

# *Empowering Small Businesses*

National Aeronautics and  
Space Administration



## **NASA OSBP** *and* **SBA PRESENT** *The Made in America Manufacturing Initiative* *and Financial Growth: The SBA 7(a) Loan Program*

***Featuring***

**The Honorable Kelly Loeffler**  
28th Administrator of the  
U.S. Small Business Administration



**Dwight Deneal**  
Assistant Administrator  
Office of Small Business Programs  
NASA

**WEDNESDAY**  
**APRIL 16, 2025**  
**1:00 p.m. to 2:30 p.m.**



OFFICE OF **SMALL BUSINESS** PROGRAMS  
...Above and Beyond Goals



# Welcome and Housekeeping

**MR. DWIGHT D. DENEAL**

Assistant Administrator

Office of Small Business Programs

NASA



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# 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.

# Housekeeping

## 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

**EXAMPLE**

> 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

...



Participants

Chat

...



# Attendee Poll 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 (E.g., LinkedIn, Facebook, X)
- 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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# Attendee Poll Questions

## 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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# Attendee Poll Questions

- 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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# Attendee Poll Questions

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?

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# Introductions

**MR. DWIGHT D. DENEAL**

Assistant Administrator

Office of Small Business Programs

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# NASA Leadership Remarks

**Ms. CASEY SWAILS**

Deputy Associate Administrator  
NASA



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# Made in America Manufacturing Initiative

## THE HONORABLE KELLY LOEFFLER

Administrator

U.S. Small Business Administration



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# Q&A with Administrator Loeffler

***Facilitator***

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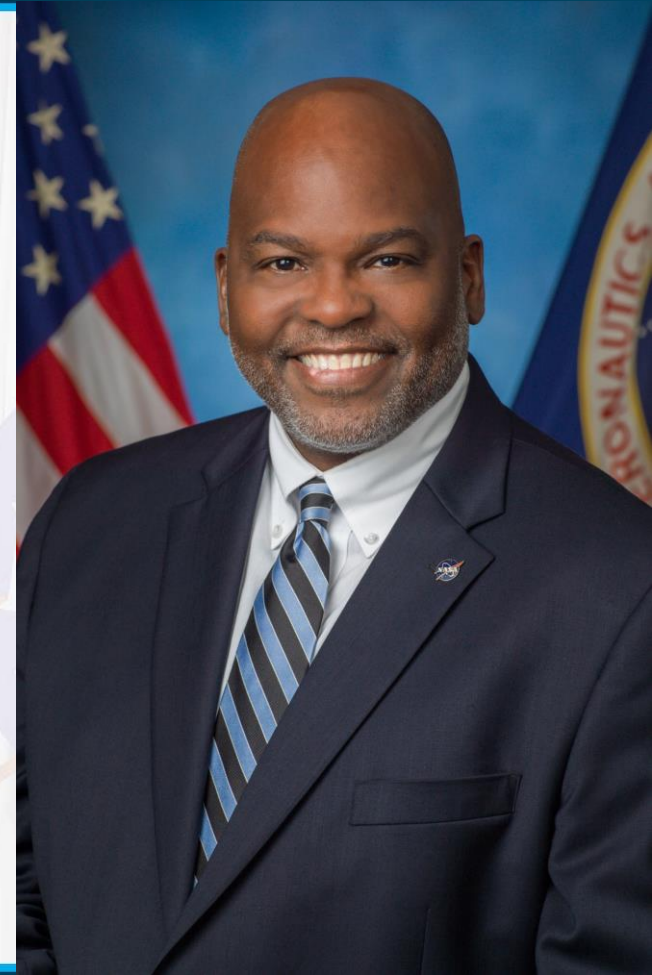
# Introduction of Guest Speaker

**MR. CHARLES T. WILLIAMS**

Program Manager

Office of Small Business Programs

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# SBA 7(a) Loan Program

**Ms. DIANNA SEABORN**

Deputy Associate Administrator

Office of Capital Access

U.S. Small Business Administration



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# 7(a) Guaranteed Loans

NASA Small Business Programs April 16, 2025



# 7(a) Guaranteed Loans

## What is a 7(a) loan?

- The 7(a) Loan Program, SBA's primary business loan program, provides loan guarantees to participating lenders that in turn allows them to provide financing to small businesses that do not meet conventional loan standards. Many lenders use the program to provide funding to start ups, young businesses, and those that are expanding locations or product lines.
- Lenders, many of which are delegated, make the loan to the small business customer, SBA provides the credit enhancement to the lender in support of each loan.



# 7(a) Guaranteed Loans

## **7(a) loans can be used for:**

- Acquiring, refinancing, or improving real estate and buildings
- Short- and long-term working capital (revolving and term)\_
- Refinancing current business debt
- Purchasing and installation of machinery and equipment, including AI-related expenses
- Purchasing furniture, fixtures, and supplies
- Changes of ownership (complete or partial)
- Multiple purpose loans, including any of the above
- The maximum loan amount for a 7(a) loan is \$5 million Your lender will help you figure out which type of loan is best suited for your needs.



# 7(a) Guaranteed Loans

- **Am I eligible?**

[Terms, conditions, and eligibility.](#)

- To be eligible for 7(a) loan assistance, businesses must:
  - Be an operating business
  - Operate for profit
  - Be located in the U.S.
  - Be small under SBA [Size Requirements\(Link is external\)](#)
  - Not be a [type of ineligible business\(Link is external\)](#)
  - Not be able to obtain the desired credit on reasonable terms from non-Federal, non-State, and non-local government sources
  - Be creditworthy and demonstrate a reasonable ability to repay the loan



# 7(a) Guaranteed Loans

- How do I apply?
- Contact your local SBA District Offices for a list of SBA participating lenders in your area.
- The contents of the loan application vary depending on the size of the loan and the lender's processing method. Your lender will help you determine which documents you'll need based on your individual circumstances.

You will always work directly with the lender making your loan.

# Moderated Q&A

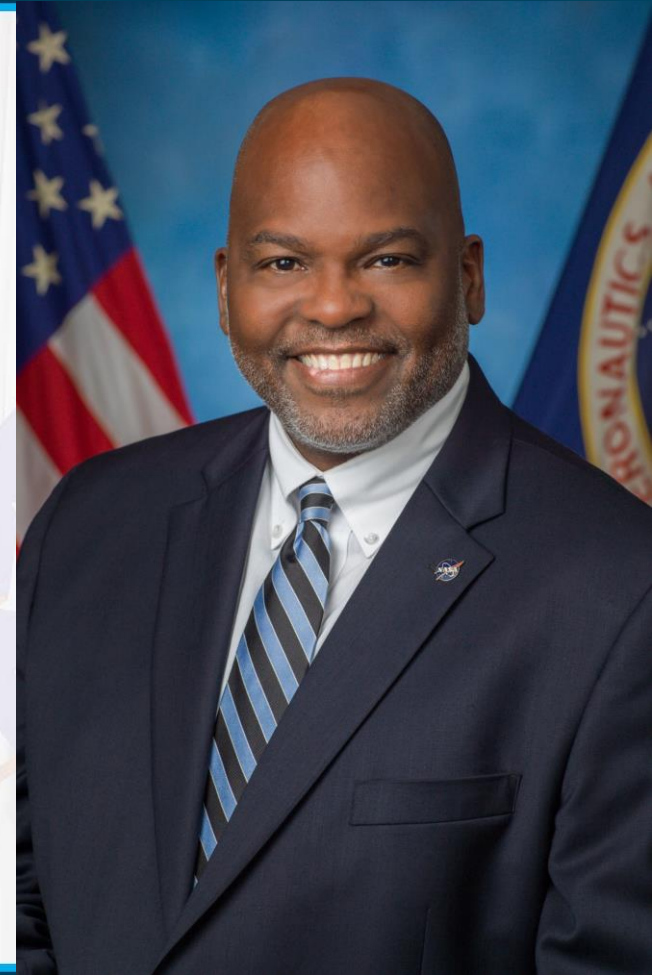
***Facilitator***

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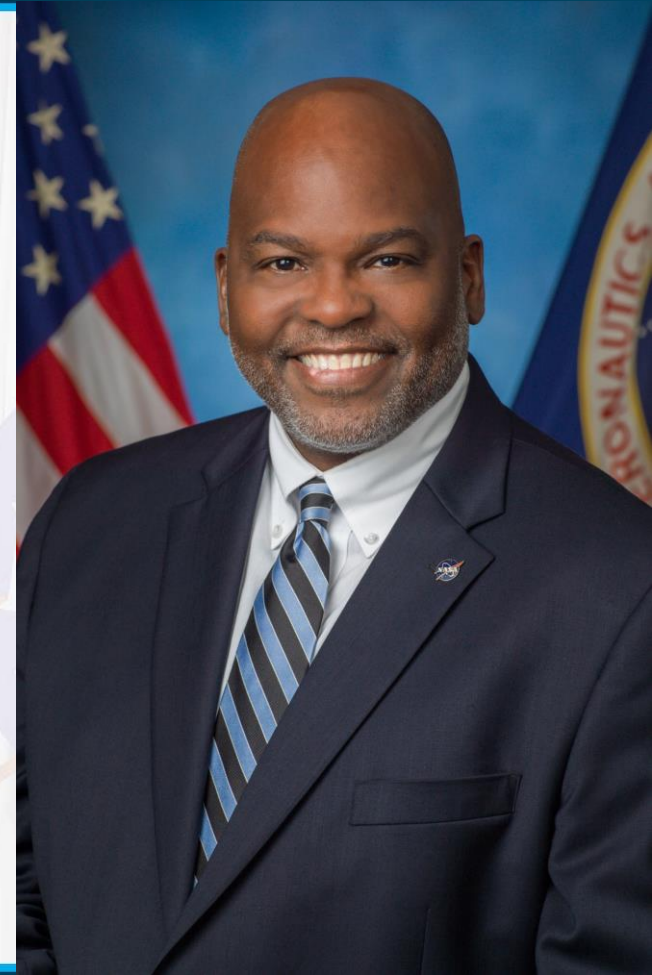
# Closing Remarks

**MR. CHARLES T. WILLIAMS**

Program Manager

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