of Small Business Programs that you have attended?

- a. YES
- b. NO

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Polling Questions Cont.

3. Which of the following classifications applies to your institution/organization/company?

- a. Small Business (SB)
- b. Small Disadvantaged Business (SDB)
- c. Large Business (LB)/Other than Small Business (OTS)
- d. Women-Owned Small Business (WOSB)
- e. Economically Disadvantaged Women-Owned Small Business (EDWOSB)
- f. Veteran-Owned Small Business (VOSB)
- g. Service-Disabled Veteran-Owned Small Business (SDVOSB)
- h. Historically Underutilized Business Zone (HUBZone)
- i. 8(a) Business Development Program Participant (8a)
- j. Historically Black Colleges and Universities (HBCU)
- k. Minority-Serving Institutions (MSI)
- l. Nonprofit or Community-based Organization
- m. Federal Government Agency/Department
- n. State or Local Government Agency/Department
- o. Other

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Polling Questions Cont.

4. Select the industry(ies) below that applies to your company. Multiple industries may be selected if applicable.

- a. **541715** Research and Development
- b. **336414** Guided Missile and Space Vehicle
- c. **481212** Nonscheduled Chartered Freight Air Transportation
- d. **541330** Engineering Services
- e. **561210** Facilities Support Services
- f. **541512** Computer Systems Design Services
- g. **336415** Guided Missile and Space Vehicle Propulsion Unit Manufacturing
- h. **236210** Industrial Building Construction
- i. **541519** Other Computer-Related Services
- j. **517919** All Other Telecommunications

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Polling Questions Cont.

5. Have you done business with NASA? (More than one answer can be applicable)

- a. Prime Contractor
- b. Subcontractor
- c. NASA Mentor-Protégé Program
- d. Space Act Agreement
- e. Grant or Cooperative Agreement Recipient
- f. I have not done business with or received funding from NASA

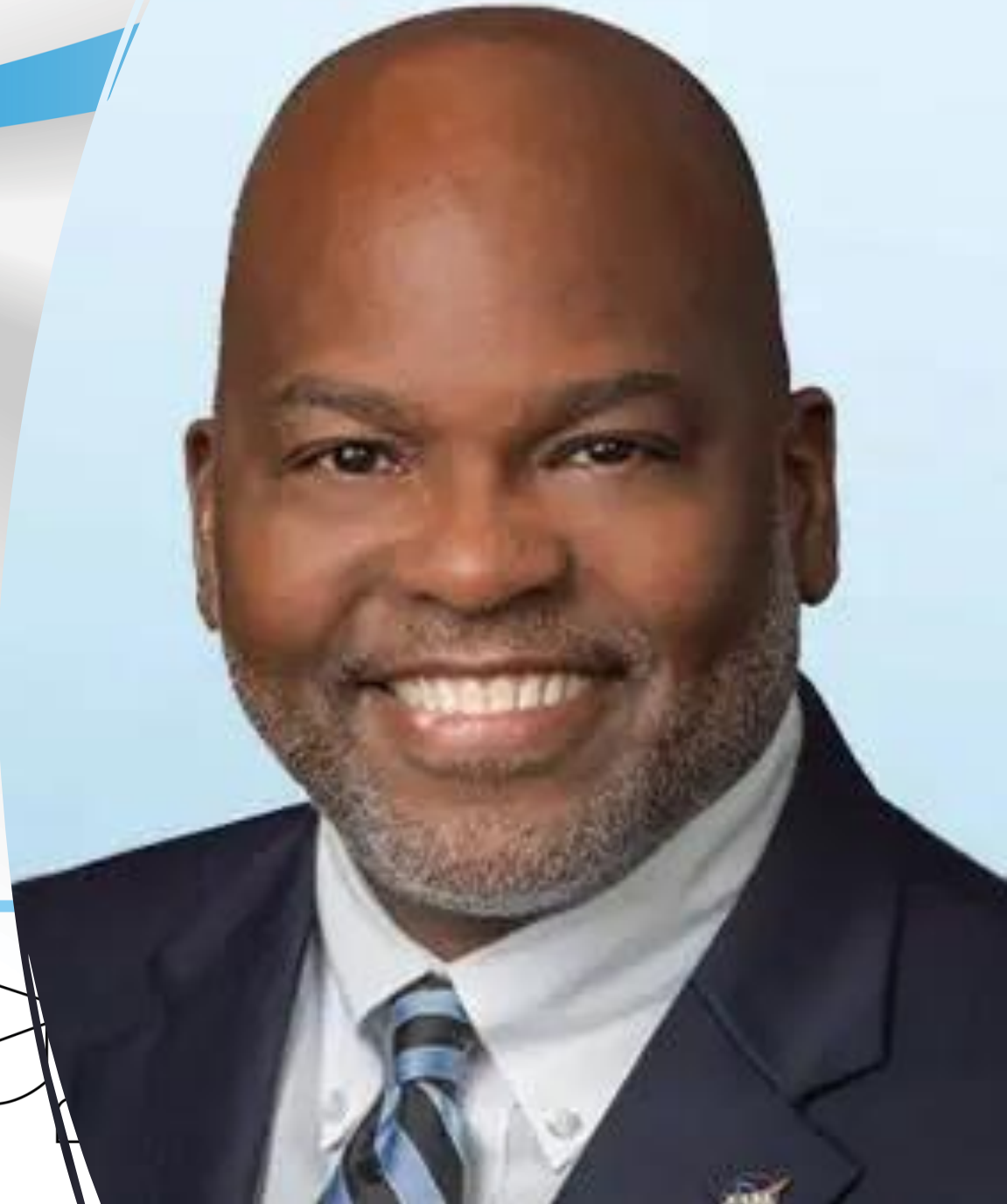
6. What are some of the barriers to entry when doing business with NASA?

**ACCESS TO CAPITAL AND
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Welcome from OSBP Program Manager

Mr. Chuck Williams



Meet the Speaker

Ms. Angela Washington, MBDA

Angela Washington, Senior Business Development Specialist for the U.S. Department of Commerce, Minority Business Development Agency (MBDA), is an experienced executive, with over twenty-five years of Federal Government experience, serving six presidential administrations. Angela joined the MBDA in January 1999 in the Office of the National Director, during the Clinton Administration.

She has gained tremendous knowledge leading teams and expertise developing, implementing and managing federally funded government programs and initiatives, with a specific emphasis on Government Contracting, Inclusive Economic Growth, Entrepreneurial Program Development, Technical and Management Assistance, Inclusive Community Development, Corporate Engagement, Technology Expansion, Innovation, Research and Development, Small and Minority Business, Women Empowerment, Tribal and Indigenous Communities, Global Business Development and Trade Assistance; providing management and technical assistance to businesses and organizations domestically and internationally, among other responsibilities.



ACCESS TO CAPITAL AND FEDERAL FUNDING RESOURCES OVERVIEW





MBDA

Capital Readiness Program

Angela Washington
Senior Business Development Specialist
Office Business Centers

Detail: Senior Customer Experience Specialist
Office of Customer Experience

December 18th, 2024



Challenges



Entrepreneurial inequity is a driving contributor to the wealth gap in the United States, especially for socially and economically disadvantaged individuals (SEDI). Barriers are rampant throughout the entrepreneurial ecosystem.

Capital

ACCESS TO CAPITAL

SEDI businesses start with half as much capital as non-SEDI firms and rely heavily on expensive personal debt. This disparity hinders equity fundraising and growth.

Networks

ACCESS TO NETWORKS

Business networks are often built informally among investors, and SEDI have not been able to easily tap into these networks of mentors, subject matter experts, vendors, peers and investors.

Capacity

CAPACITY BUILDING

SEDI often have fewer tools and resources necessary to grow a start-up from pre-seed to exit.

Capital Readiness Program

The **MBDA Capital Readiness Program (Program)** is designed to help close the **entrepreneurship gap** between socially and economically disadvantaged individuals (SEDI) and non-SEDI.

The Program is designed to **provide technical assistance** for entrepreneurs starting or scaling their businesses and are seeking various forms of capital. The program pillars are:

- 1) Help SEDI entrepreneurs **build capacity**;
- 2) Attract and provide **access to capital opportunities**; and
- 3) Attract and provide **access to network**

The services provided through MBDA's Capital Readiness Program are intended to serve entrepreneurs and businesses that are applying to the **Department of Treasury's State Small Business Credit Initiative (SSBCI)** or **other government programs that support small businesses**.

The Capital Readiness Program is funded by SSBCI, which provides \$10 billion to states, territories, and Tribal Governments to promote entrepreneurship and increase access to capital.



Program Pillars



The Capital Readiness Program aims to provide services to close entrepreneurial gaps. Below are the three Program Pillars.

Capital

ACCESS TO CAPITAL

- Assisting entrepreneurs with identifying government capital programs
- Technical assistance
- Facilitating investor meetings
- Pitches
- Demo days
- Crowdfunding
- Etc.

Networks

ACCESS TO NETWORKS

- Facilitating strategic alliances
- Mentorship relationships
- Peer support
- Attracting/training qualified workforce
- Creating an advisory board
- Cultivating stakeholders
- Corporate partnerships
- Etc.

Capacity

CAPACITY BUILDING

- Management training
- Marketing training
- Financial literacy
- Financial planning
- Accounting
- Legal assistance
- Startup bootcamps
- Workforce development
- Pre-accelerator workshops
- Etc.

Service Models



CRP awardees provide one or both of the following services:

Incubators

Early-Stage Technical Assistance

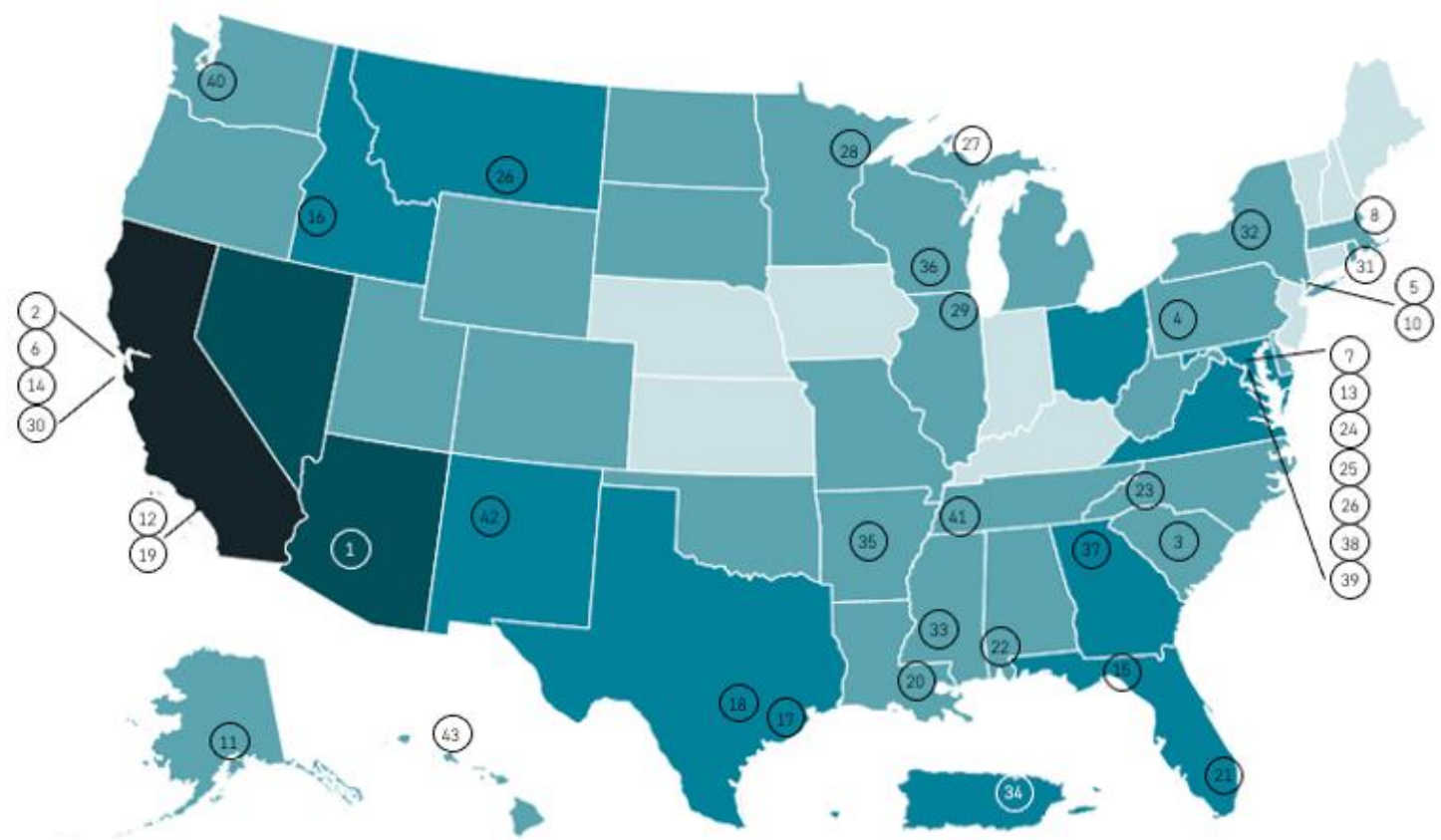
Helping startups and early-stage entrepreneurs launch their businesses, products, and services.

Accelerators

Emerging Business Technical Assistance

Helping emerging businesses that have moved beyond the earliest stages and need more sophisticated guidance and peer support to scale their business.

CRP Ecosystem



Period of Performance

Start date: September 1, 2023

End date: August 31, 2027

- 1) Arizona Hispanic Chamber of Commerce Foundation
- 2) Asian/Pacific Islander Chamber of Commerce
- 3) Benedict College
- 4) Bridgeway Capital
- 5) Business Outreach Center Network, Inc.
- 6) California Asian Pacific Chamber of Commerce
- 7) Capital Region Minority Supplier Development Council
- 8) CIC Innovation Services, LLC
- 9) College of Southern Nevada
- 10) Community Development Venture Capital Alliance
- 11) Cook Inlet Tribal Council, Inc.
- 12) Covered Community
- 13) Eastern Shore Entrepreneurship Center, Inc.
- 14) Exponential Impact d.b.a. Climate Capital Bio
- 15) Florida A&M University, on behalf of FAMU Board of Trustees
- 16) Idaho Hispanic Foundation, Inc.
- 17) Impact Hub Houston
- 18) JUST Community Inc.
- 19) Labstart Innovations Inc
- 20) Louisiana Chamber of Commerce Foundation
- 21) M. GILL & ASSOCIATES, INC.
- 22) Mobile Area Chamber of Commerce Foundation, Inc.
- 23) Mountain BizCapital, Inc. dba Mountain BizWorks
- 24) National Minority Supplier Development Council
- 25) National Urban League
- 26) Native American Development Corporation
- 27) Northern Great Lakes Initiatives
- 28) Northspan Group, Inc.
- 29) P33
- 30) Rural Community Assistance Corporation
- 31) Skills for Rhode Island's Future
- 32) Syracuse University
- 33) Systems Consultants Associates, Inc.
- 34) Universidad del Sagrado Corazon
- 35) University of Arkansas for Medical Sciences
- 36) University of Wisconsin System Board of Regents
- 37) Urban League of Greater Atlanta (ULGA)
- 38) USBC Community Economic Development Corporation
- 39) USHCC Educational Fund
- 40) Ventures
- 41) Vibrant Memphis Inc
- 42) Women's Economic Self-Sufficiency Team, Corp
- 43) YWCA Oahu



Thank You

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Meet the Speaker

Ms. Christa Williams, Bank of America

In the role of a Government Contracting Regional SME in the Commercial Bank for Bank of America, she participates in consultative discussions both internally with teammates and externally with businesses. Topics vary based on business need but can focus from contract solicitation research, teaming partner recommendation, industry resources, etc. As a member of the Bank of America Government Contracting group, she is a critical partner in data analytics, market intelligence, research, and partnerships.

During her time with Bank of America, she has held many roles to deliver for our clients. She found her passion in supporting the government contracting industry leading her to complete a Master's degree in Aerospace & Defense at the University of Tennessee in 2022. Originally from Ontario, Canada, Christa grew up in Jacksonville, Florida until relocating to Knoxville, Tennessee.

ACCESS TO CAPITAL AND FEDERAL FUNDING RESOURCES OVERVIEW





Banking for Government Contractors

Christa Williams

VP; Government Contracting Regional SME

christa.williams@bofa.com

December 2024

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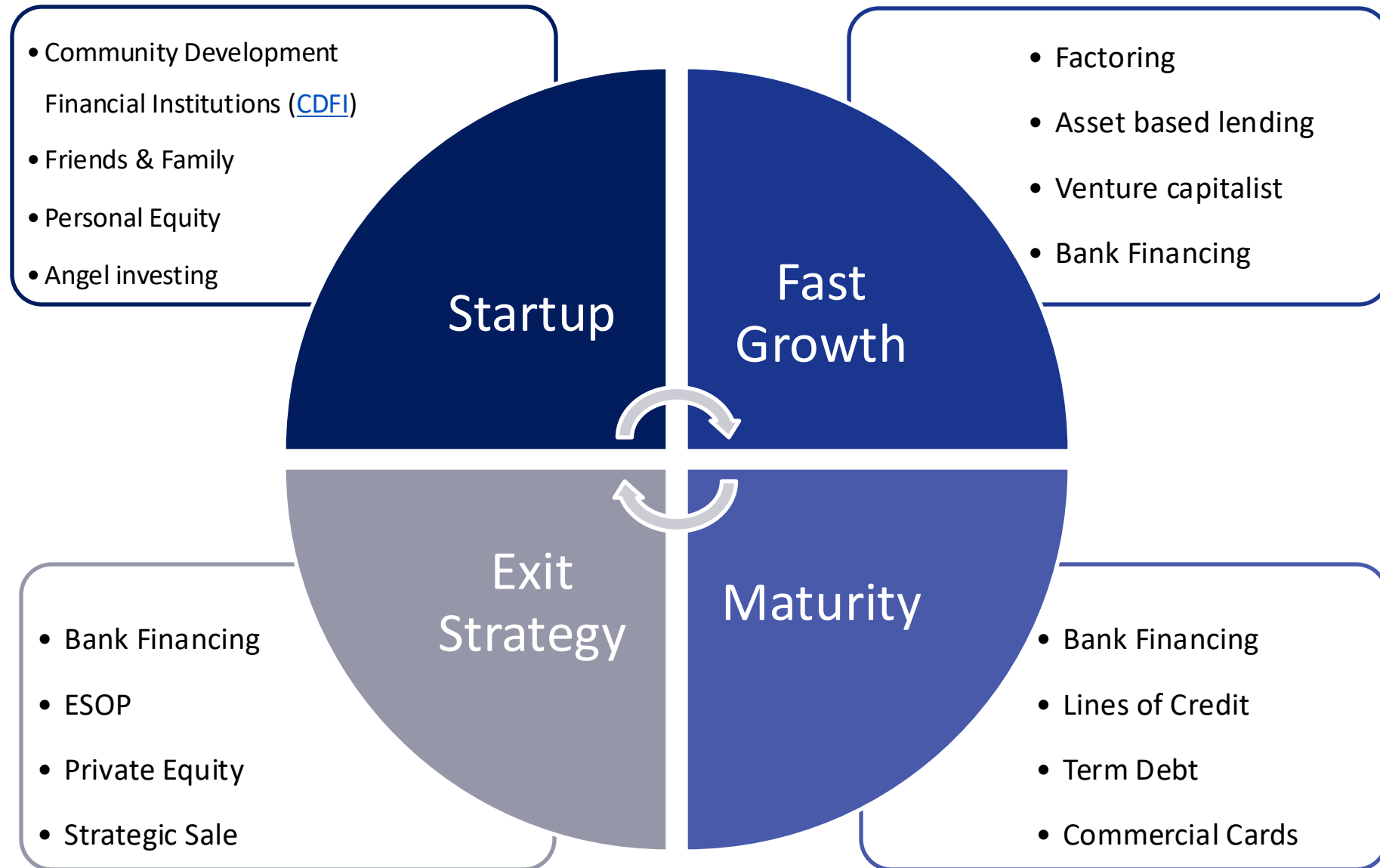
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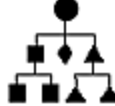

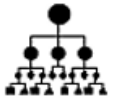






In an ideal world...



Business Lifecycle – Financing Resources



Five Stages of Small Business Growth

	Stage I Viability	Stage II Survival	Stage III-D Success – Disengagement	Stage III-G Success – Growth	Stage IV Take-off	Stage V Resource maturity
Management style	Direct supervision	Supervised supervision	Functional	Functional	Divisional	Line and staff
Organization						
Extent of formal systems	Minimal to nonexistent	Minimal	Basic	Developing	Maturing	Extensive
Major strategy	Viability	Survival	Maintaining profitable status quo	Get resources for growth	Growth	Return on investment
Business and owner						
Key concerns	<i>Do we have enough customers and capital?</i>	<i>Do we have enough cash – is there a path to a viable ROI?</i>	<i>Can we maintain consistent cash flow to carry us through the rough times?</i>	<i>Can we consolidate the company and marshal the resources to grow?</i>	<i>How can we finance rapid growth and improve managerial effectiveness?</i>	<i>How can we maintain control of financial gains?</i>
Key risks to the business	<ul style="list-style-type: none"> ▪ Lack of supplier diversification ▪ Unstable cash flow ▪ Expensive capital 	<ul style="list-style-type: none"> ▪ Growing broke ▪ Finding the right capital at the right price ▪ Talent acquisition ▪ Accuracy of cash flow planning 	<ul style="list-style-type: none"> ▪ Effective formalization of functions ▪ Risk management ▪ Fraud mitigation ▪ Talent management 	<ul style="list-style-type: none"> ▪ Management team readiness ▪ Automation of functions ▪ Risk management ▪ Fraud mitigation ▪ Talent management 	<ul style="list-style-type: none"> ▪ Working capital optimization ▪ High debt-equity ratio 	<ul style="list-style-type: none"> ▪ Robustness of strategic planning and budgeting ▪ Effective coordination and operating control



Cash flow management basics for small businesses

- Forecast expenses and earnings
- Track net cash flow
- Healthy cash flow – positive vs. negative
- Get help from your banker

5 ways to improve cash flow

1. Improve inventory management
2. Collect receivables promptly
3. Manage cash wisely
4. Optimize accounts payable
5. Take steps to prevent fraud



Leveraging Relationships to Prepare for Growth

- Does your bank or capital provider understand your business and the industry you serve?
- Do they know the people you need to know that deliver to the industry?
- Engage them early and often to understand the strategy of your plan and to ensure they are working together with your other providers.
- Financial Feasibility – understanding the numbers.
 - Know both the historical figures, but also what your anticipated needs could be.



Appendix



Resources for Small Businesses

- ❏ [Bank of America Business Banking](#)
- ❏ [Cash flow](#) - Managing money, paying bills and getting paid
- ❏ [Credit and funding](#) - Building credit and securing funds to launch or grow
- ❏ [Taxes](#) - Planning and filing business taxes
- ❏ [Retirement](#) - Setting up and executing your retirement strategy
- ❏ [Small Business Resource Articles by Bank of America](#)



Meet the Speaker

Ms. Tasnim Segal, Chase

Tasnim Segal (Tas) manages Chase's Business Banking team in the Greater Washington area. Her team of bankers provide businesses in the \$1MM to \$20MM revenue range, with holistic business banking solutions, to create and increase operational efficiencies. Her team works with internal partners to bring the full strength of JPMorgan Chase to small and mid size businesses.

Tas has over eighteen years of experience in the finance industry. She has held roles in Retail banking, Collections, Asset Management, Corporate Finance and Government & Nonprofit banking. Her unique career progression enables her to understand the different aspects of her client's business needs.

She is heavily involved with local nonprofits in the area and an active member of JPMorgan Chase's Diversity & Inclusion initiatives. Having lived and worked on three continents, she brings with her a multicultural experience, which helps her understand our diverse business community.

Tas is the cross-cultural lead for JPMC's Mid-Atlantic Women On The Move Resource Group. She is the former co-chair for Education, Diversity and Networking Committee for Virginia Women in Public Finance. She graduated from the Leadership of Greater Washington; rising leaders program in 2018 and is a member of Lead Virginia Class of 2022.

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Meet the Speaker

Mr. Derrick George, M&T Bank

Derrick George currently serves as Vice President, Business Banking Relationship Manager at M&T Bank. He brings an extensive background in finance management and retail banking where he focuses on consumer, business banking, commercial lending, and customer service. Derrick has over 20 years of experience in the banking industry, managing employees, diverse and small-to-medium projects, system implementations, and organizational change.

Derrick is a proven results driven and multi-talented Leader, Project Manager, Program Manager, and Contract Manager, who has led teams to high performance in sales, service, and operational effectiveness. Derrick is a graduate of Strayer University, where he received a B.S in Business Administration with a concentration in Contract & Acquisition Management and holds a master's degree in project management, and a Master of Business Administration from University of Maryland University College.

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Q&A

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We are a small business just starting out. We will be applying for SBIRs coming up, but are there other routes of getting funding?

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Why do some Community Development Financial Institution (CDFI) deny some business owners funded?

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How can professional services like attorneys access federal funding for their businesses?

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What are the options for those small businesses that don't have any collateral required as part of the business loan application?

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How can micro businesses with very limited funds get access to capital or capital commitments if they get awarded a contract?

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Please list all requirements for each funding opportunity in detail. (I can provide general requirements for funding regarding traditional bank lending products like term loans, and lines of credit).

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OSBP Updates

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LIFT-OFF!



NASA Mentor-Protégé Program *Relaunch*

PEOPLE • PROCESSES • PERFORMANCE

Needs-Based Program: The revamped MPP will now be more needs-based, that targets NASA supply chain gaps.

Contracts Under Strategic NAICS Codes: The program will prioritize subcontracts to proteges under specific NAICS codes that align with the Space Technology Mission Directorate (STMD) technology taxonomies, ensuring a direct connection to mission-critical needs and supply chain gaps.

All small businesses are now eligible to participate as protégés, as well as AbilityOne, Historically Black Colleges and Universities (HBCUs), and Minority Serving Institutions (MSIs). This expansion is aimed at fostering a more inclusive environment for a diverse range of small businesses to collaborate with NASA and its prime contractors. These updates ensure that more small businesses can contribute to NASA's mission and benefit from this impactful program.

Scan for more info:



Register Today!



National Aeronautics and
Space Administration



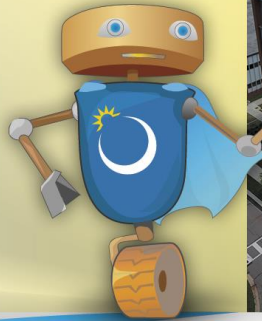
PARTNERING FOR INNOVATION: DOING BUSINESS WITH NASA RESEARCH CENTERS

DATE:

January 15, 2025

TIME:

1:00 p.m.–2:30 p.m. ET



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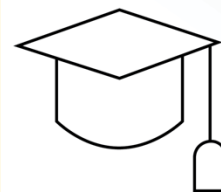
Register today at: <https://bit.ly/3Am911e>



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Scan this QR code to register
for the NASA OSBP Learning
Series or click the link below.

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Learning Series Webinar

Upcoming OSBP Learning Series



Upcoming OSBP

January 15, 2025

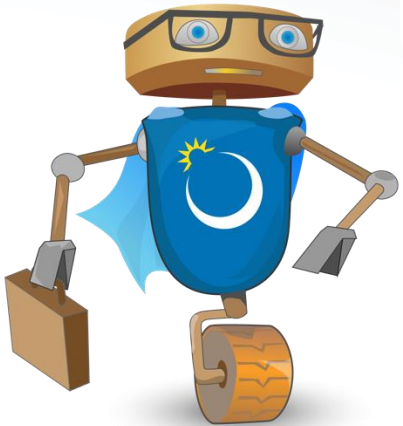
Partnering for Innovation: Doing Business with NASA Research Centers

February 19, 2025

Partnering with NASA: Doing Business with NASA Space Centers

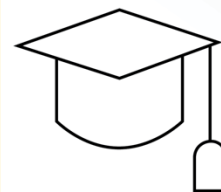
March 19, 2025

Doing Business w/NASA Science and Agency Resource Centers



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Learning Series Webinar

NASA Vendor Database

Joining the NASA Vendor Database offers several benefits to users. Here are a few reasons why YOU should join!

- Access to valuable information (e.g., procurement opportunities, market research data, etc.)
- Collaboration opportunities (e.g., network with NASA acquisition personnel and other vendors.
- Enhanced visibility and exposure to NASA acquisition personnel
- Improved efficiency and productivity (e.g., NASA users to vendor direct email capability)
- Compliance and security (e.g., NVDB data is synced with SAM.gov)
- Network expansion (e.g., Joining the NEW NVDB can help expand your professional networks)

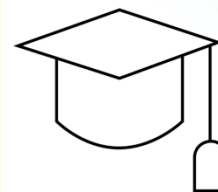
Targeted NAICS

541715 Research and Development
336414 Guided Missile and Space Vehicles
481212 Nonscheduled Chartered Freight Air Transportation
541330 Engineering Services
561210 Facilities Support Services
541512 Computer Systems Design Services
336415 Guided Missile and Space Vehicle Propulsion Unit Manufacturing
236210 Industrial Building Construction
541519 Other Computer-Related Services
517919 All Other Telecommunications



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Learning Series Webinar

NASA OSBP Mobile App

The OSBP Mobile app has been UPDATED!

The NASA OSBP Mobile is the NASA Office of Small Business Program's official mobile application. It is available for iOS and Android devices. OSBP Mobile is designed as a user-friendly tool to learn how to do business with NASA and have all the required resources right at your fingertips. Key features allow users to easily contact NASA Center Small Business Specialists, view Active Contract Listings, and find out when upcoming networking events are taking place.

The app is available for download at the [iTunes App Store](#) or [Google Play](#).

Privacy Policy

NASA OSBP Mobile's Privacy Policy can be viewed at [NASA OSBP Mobile Privacy Policy](#).

OSBP Mobile (iOS) and Android Update Available!!

A new update to the iOS and Android version of OSBP Mobile was recently released in the Apple App Store. It is version 3.0.

The new version has the following features:

- New dashboard layout for your OSBP Mobile experience
- New Small Business Specialist layout
- New presentation for Top Stories, Events, Contracts, and RFPs



Download at:
<https://play.google.com/>
<https://apps.apple.com/>

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**THE SMALL AND
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PLAN**



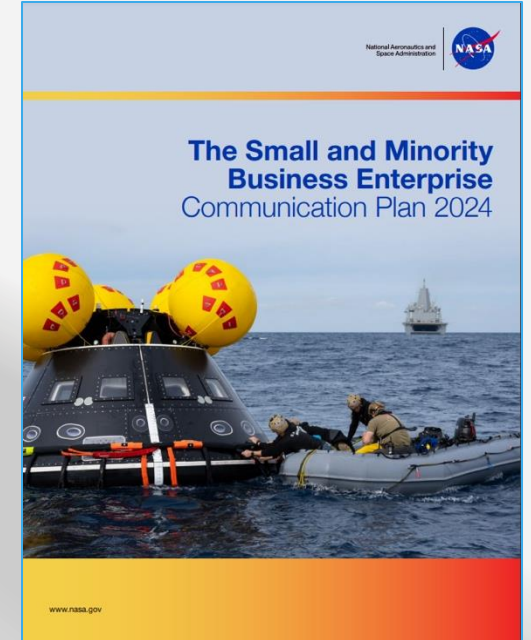
OTHER
PUBLICATIONS



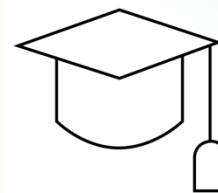
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