



Resource Guide for Historically Underutilized Businesses (HUBs) in the Austin-Round Rock Metropolitan Statistical Area (MSA)

(Bastrop, Caldwell, Hays, Travis, and Williamson Counties)

Prepared for Travis County, Texas
September 2020

About the Guide

This guide is a compendium of resources available to Historically Underutilized Businesses (HUBs) in the Austin-Round Rock, Texas Metropolitan Statistical Area (MSA). The Austin-Round Rock MSA includes the Texas counties of Bastrop, Caldwell, Hays, Travis, and Williamson.

The guide is intended as a one-source, ready-reference for HUBs (including MBEs/WBEs/DBEs) who seek information about contracting with Travis County and other surrounding state and local governments. HUBs who have started or want to improve their businesses are also a target audience.

The guide is organized to provide information on the main aspects of the public contracting process: certification, bidding, insurance and bonding, financing, technical assistance and networking and business development. In so doing, it primarily profiles Austin-area governmental offices, universities and colleges, minority and women chambers of commerce and trade associations, non-profit organizations and for-profit companies.

The content of each profile, moreover, is drawn largely from their respective webpages. The profile of each listed entity generally contains a mission/description statement, program highlights/services offered costs, if any, and location and contact information. Links are included in each profile and are the main feature for viewing more detailed information. Colored tags appear at the top each entity profile to describe the type of service(s) provided.

TABLE OF CONTENTS

Contents

- Government and University HUB Programs4
 - Travis County Historically Underutilized Business Program 6
 - City of Austin Small & Minority Business Resources Department (SMBR)7
 - City of Austin Small Business Program.....8
 - Austin Independent School District HUB Program.....9
 - Capital Metropolitan Transportation Authority (Capital Metro) DBE Program10
 - Travis County Health District (Central Health) HUB Purchasing Policy11
 - Small Business Development Program (Austin Community College)12
 - Statewide Historically Underutilized Business Program (State of Texas)13
 - Texas Department of Transportation HUB/DBE Program.....14
 - University of Texas at Austin Historically Underutilized Business/Small Business Program Office15
 - Texas State University Historically Underutilized Business (HUB) Outreach Program16
 - University of Texas System Office of Historically Underutilized Business Program.....17
 - United States Small Business Administration HUBZone Program18
 - Capital for Texas (C4T) Program (Texas Department of Agriculture).....19
 - Gulf Region Small Business Transportation Center.....20
 - Lower Colorado River Authority21
- Higher Education Centers and Courses22
 - Texas State University Small Business Development Center23
 - University of Texas at San Antonio Procurement Technical Assistance Center Institute for Economic Development24
 - Huston-Tillotson University Center for Entrepreneurship and Innovation.....25
 - Higher Education Courses for HUBs Directory26
- Minority, Women and LBGTQ Chambers of Commerce27
 - The Greater Austin Hispanic Chamber of Commerce28
 - The Greater Austin Asian Chamber of Commerce29
 - The Greater Austin Black Chamber of Commerce30
 - Texas Association of African American Chambers of Commerce31
 - Texas Association of Mexican American Chamber of Commerce.....32
 - Women's Chamber of Commerce of Texas.....33
 - The Texas Lesbian Gay Bisexual Transgender Chambers of Commerce34
- Minority and Women Trade Associations35
 - Asian Contractor Association36
 - Austin Black Contractors Association.....37
 - Hispanic Contractors Association de Tejas38
 - US Hispanic Contractors Association de Austin39
 - Southwest Minority Supplier Development Council.....40

Basic Business & Legal Consulting	41
Austin Service Corps of Retired Executives.....	42
Business Success Center	43
Texas RioGrande Legal Aid	44
Entrepreneurial Incubators & Accelerators	45
Economic Growth Business Incubator	46
DivInc	47
City of Austin Challenge Studio Incubator	48
Tech Ranch	49
Austin Technology Incubator	50
Capital Factory	51
University of Texas at Austin Jon Brumley Texas Venture Labs.....	52
Non-Traditional Financial Assistance & Lending Institutions.....	53
Business and Community Lenders of Texas	55
Business Investment Growth Austin (BiGAUSTIN).....	56
DiversityFund	57
PeopleFund	58
Accion.....	59
Dreamit	60
LiftFund	61
Texas Certified Development Company.....	62

Government and University HUB Programs

Editor's Note: This section prioritizes the profiles of local governmental and university programs that offer contracting opportunities for HUBs in the Austin-Round Rock MSA. It also profiles state governmental agencies located in Austin that have prominent roles in the public contracting system and interface with local governments who operate minority and women-owned contracting programs. Profiles of other state and federally-sponsored entries included in this section provide supportive, technical and financial services for HUBs.

Local and State Contracting Programs

The designations or names of local, state and federal government contracting programs for minorities and women differ. Travis County, Travis County Healthcare District (Central Health), the State of Texas and Austin Independent School District (AISD) use the term Historically Underutilized Business (HUB) while the City of Austin (COA) uses the name Minority and Women-Owned Business Enterprise (M/WBE).

The COA, The Capital Metropolitan Transportation Authority (Capital Metro) and Texas Department of Transportation (TxDOT) also operate federal-funds only programs that use the designation of Disadvantaged Business Enterprise (DBE). Austin Community College (ACC) uses the term Small Local Business Enterprise (SLBE). Both the COA and TxDOT also utilize the Small Business Enterprise (SBE) designation for similarly named programs they administer.

Travis County, the COA and the AISD administer goals-oriented contracting programs. Capital Metro and all agencies and universities of the State of Texas also administer similar programs.

The above local and state governments, except ACC, have sanctioned business disparity studies, a process that provides the basis for them to set contracting goals for including minority and women-owned businesses in bid projects. Capital Metro operates a program that follows federal transportation law as does the TxDOT since both receive federal funds, although they also receive local and state funding, respectively.

Governments that operate goals-based programs require certification of potential minority and women-owned contractors. Travis County and the AISD do not certify HUBs, although they accept certification from other agencies. The COA conducts its own certification process. The Texas State Comptroller of Public Accounts certifies all HUBs who contract with state agencies and universities. HUB/M/WBE and DBE certification requirements differ.

ACC and Central Health, however, do not have goals-oriented contracting programs for minority and women-owned businesses. They also do not require certification, although ACC has a registration process.

HUB Program Overview

All Texas local governments generally have centralized procurement systems that are administered by their respective purchasing departments. All governments also issue bids in the procurement areas of construction, professional services, commodities (goods) and non-professional services. Contracts over \$50,000 are usually within the scope of most HUB/M/WBE programs.

HUB programs work under the direction of the purchasing department (or in collaboration, as is the case with Texas state agencies). Travis County, the COA and the AISD have designated HUB/M/WBE staff. The office staff size, however, varies considerably by government. They also provide a range of services such as supportive services, training, administrative strategies, marketing, outreach, and financial assistance. The profiles that follow highlight their program offerings and essential procurement-related links.

Texas Comptroller of Public Accounts oversees the Statewide Historically Underutilized Business Program. Each state agency, however, administers its own HUB Program. Many of these state agencies also offer contracting opportunities for HUBs at the regional or district office level including the Austin-Round Rock MSA.

The Texas Department of Transportation is profiled in this guide because it operates the largest HUB/DBE program in the state. It also has important relationships with local government HUB programs. The University of Texas System Office of HUB Programs is also profiled for similar reasons.

Business
Development

Certification

Technical Assistance

TRAVIS COUNTY

PURCHASING OFFICE

Travis County Historically Underutilized Business Program

Mission/Description:

The Travis County Historically Underutilized Business (HUB) Program strives to ensure that minority and woman-owned businesses receive a fair and equal opportunity to participate in the county's procurement process. Travis County was the first county to adopt a HUB program in 1994, although voluntary. It now operates a goals-oriented program.

Program Highlights:

Forums – The HUB staff sponsor forums as a countywide initiative that allow HUBs to deliver technical and business presentations that demonstrate their ability to do business with the County to both County staff and other vendors.

Workshops – HUB staff conduct workshops, seminars and webinars that are intended for HUBs to participate in County purchasing both as contractors and as subcontractors. HUB staff also assists HUBs with the certification process such as where to obtain certification, how to register and other required information.

Plan Services – The program provides hard copies of plans and drawings from Travis County to minority and women trade associations and chambers of commerce. The Community Liaison provides a weekly procurement list of formal solicitations that can be found on the County's website, to the same entities mentioned.

Travis County Advisor-Apprentice Program (TCAAP) – A voluntary program to foster long-term mentor-protégé relationships between contractors and HUBs. The objective of TCAAP is to provide professional guidance and support to the HUB as an apprentice to facilitate their development and growth.

Location(s) & Contact Information

700 Lavaca Street, #800

Austin, Texas 78701

P.O. Box 1748

Austin, Texas 78767

Phone: (512) 854-9700

HUBStaff@traviscountytexas.gov



Useful links:

[Travis County HUB Program](#)

[HUB Program Rules](#)

[HUB Program Procedures](#)

[BidSync](#)

Business
Development

Certification

Insurance & Bonding



City of Austin Small & Minority Business Resources Department (SMBR)

Mission/Description

The Small & Minority Business Resources Department administers the Minority- Owned, Women-Owned, and Disadvantaged Business Enterprise Procurement Programs for the City of Austin.

Program Highlights

Bonding Resources – SMBR has a Bonding Financial Consultant to meet one-on-one with business owners to assist with their bonding needs.

Plan Room Services – A plan room provides hard copies of plans and drawings from the City of Austin and other local public and private entities. The SMBR also provides access and free training on the McGraw Hill Online Database.

Business Development Counselors – M/WBE staff guide potential HUBs through the certification process. The SMBR also provides assistance with the certification process for the following certifications: DBE, MBE/WBE, and SBE.

SMBR Online Portal – The portal provides stakeholders with a streamlined certification application process that saves time and provides convenience. It is also a free online system that is available 24-hours a day, 7 days a week. The online application portal allows for the following certification applications: Minority- and/or Women-Owned Business Enterprise (MBE/WBE); Disadvantaged Business Enterprise and Airport-Concession Business Enterprises (DBE/ACDBE); and Small Business Enterprise (SBE).

CIP Partners Academy – The CIP Partners Academy is a series of seminars designed for City staff, vendors, and other parties involved in the City's Capital Improvement Program (CIP).

SMBR offers monthly workshops, construction plans, surety bonding counseling, and access and assistance to trade association membership so that small businesses are better prepared to bid on contracting opportunities.

Location(s) & Contact Information

4201 Ed Bluestein Blvd.
Austin, Texas 78721
Phone: (512) 974-7600

Useful links:

[Contract Compliance Forms for MBE, WBE, & DBE Projects](#)
[Minority-Owned and Women-Owned Business Enterprise Program](#)
[Program Rules and Regulations](#)
[Austin Finance Online](#)
[City of Austin SMBR Plan Room](#)
[City of Austin Purchasing](#)
[City of Austin Family-Business-Loan-Program](#)



City of Austin Small Business Program

Mission/Description

The Small Business Program provides business training, educational events and coaching to empower entrepreneurs.

Program Highlights

BizAidSM Business Orientation – The BizAid Business Orientation is a no-cost opportunity to meet with business professionals who can provide a business owner with basic information and guidance.

BizOpen Orientation – The BizOpen Orientation covers the general development process including zoning, permitting, inspections, events and obtaining a certificate of occupancy. BizOpen serves as a point of contact for new and existing small business owners seeking assistance navigating the Planning and Zoning Department as well as the Development Services Department.

Business Coaching – Individualized BizAid coaching is also available at no cost to existing small business owners to help develop a marketing strategy, find lending assistance, learn to effectively network, or become more competitive with a business plan.

Business Skills Certification – The City of Austin Small Business Program collaborates with the University of Texas at Austin Center for Professional Education to offer a Business Skills Certificate. Classes are offered in the areas of marketing, social media, human resources, money management, and small business taxes.

Location(s) & Contact Information

5202 E. Ben White Blvd, Suite 400

Austin, Texas 78741

Phone: (512) 974-7800

Email: <http://www.austintexas.gov/email/smallbiz>

Useful links:

[COA Small Business Program](#)

[Registration for Online Classes](#)

[Registration for Orientation](#)

[Complete list of Online Classes](#)



Austin Independent School District HUB Program

Mission/Description

Austin ISD promotes and strongly encourages the involvement and participation of Historically Underutilized Businesses.

Program Highlights

The AISD HUB Program provides the following:

- A race and gender-conscious process designed to encourage greater MBE/WBE availability;
- A program that encourages participation in all phases of procurement;
- Procurement opportunities for HUBs to broaden and enhance their capacities to do business with the district.

To ensure small minority, and women-owned businesses are aware of current contracting opportunities, the district conducts the following:

- Maintain a distribution list of small minority- and women-owned businesses expressing interest in contracting with the Austin ISD;
- Promote contracting opportunities at many public outreach and procurement events;
- Provide subcontractors with tools to network with general contractors.

Location(s) & Contact Information

4000 S. IH 35 Frontage, 4th Floor

Austin, Texas 78704

Phone: (512) 414-3120

Email: <https://www.austinisd.org/hub/contact>

Useful links:

[Vendor Guide](#)

[Bid Opportunities](#)

[AISD Historically Underutilized Business](#)

[Program Outreach](#)

[AISD Future 2017 Bond Program](#)



Capital Metropolitan Transportation Authority (Capital Metro) DBE Program

Mission/Description

Capital Metro has established a Disadvantaged Business Enterprise (DBE) program in accordance with regulations of the U.S. Department of Transportation (DOT), 49 CFR Part 26.

Program Highlights

Capital Metro's DBE program:

- Ensures equal opportunity in transportation contracting markets;
- Addresses the effects of discrimination in transportation contracting;
- Promotes increased participation in federally funded contracts by small, socially and economically disadvantaged businesses, including minority- and women-owned enterprises;
- Requires that at least 10 percent of the amounts made available for any Federal-aid highway, mass transit and transportation research and technology program be expended with certified DBEs.

Location(s) & Contact Information

2910 E. 5th Street

Austin, Texas 78702

Phone: (512) 369-6255

Fax: (512) 369-6235

Email: db_e_cmta@capmetro.org

Useful links:

[CAP Metro Disadvantaged Business Enterprise \(DBE\) Program](#)

[Vendor Guide](#)

[Authorization 49 CFR Transportation](#)

[Capital Metropolitan Transportation Authority Vendor Portal](#)



Travis County Health District (Central Health) HUB Purchasing Policy

Mission/Description

The Board of Managers approved Central Health’s Purchasing Policy that states that a “good faith effort” must be made to assist certified Historically Underutilized Businesses (HUB) vendors and contractors in its award of contracts and subcontracts. Central Health contracts and purchases goods and services that are necessary to provide for the healthcare needs of those they serve.

Program Highlights

Interested vendors are encouraged to pre-register with BidSync at *no charge* to receive electronic notification of potential procurements and to submit proposals in response to requests.

Location(s) & Contact Information

1111 East Cesar Chavez Street
Austin, Texas 78702
Phone: (512) 978-8000
Email: <https://www.centralhealth.net/contact/>

Useful links:

[Central Health Purchasing](#)
[Central Health Solicitations](#)
[Travis County Purchasing Procedures Guide](#)
[FY16 Historically Underutilized Business Report](#)
[BidSync](#)
[Community Care Collaborative Purchasing](#)



Small Business Development Program

Mission/Description

The Austin Community College (ACC) Board of Trustees established the Small Business Development Program (SBDP) in 2014 to encourage increased participation of small, local and emerging businesses in purchasing and contracting offered by the College.

Program Highlights

Online Vendor Registration – ACC has developed an online vendor registration for all businesses that are interested in providing goods and services, professional services and construction services to the District. The list includes certified Small Local Business Enterprise (SLBE) vendors.

Monthly Vendor Presentations – Procurement and Materials Management (PMM) also provides vendors the opportunity to meet with the ACC purchasing team. PMM also holds monthly vendor meetings allowing vendors time to present their goods/services.

The program also host workshops and other networking events that are announced on its website.

Location(s) & Contact Information

ACC Service Center
9101 Tuscany Way
Austin, Texas 78754
Phone: (512) 223-1039
Email: sbdp@austincc.edu

Useful links:

[ACC Small Business Development Program](#)

Business
Development

Certification



Statewide Historically Underutilized Business Program

Mission/Description

The Texas State Comptroller of Public Accounts (TxCPA) has oversight of the Statewide HUB Program. The TxCPA's administration of the Statewide HUB Program is in accordance with the Texas Government Code §2161 and Texas Administrative Code, Title 34, Chapter 20, Subchapter D, Division 1, Sections §20.281 to §20.298. Principal activities undertaken by the program include certification, collecting state agency reports of HUB contract utilization, subcontracting plans and mentor-protégé agreements, maintaining the Centralized Master Bidder List (CMBL) and the Electronic Business Daily (ESBD). The Statewide HUB Program also hosts procurement seminars and HUB economic opportunity forums that inform vendors about the state procurement process and opportunities to interact with state HUB coordinators and purchasers.

Program Highlights

Certification – The Statewide Procurement Division (SPD) pursues certification agreements with local governments and nonprofit organizations in Texas that certify businesses under substantially the same definition as a HUB and meet certification standards as defined by SPD in order to maximize the number of HUBs.

HUB Mentor-Protégé Program – The State of Texas Mentor Protégé Program is designed to foster relationships between prime contractors and HUBs. The objective of the program is to provide professional guidance and support to the protégé (HUB) in order to facilitate their growth and development and increase HUB contracts and subcontracts with the State of Texas.

Small, Minority and Women Business Trade Organizations and Development Centers – The Statewide HUB Program collaborates with various minority and women business trade organizations and development centers to circulate information pertaining to the initiatives of the Statewide HUB Program.

Location(s) & Contact Information

1711 San Jacinto

Austin, Texas 78711

Phone: (512) 463-5872

Fax: (512) 936-2482

Email: StatewideHUBProgram@cpa.texas.gov

Useful links:

[Texas Comptroller HUB Program](#)

[Texas Comptroller Purchasing Statutes and Procedures](#)

[Texas Government Code Chapter 2161 Historically Underutilized Businesses](#)

[Texas Administrative Code Division 1 Historically Underutilized Businesses](#)

[Search Statewide Contracts](#)

[Texas Comptroller Purchasing](#)

Bidding

Technical Assistance



Texas Department of Transportation HUB/DBE Program

Mission/Description

The Historically Underutilized Business (HUB) Program of the Texas Department of Transportation is geared toward advancing opportunities for minority-owned and women-owned businesses. Companies interested in doing business with the TxDOT are encouraged to become HUB-certified. TxDOT operates the largest HUB/DBE program in the state.

Program Highlights

Texas Unified Certification Program Directory – The Texas Unified Certification Program (TUCP) helps to locate certified DBEs needed for highway construction contracts in Texas. The TUCP consolidates all DBE firms certified by six different agencies into one centralized directory.

Centralized Master Bidders List & HUB Search – The State of Texas offers many opportunities for vendors, including minority- and women-owned businesses. The Centralized Master Bidders List (CMBL) & HUB Search assists other businesses locate certified HUBs.

Technical Assistance Program (TAP) – TxDOT DBE clients are eligible to receive training and technical assistance to enhance their ability to bid on TxDOT contracts. The program offers classes and counseling on accounting, marketing, computer construction, bidding and estimating, and bonding.

Location(s) & Contact Information

200 E. Riverside Drive
Austin, Texas 78704
Phone: (512) 416-4700
Fax: (512) 486-5539
Email: Civilrights@txdot.gov

Useful links:

[Texas Department of Transportation Small, Disadvantaged and Minority Businesses](#)
[TxDOT Vendors](#)
[Texas Government Code Chapter 2161 Historically Underutilized Businesses](#)
[Texas Administrative Code Division 1 Historically Underutilized Businesses](#)
[Texas Unified Certification Program](#)
[Diversity Management System](#)



University of Texas at Austin
Historically Underutilized Business/Small Business Program Office

Mission/Description

The UT Austin HUB/SB Program Office ensures the university's good faith effort to include HUB businesses in its procurement efforts. This good faith effort involves evaluating and determining HUB subcontracting opportunities, administration of the university's HUB mentor/protégé program, participating in marketing and outreach efforts for HUB participation, and HUB reporting to the Texas State Comptroller.

Program Highlights

Project Management and Construction Services (PMCS)

Location(s) & Contact Information

1616 Guadalupe Street. Suite 3.306

Austin, Texas 78701-1213

Phone: (512) 471-2851

Fax: (512) 471-8412

Useful links:

[University of Texas Historically Underutilized Business and Small Business Office](#)

[Vendor Handbook](#)

[The University of Texas at Austin Purchasing Office](#)

Bidding

Business
Development



Texas State University Historically Underutilized Business (HUB) Outreach Program

Mission/Description

Texas State University seeks to increase the participation of Historically Underutilized Businesses (HUBs) in university procurement opportunities in accordance with state law.

Program Highlights

State Economic Opportunity Forums Events – Program staff participate in statewide Economic Opportunity Forums (EOFs) sponsored by state and local government agencies, as well as minority/women development centers and trade organizations. EOFs provide numerous opportunities to disseminate and share information about public and private sector procurement, as well as increase networking opportunities.

Procedures – Procurement and strategic sourcing staff also participate in educational out-reach activities by: attending trade fairs for HUBs to demonstrate their products and services to potential buyers; attending meetings between HUBs and key staff within the university; actively promoting potential contractors to use HUB subcontractors through the bid and proposal requirements and at pre-bid meetings; and utilizing the Centralized Master Bidders List provided by the Comptroller’s Statewide Procurement Division.

Contact Information & Location(s)

J.C. Kellam Building, Suite 512
601 University Drive
San Marcos, Texas 78666-4615
Phone: (512) 245-2523
Fax: (512) 245-2393
Email: hub@txstate.edu

Useful links:

[Texas State Historically Underutilized Business Outreach Program Resources & Forms](#)
[Centralized Master Bidders List - HUB Directory Search](#)

Bidding

Technical Assistance



THE UNIVERSITY of TEXAS SYSTEM
FOURTEEN INSTITUTIONS. UNLIMITED POSSIBILITIES.

University of Texas System Office of Historically Underutilized Business Program

Mission/Description

The Office of HUB Programs is responsible for the implementation of the HUB program at the University of Texas System and its 14 campuses. The office also ensures compliance with state HUB laws and educates the university and business communities about the benefits of using HUB vendors.

Program Highlights

The UT System HUB Program offers:

- Construction markets – HUB Program staff members are assigned specific construction markets. Each work with prime contractors and large first-tier subcontractors to identify procurement opportunities for HUB special trade firms.
- Market-based outreach programs – The UT System is one of 16 State Agencies participating in an MOC with the Texas Association of African-American Chambers of Commerce (TAAACC) and the Texas Association of Mexican-American Chambers of Commerce (TAMACC).
- Mentor Protégé Program – Fosters long-term relationships between prime contractors and HUBs to increase the ability of HUBs to contract with the state or to receive subcontracts under a state contract. In addition, the program is also designed to provide professional guidance and support to protégé firms to facilitate their growth and development.
- Technical Assistance Program - Provides training tools that address major barriers to HUBs in construction, professional and other services, and commodities including financing, bonding, marketing, safety, insurance and proposal response. Additionally, the technical assistance program also offers information on resources available that can assist HUBs as well as staying vigilant of issues that may impact HUB firms in the surety, banking, insurance, and construction industries.

Location(s) & Contact Information

210 West 7th Street
Austin, Texas 78701
Phone: (512) 499-4530
Fax: (512) 499-4311

Useful links:

[UT System Office of HUB Programs](#)

Bidding

Business
Development



United States Small Business Administration HUBZone Program

Mission/Description

The United States Small Business Administration HUBZone Program administers the federal government's goal to award at least three percent of all federal contracting dollars to HUBZone-certified small businesses each year.

Program Highlights

HUBZone Program – The government limits competition for certain contracts to businesses in HUB zones. It also gives preferential consideration to those businesses in full and open competition. Joining the HUBZone program makes a business eligible to compete for the program's set-aside contracts. HUBZone-certified businesses also get a 10% price evaluation preference in full and open contract competitions. HUBZone-certified businesses can still compete for contract awards under other socio-economic programs.

Qualifying Criteria

To qualify for the HUBZone program, your business must:

- Meet the definition of a *small business*
- Be at least *51% owned and controlled by U.S. citizens, a community development corporation, an agricultural cooperative, a Native Hawaiian organization, or an Indian tribe*
- Have its *principal office located in a HUBZone*
- Have *at least 35% of its employees live in a HUBZone*

Location(s) & Contact Information

409 Third St. SW, Suite 8800

Washington, DC 20416

Phone: 202-765-1264 access code 63068189#

Email: hubzone@sba.gov

Useful links:

[US Small Business Administration HUBZone Program](#)

[The HUBZone Primer](#)

[e-CFR Title 13 Part 126 HUBZone Program](#)

[SBA Size Standards Tool](#)

[HUBZone Map](#)



Capital for Texas (C4T) Program

Mission/Description

The Texas Department of Agriculture (TDA) works with Community Development Financial Institutions (CDFI) to lend and manage funds allocated to TDA for its Capital for Texas Program (C4T).

Program Highlights

C4T – C4T is designed to increase rural communities small businesses' access to capital and enable private entrepreneurs to make market-driven decisions to grow jobs, assist their growth potential and employment capabilities through partnering CDFIs. This program supports TDA's goals of empowering rural communities and cultivating successful strategies for rural Texas, by providing financing options to small businesses and manufacturers that are creditworthy but are not getting the loans they need to expand and create jobs. TDA anticipates the actual range of loans for the C4T program will be \$5,000 to \$350,000, with an average investment of less than \$100,000.

Location(s) & Contact Information

1700 N. Congress, 11th Floor

Austin, Texas 78701

Phone: (512) 463-2537

Fax: (800) 509-1190

Email: Grants@TexasAgriculture.gov

Useful links:

[Capital for Texas \(C4T\) Small Business Loan Program](#)

Business
Development

Financing

Insurance & Bonding

Technical Assistance



Gulf Region Small Business Transportation Center

Mission/Description

The Gulf Region Small Business Transportation Resource Center (SBTRC) is one of 12 regional field offices of the U.S. Department of Transportation's Office of Small and Disadvantaged Business Utilization (OSDBU). The center provides services to DBEs and other small businesses in the civil transportation industry in the states of Texas, Louisiana, Oklahoma and New Mexico. The Gulf Region SBTRC is operated by the Greater Dallas Hispanic Chamber of Commerce through a Cooperative Agreement with the U.S. DOT/OSDBU.

Program Highlights

Services – Technical assistance, financial counseling, and business training. These services are designed to assist small and disadvantaged businesses build their business capacity so that they can become competitive when bidding for contracts at the local or state level that contain federal transportation dollars.

Bonding and Access to Capital Program – The BACP provides bond readiness assistance to contractors in the civil transportation industry. Businesses seeking bonding for the first time or businesses seeking to increase their bonding capacity are guided through the bonding process. The BACP has two components: (1) comprehensive set of all-inclusive business capacity-building workshops, and (2) one-on-one technical assistance with Gulf Region SBTRC staff, surety bond producers and other professionals to assess and address what businesses need to acquire or increase their bonding capacity. This program is for DBEs and other small businesses in the civil transportation industry.

Location(s) & Contact Information

1402 Corinth Street, Suite 225

Dallas, Texas 75215

Phone: (214) 521-6007

Email: gdhcc@ghdcc.com

Useful links:

[ESL Entrepreneurship Training Program](#)



Lower Colorado River Authority

Mission/Description

To enhance the quality of life of the Texans we serve through water stewardship, energy and community service. The Lower Colorado River Authority (LCRA) recognizes the importance of small and diverse business enterprises, including minority- and women-owned, service-disabled veteran-owned and HUBZone businesses in the communities it serves. LCRA encourages small and diverse businesses to respond to LCRA's business opportunity solicitations.

Program Highlights

LCRA has opportunities in Business, Land Development, and Park Concessionaries.

LCRA's Small and Diverse Supplier Program has two goals:

- 1) To encourage participation of small and diverse suppliers in LCRA's business opportunity solicitation process.
- 2) To develop mutually beneficial business relationships with small and diverse businesses.

LCRA asks its LCRA agents to commit to specific activities in support of the program as part of their annual performance plans.

Location(s) & Contact Information

3700 Lake Austin Blvd.

Austin, TX 78703

Phone: (512) 473-3200

Email: supplymanagement@lcra.org

Useful links:

[Lower Colorado River Authority](#)

[Business Opportunities with LCRA](#)

[Small and Diverse Supplier Program Summary](#)

Higher Education Centers and Courses

Editor's Note: Two universities in the region host primarily federally funded technical assistance centers that provide broad-based consulting to small, minority and women-owned businesses. All Austin area higher education institutions also offer regular curriculum, continuing education and special courses and initiatives that address basic and advanced small business operations and management.

Centers

The Small Business Development Center (SBDC) at Texas State University and the Procurement Technical Assistance Center (PTAC) at the University of Texas at San Antonio specialize in providing individual, small business consulting. They also engage in other services including an array of government contracting activities such as assistance with certification and access to bid databases and loan preparation, networking and training.

Both centers are part of two, separate, national networks of technical assistance centers. The SBDC is funded largely by the United States Small Business Administration while the PTAC is mainly financially supported by the United States Department of Defense.

The SBDC has a 12-county service area including the five counties in the Austin-Round MSA. The PTAC has a 38-county service area that includes Travis, Williamson and Hays counties.

Courses

The Austin Community College (ACC) Continuing Education Program offers courses and training that target individual and company business needs. The program course schedule also accommodates the small business owner by providing in-class, after work hours, and on-line instruction. ACC also has campuses in Travis, Williamson and Hays counties.

The University of Texas at Austin, principally through the McCombs School of Business and the IC2 Institute, conduct classes, periodic workshops, seminars and incubators that seek to assist small business owners. These activities also are aimed at providing students first-hand experience in dealing with small business owners.

The Huston-Tillotson University Center for Entrepreneurship and Innovation (CEI) also has a small business instruction focus, especially in assisting minorities and women in the local community. The CEI has a student-learning orientation while also conducting small business classes, workshops and workspace.

St. Edward's University and Concordia University have also offered small business workshops and seminars.

Bidding

Business
Development

Financing

Technical Assistance

Texas State SBDC

Texas State University
Small Business Development Center

Mission/Description

The Texas State University Small Business Development Center (SBDC) works closely with the Texas Facilities Commission (TFC) and the Statewide HUB Program to notify businesses of bidding opportunities and provide training needed to become a prime contractor.

Program Highlights

Procurement Technical Assistance Center – A specialty center of the SBDC program that provides no-cost consulting and offers low-cost training on local, state and federal contracting.

HUB Coordinators –The SBDC facilitates contact with HUB coordinators to provide their clients with additional access to state contracting opportunities.

SBDC provides other types of services including: accounting, financing & loan packaging, marketing, human resources, government contracting, rural development, international trade, business planning, technology commercialization, financial analysis, strategic planning, and economic development.

Texas State SBDC has business advisors with experience in growth strategies, food manufacturing, exporting, construction and financing.

Location(s) & Contact Information

505 E. Huntland Drive Suite 460

Austin, Texas 78752

Phone: (512) 420-9379

Email: sbdc@txstate.edu

Useful links:

[Small Business Development Center Network](#)



University of Texas at San Antonio
Procurement Technical Assistance Center
Institute for Economic Development

Mission/Description

The Procurement Technical Assistance Center (PTAC) is a specialty center of the University of Texas at San Antonio Institute of Economic Development that assists small business owners, veteran entrepreneurs, service-disabled small businesses, women-owned and HUBZone small businesses.

Program Highlights

The Procurement Technical Assistance Center provides assistance to small business owners to expand their business into federal, state, regional, county, and local markets with government agencies, and military installations. PTAC staff provides advising, training, and networking opportunities through specialized classes, monthly networking meetings, matchmaking events, and one-on-one assistance. In addition to the following services:

- *Determining Suitability for Contracting* - Advisors help to determine if a company is ready for government procurement opportunities.
- *Securing Necessary Registrations* – Advisors are available to help ensure registration with the various databases necessary to participate in the government marketplace, including the Department of Defense’s System Award Management (SAM), the SBA’s Dynamic Small Business Search, and other government vendor databases.
- *SDB, 8(a), HUBZone, WOSB and other Certifications* – A PTAC business development specialist determines if a company is eligible for certain certifications and guide the business owner through the steps necessary to secure them.
- *Researching Procurement Histories* – “What agencies have bought products like yours in the past? Which companies are awarded these contracts? How much have they earned?” PTAC staff can help ask the right questions and get the information needed to succeed.
- *BidMatch Service* – BidMatch is an automated system that searches and electronically notifies a business about current federal, state, and local government contracting opportunities on a daily basis. The UTSA PTAC BidMatch service searches over 350 government contracting websites. This service may aid expanding a business’ customer base by providing a daily internet listing of contract bids customized to your company. It will also provide names of potential buyers through prime and subcontracting opportunities. BidMatch subscriptions are \$100 a year.
- *Proposal Preparation* – A procurement specialist can help navigate a solicitation package, including securing necessary specifications and drawings.

Location(s) & Contact Information

501 W. Cesar E. Chavez Blvd. (Suite 2.112)
San Antonio, Texas 78207-4415
Phone: (210) 458-2458
Fax: (210) 458-2754
Email: ptac@utsa.edu

Useful links:

[UTSA Procurement Technical Assistance Center](#)



Huston-Tillotson University Center for Entrepreneurship and Innovation

Mission/Description

Huston-Tillotson University's Center for Entrepreneurship and Innovation (CEI) offers entrepreneurial education, provides incubator services, and assists individuals in the local community, especially women and minorities, to launch new ventures through classroom instruction and experiential learning.

Program Highlights

The CEI collaborates with the University's School of Business and Technology to offer courses leading to a specialization in Entrepreneurship.

- Entrepreneur-in-Residence
- 3-Day Summer Startup for HT students
- One-week Summer Startup Boot Camp
- Summer Youth Entrepreneurship Program (YEP)
- Small Business Classes and Workshops
- Workspace in the CEI incubator

CEI is an interdisciplinary division of the School of Business and Technology. It offers a wide variety of programs and opportunities for students to learn and engage in all phases of entrepreneurship. The CEI serves all Huston-Tillotson University students, faculty, and the local community. CEI is designed to be a one-stop, launch to success, destination for entrepreneurs.

Location(s) & Contact Information

1023 Springdale Road
Austin, Texas 78702
Phone: (512) 505-3131

Higher Education Courses for HUBs Directory

[Austin Community College Continuing Education Small Business Courses](#)

[University of Texas at Austin McCombs School of Business Texas Executive Education](#)

[IC² Institute](#)

[St. Edward's University](#)

[Concordia University](#)

Minority, Women and LGBTQ Chambers of Commerce

Editor's Note: Chambers of Commerce provide a unique forum for business owners to expand their contacts, learn about public and private opportunities and increase the capability of their companies. They also serve as an important place for the business community to address issues and advocate positions.

Overview

Chambers of Commerce started in France over 400 years ago then making their presence in the United States almost since the founding of the republic. Minority, women and LGBTQ chambers of commerce have a more recent history. Economic growth and greater contract opportunities offered by governments such as Travis County, the City of Austin, the Austin ISD, Texas state government and larger private sector companies have spurred their creation and viability.

All governments who have established formal, goals-oriented minority and women-owned business contracting programs engage ethnic and women chambers. Some governments also provide them with financial support.

There are majority, minority, women and LGBTQ chambers of commerce at the local, state and national levels. Most chamber members are companies, although many also allow individual business owners to join. The governance structure of chambers of commerce also varies. Most have a board of directors who are also members. Staffing is also primarily a function of total membership. They also offer a range of services to their dues-paying members.

Local chambers generally strive to enhance the business development of and climate for their members, respectively. State and national chambers of commerce are usually focused on political and regulatory actions and mandates affecting their membership. This tiered landscape of chambers has fostered an array of agreements, arrangements or affiliations among them.

This section profiles the Greater Austin Hispanic, Asian, Black and LGBTQ Chambers of Commerce. State-level profiles include the Texas Associations of African American and Mexican-American Chambers of Commerce, Texas LGBTQ Chambers of Commerce and the Women's Chamber of Commerce of Texas.

Majority Chambers of Commerce

The [Austin Chamber of Commerce](#) is the largest, majority, local chamber. The [Texas Association of Business](#) holds that position at the state level. Both exert considerable influence and status in their respective spheres. It is important to note that members of both major organizations also maintain memberships with minority, women and LGBTQ chambers of commerce at the local, state and national levels. Membership is also reciprocal.

Most incorporated cities in the Austin-Round Rock MSA have chambers of commerce. Some have volunteer staffs and are sometimes housed in donated office space. Most ethnic and women chambers outside of Austin also operate in a similar ad-hoc basis. Some Austin-headquartered minority chambers also serve as regional chambers in the absence of a local chamber effort.

Bidding

Business
Development



The Greater Austin Hispanic Chamber of Commerce

Mission/Description

The Greater Austin Hispanic Chamber of Commerce's (GAHCC) primary goal is to continue the advancement and progression of a strong and stable economic culture for Hispanic businesses. The Chamber strives to reach these goals by developing business, management skills, and bridging access to financial capital.

Chamber Highlights

Small Business Membership – A Small Business Member with the chamber gains access to GAHCC's resources including networking events, business referrals, and greater exposure on the database and directory platforms.

Small Business Membership also entails access to bids and jobs posted on the Chamber website. Additionally, the ability to post jobs yourself is granted. Chamber membership also provides opportunities to attend workshop events and receive mentorship from successful business leaders who can offer impactful, specific advice.

Costs/Qualifying Criteria

Membership fees range from \$400 to \$1200 annually.

Location(s) & Contact Information

3601 Far West Blvd., Suite 204

Austin, Texas 78731

Phone: (512) 476-7502

Email: membership@gahcc.org

Useful links:

[Greater Austin Hispanic Chamber of Commerce](#)

[Greater Austin Hispanic Chamber of Commerce Small Business Membership](#)

Business
Development

Certification



The Greater Austin Asian Chamber of Commerce

Mission/Description

The Greater Austin Asian Chamber of Commerce (GAACC) offers a variety of programs to fulfill our mission of promoting economic growth through advocacy for, connections to and education of small businesses in the Asian Pacific American community in Central Texas.

Chamber Highlights

The following is a list of membership benefits:

- Discounts at retail stores such as Office Depot and other member firms
- Company listing on member directory and AsianEatsATX (if food and beverage business)
- Exclusive networking events
- Priority registration to business development and entrepreneurship workshops
- Various marketing activities

GAACC hosts business workshops and HUB certification workshops. It also provides business referrals to members and share resources. The mentorship program is a nine—month long (March-December) program where GAACC finds mentors for a cohort of APA entrepreneurs

Office Space – GAACC has four cubicles that are available for rent to members. Utilization is from 8:30am–5:00 pm with 12-month leases. GAACC partners with EGBI (p. 45) and PeopleFund (p. 57) to offer business and office space support to underserved entrepreneurs. Entrepreneurs who complete EGBI's Business Plan program, PeopleFund borrowers will be eligible for low cost 12-month leases at GAACC's office cubicles.

Costs/Qualifying Criteria

Entrepreneurs who complete EGBI's business plan program and PeopleFund clients are eligible for low cost 12-month leases at GAACC's office cubicles.

Location(s) & Contact Information

8001 Centre Park Drive #160
Austin, Texas 78754
Phone: (512) 407-8240

Useful links:

[Asian Chamber of Commerce](#)
[Greater Austin Asian Chamber of Commerce Office Space](#)
[GAACC Yearly Memberships](#)

Bidding

Business
Development



The Greater Austin Black Chamber of Commerce

Mission/Description

The Greater Austin Black Chamber of Commerce (GABC) inspires, develops, and promotes Black economic success in the Greater Austin area.

Chamber Highlights

Network & Directory – GABC members are listed on the chamber’s directory providing their companies and organizations widespread visibility in the community. The chamber’s goal is to spur networking and potential business development.

Procurement Series – These workshops feature talks on a wide variety of topics that are helpful for anyone involved with a business, from owners and managers to entry-level employees. This is one of the many signature programs GABC provides to its members.

Location(s) & Contact Information

912 East 11th Street Suite A

Austin, Texas 78702

Phone: (512) 459-1181

Email: admin@austinbcc.org

Useful links:

[Greater Austin Black Chamber](#)

[Bid Opportunities](#)

[New Member Application](#)



Texas Association of African American Chambers of Commerce

Mission/Description

The Texas Association of African American Chambers of Commerce mission is to *ensure that African American business owners receive a fair share of the economic prosperity of Texas. The association also serves as a catalyst for a better quality of life in African American communities throughout Texas. It supports policies that allow African-Americans access to economic opportunities.*

Chamber Highlights

Legislative Agenda – TAAACC crafts solutions for communities teetering on the brink of becoming socio-economic wastelands, where economic growth is often nonexistent, and where solutions to public education’s deficiencies, poverty, crime, welfare, discrimination, substance abuse, inadequate housing and high un- and underemployment are irrefutably linked. They especially focus on improving the state’s HUB Program and push for policies to increase utilization rates.

MOC Agreements with Texas Agencies – As of March 30, 2017, TAAACC signed over 20 agreements out of 183 Texas agencies to improve Black business participation with HUBs.

Costs/Qualifying Criteria

Visit the website or contact the chamber.

Location(s) & Contact Information

807 Brazos Street Suite 710

Austin, Texas 78701

Phone: (512) 535-5610

Email: info@taaacc.org

Useful links:

[Texas Association of African American Chambers of Commerce](http://www.taaacc.org)

Bidding

Business
Development



Texas Association of Mexican American Chamber of Commerce

Mission/Description

Texas Association of Mexican American Chamber of Commerce (TAMACC) is a nonprofit 501 (c) 6 organization founded in 1975 to promote business leadership, create economic opportunities and provide legislative advocacy for the Hispanic business community in Texas.

Chamber Highlights

Hispanic Business Convention of Texas – The Hispanic Business Convention of Texas is hosted by the Texas Association of Mexican American Chambers of Commerce (TAMACC) in the heart of the Austin and San Antonio IH 35 corridor – San Marcos, Texas. This convention is open to any Hispanic or non-Hispanic business, entrepreneur, student, leader or those interested in introducing their products. It is a gathering of business owners, entrepreneurs, community leaders, elected officials and corporate representatives. Convention participants have full access to attend all three days of TAMACC's activities, signature events, workshops, business networking sessions, professional development workshops and management training.

Individual Membership – Benefits include opportunity to participate in corporate, local, state and federal procurement opportunities; opportunity to participate in regional best practice workshops, leadership development workshops, and small business training; and other marketing opportunities.

Location(s) & Contact Information

606 Main Street

Buda, Texas 78610

Phone: (512) 444-5727

Email: president@tamacc.org

Useful links:

[Texas Association of Mexican American Chambers of Commerce](#)

[TAMACC Membership](#)



Women's Chamber of Commerce of Texas

Mission/Description

Through membership action and collaborative relationships, the Women's Chamber of Commerce of Texas (WCCT) promotes professional opportunities, financial growth, leadership and legislative awareness for women.

Chamber Highlights

Monthly Meetings – WCCT hosts monthly meetings aimed to create community. This on-going networking generates ongoing interactions with many professional women who are there to meet you and exchange business leads, as well as to make friends and have fun. Women say they relate to other women who share their compassionate, helpful approach to networking.

Costs/Qualifying Criteria

There are membership dues and registration fees for the monthly meetings. Visit the website for more detailed breakdowns of pricing.

Location(s) & Contact Information

P.O. Box 26051
Austin, Texas 78755
Phone: (512) 338-0839
Email: Austin@WomensChamberTexas.com

Useful links:

[Women's Chamber of Commerce of Texas](#)



The Texas Lesbian Gay Bisexual Transgender Chambers of Commerce

Mission/Description

The Texas Lesbian Gay Bisexual Transgender (LGBTQ) Chambers of Commerce is a coalition of the Austin LGBTQ Chamber of Commerce, Greater Houston LGBTQ Chamber of Commerce, North Texas GLBT Chamber of Commerce, and San Antonio LGBTQ Chamber of Commerce. We work to achieve equality and inclusion by promoting economic vitality in our communities and strengthening LGBTQ and ally businesses.

Chamber Highlights

Advocacy – The over 1,000 LGBTQ and allied businesses of the chambers speak with one voice. It supports legislation that promotes diversity in the workplace and opposes discrimination. The chamber’s legislative agenda covers topics in economic development, education, healthcare, transportation, local government, and public safety.

Location(s) & Contact Information

4123 Cedar Springs Rd. #1206
Dallas, Texas 75219
Phone: (214) 821-4828

Useful links:

[Texas LGBTQ Chambers of Commerce](#)
[Austin LGBTQ Chamber of Commerce](#)

Minority and Women Trade Associations

Editor's Note: A trade association is a specific industry, member-based organization. Most minority and women trade associations in the Austin-Round Rock MSA are centered on the construction industry. This trend has resulted because all levels of government spend the most on their construction-related activities and projects.

Overview

The National Association of Minority Contractors has enumerated the general goals and mission of most construction trade associations:

- Provide education and training to minority contractors in construction, especially adhering to industry standards through a competency-based, certified curriculum.
- Promote the economic and legal interest of minority contracting firms.
- Advocate law and government actions for minority contractors.
- Bring about wider procurement and business opportunities for minority contractors.
- Reduce and remove barriers to ensure full equality for minority contractors.
- Create a forum for sharing information and mutual support through their websites, newsletters and periodic and annual meetings and conferences.

This section profiles the Asian Contractor Association, Austin Black Contractors Association and the Hispanic Contractors de Tejas, a group with chapters across the state including Austin. The Southwest Development Council is also profiled. The National Association of Woman Business Owners, Austin chapter and Austin Women in Business have a local presence, but are not profiled.

The above contractor associations and the Southwest Supplier Development Council (SSDC) all strive to enhance the competitiveness and capacity of their members in obtaining public procurement contracts. In addition to network expansion, they offer the gamut of procurement activities and services such as bid announcements and databases, certification, marketing, proposal preparation and submission, plan room accessibility, liaison with local and state governments, and general business, legal and technical assistance. They also mirror the chamber of commerce governance structure, staffing and affiliations with their state and federal counterparts.

The SSDC describes itself as the “minority business owners’ direct link to Corporate America.” The SSDC’s primary mission is to match certified minority-owned businesses with corporate members who offer procurement opportunities. The organization is a regional affiliate of the National Minority Supplier Development Council.

Associated General Contractors of America

The [Associated General Contractors \(AGC\) of America](#) is the dominate construction industry trade association. The AGC has both local chapters and state offices, including Austin and Texas. The group offers its members a range of services similar to those noted above. It is not profiled in this section.

Business
Development

Certification

Technical Assistance



Asian Contractor Association

Mission/Description

The Asian Contractor Association (ACA) is a non-profit organization serving Asian businesses in the Greater Austin Metropolitan and surrounding areas.

Association Highlights

Member Services include:

1. Business and technical consultation
2. Subcontractor/sub-consultant referral services
3. Bid/event notifications
4. Plans room services
5. Plan reading, cost estimating consultation
6. Proposal writing and bid submission
7. Assist vendors in navigating the public procurement processes
8. Provide insight of contract compliance and review
9. M/WBE/HUB program orientation
10. Translations
11. Liaison services with government procurement offices
12. Collective representation to improve Asian vendor utilization

Costs/Qualifying Criteria

Joining the ACA is free. Potential members should send the organization an email for more information.

Location(s) & Contact Information

4201 Ed Bluestein Blvd. Suite # 2105

Austin, Texas 78721

Phone: (512) 300-7644

Email: asiancontractor@gmail.com

Useful links:

[Asian Contractor Association](#)

Business
Development

Technical Assistance



Austin Black Contractors Association

Mission/Description

The Austin Black Contractors Association, Inc., (ABCA) is a nonprofit corporation established to promote business and economic development opportunities for African American contractors and other small minority contractors in the Austin Metropolitan Area.

Association Highlights

Services include:

1. Construction management and administration
2. Business and contract law
3. Marketing
4. Administrative services
5. Group and individual technical assistance

Bid Briefs – Bid Brief announcements are great tools for contractors. Every week a Bid Brief publication is sent out by Monday no later than 8am.

Plans Room – ABCA provides a plans room to allow its' membership and other small and minority contractors to review and check-out construction plans and specifications received from the public and private sectors.

Location(s) & Contact Information

6448 Hwy 290 East | Suite E-107

Austin Texas 78723

Phone: (512) 467-6894

Email: brc-pro@att.net

Useful links:

[Austin Area Black Contractors Association](#)

Bidding

Business
Development

Technical Assistance



Hispanic Contractors Association de Tejas

Mission/Description

The Hispanic Contractors Association De Tejas (HCAT) was formed to develop programs and facilitate needed resources to help Hispanic contractors reach their potential. In addition in giving voice to the business and political concerns of its members, Hispanic Contractors Association De Tejas serves the community through its outreach program. HCAT has chapters in Austin, Corpus Christi, Houston, Rio Grande Valley, and San Antonio.

Association Highlights

Services include:

A website for members to use as a resource guide for upcoming jobs, financial and legal assistance and insurance and bonding. HCAT is working on setting up classes to help more Hispanics become bilingual. In addition, they are starting up a mentoring program to help individuals train and learn about all aspects of the construction industry. They have a plan room available for members to check their plans of current projects. As well, throughout the year HCAT has various events that facilitate networking for all members.

Richland College-HCAT Programs – Through a partnership with Richland Community College in Dallas, HCAT offers a Small Construction Business Certificate. Students who obtain a certificate complete and receive instruction on construction-related subjects involving operations, management, technology, safety and finance.

Costs/Qualifying Criteria

New Members Initiation Fee (One-Time Only) – \$50

Contractor Membership* (1-50 employees) – \$150

Contractor Membership (51-300 employees) – \$250

Contractor Membership (300+ employees) – \$500

*Applies only to construction contractors registered to do business in Texas.

Location(s) & Contact Information

11509 Seagoville Rd

Balch Springs, Texas 75180

Phone: (972) 557-4186

Useful links:

[Hispanic Contractor Association of Texas](http://www.hispaniccontractors.org)

Bidding

Business
Development

Technical Assistance



US Hispanic Contractors Association de Austin

Mission/Description

Our mission is to provide and support advancement for economic growth of the members of the United States Hispanic Contractors Association de Austin and our regional community. We are committed to developing programs and facilitating resources needed to assist contractors reach their full potential.

Association Highlights

Services include:

Helping you get certified as a woman- or minority-owned company with the City of Austin to ultimately get you participating in on-going city projects and bidding opportunities. USHCA de Austin will help you get OSHA Certified for free, and you can get your bids exclusively distributed via the BID ALERT\$ system.

Other membership benefits:

Membership Referrals, Conference Meeting Room, Company Brochure Design, Business Networking Events, Plan Room with Internet Access, Plan Reading & Estimating Class, The Apprentice Quarterly, Newsletter, Free OSHA Safety Training (English-Spanish), Minority-owned Business Certification Assistance, and Company Websites.

COVID-19:

USHCA de Austin is currently partnering with the Texas Government and local community partners (Austin Latino Coalition, Univision 62, and the Latino Health Care Forum) to host free COVID-19 testing events and free PPE supplies distribution. The last successful event was held at the Sacred Heart Catholic Church on July 18, 2020.

Costs/Qualifying Criteria

You do not have to be Hispanic to join.

Annual membership dues:

\$1,000	1-30 employees
\$1,200	31-50 employees
\$1,500	51-100 employees
\$2,000	101+ employees

Location(s) & Contact Information

920 E Dean Keeton St.
Austin, TX 78705
Phone: (512) 627-5444

Useful links:

[US Hispanic Contractors Association de Austin](#)

Bidding

Business
Development

Certification

Technical Assistance



Southwest Minority Supplier Development Council

Mission/Description

The Southwest Minority Supplier Development Council (SMSDC) is the minority business owner's direct link to corporate America. The regional council is an affiliate of the National Minority Supplier Development Council (NMSDC). Its service area includes the Austin-Round Rock MSA and Southwest Texas.

Council Highlights

Automatic HUB Certification – When a minority company becomes certified with any Texas business council, then that company automatically becomes State of Texas HUB certified. SMSDC uploads their information into the state's HUB list – at no additional cost.

Certification Benefits – Certification through the SMSDC provides minority owned businesses with benefits and assistance such as:

- Automatic HUB certification for Texas minority business owners
- Marketing and networking events
- Educational workshops conducted by national experts
- Regional task force meetings
- NMSDC's MBE Database
- Corporate supplier diversity portal registration
- Business opportunity fairs and expos

The SMSDC (1) ensures that certified companies are at least 51% minority-owned and operated, (2) foster direct private sector and minority business enterprise communication and business relationships (3) connect corporations to minority businesses through technology and business events; and (4) advocate for minority business development locally and nationally.

Costs/Qualifying Criteria

Certification Fees for both New MBE Certifications and Re-Certifications:

- Class 1: Sales under \$1M; \$300,
- Class 2: Sales \$1M – \$10M; \$400
- Class 3: Sales \$10M – \$50M; \$650
- Class 4: Sales over \$50M; \$800

Location(s) & Contact Information

912 Bastrop Hwy.
Austin, Texas 78741
Phone: (512) 386-8766
Fax: (512) 386-8988
Email: smsdc@smsdc.org

Useful links:

[Southwest Minority Supplier Development Council](#)

Basic Business & Legal Consulting

Editor's Note: All businesses can benefit from expertise and insight on how to operate their companies. The organizations profiled in this section specialize in providing basic business and legal consulting.

Business Consulting

The Austin Service Corps of Retired Executives (SCORE) is a non-profit, volunteer organization that assists a business owner with a start-up or growing company. The organization's services include free mentoring, workshops, events, templates and tools. Score is supported by the United States Small Business Administration (SBA).

The Business Success Center is a for-profit sales, financial management and planning consulting service. The Center seeks growing and under-achieving businesses as clients. It provides one-on-one and tailored counseling as well as offering on-line developmental programs and network events.

Legal Consulting

The Texas RioGrande Legal Aid (TRLA) provides legal business counseling and advice to pre-qualified, low-income entrepreneurs. The broad-based TRLA service area includes Travis, Hays and Williamson counties.

SCORE also offers a range of legal business information through blogs, articles and webinars covering topics that include business incorporation, construction licensing, franchise agreements, copyrights and patents. Other procurement technical assistance centers also are knowledgeable about private attorneys who have business-oriented practices.

Texas Governor's Office of Economic Development (TxGovOED)

The [Texas Governor's Office of Economic Development](#), among its numerous duties and initiatives, also advocates for small business. The TxGovOED webpage profiles many of the same organizations and groups found in this guide. It also promotes business events occurring throughout the state.

The Office also provides information and assistance on (1) how to start a business, (2) navigate the state-agency permitting, licensing and regulatory environment and (3) resolving the permitting issues that arise. The TxGovOED has also issued the [2019 Governor's Small Business Handbook](#) and the [2020 Texas Licenses and Permits Guide](#).



Austin Service Corps of Retired Executives

Mission/Description

The Austin Service Corps of Retired Executives (SCORE) is a nonprofit association dedicated to educating entrepreneurs and helping small businesses start, grow, and maintain their business. For over 50 years, SCORE has served as America's premier source of free business mentoring and education. As a resource partner of the U.S. Small Business Administration. (SBA), SCORE has helped more than 11 million entrepreneurs through mentoring, workshops and educational resources since 1964.

Association Highlights

Free Mentoring – An entrepreneur with a start-up or growing company can get free, confidential business advice from committed, expert advisors. Business owners can meet face-to-face in one of the mentoring locations or connect with one of the online mentors.

Workshops & Events – SCORE hosts no- or low-cost business training workshops. They provide education on a variety of business topics, including marketing, finance, accounting, management, and others. Local experts come and speak, and this is also a great opportunity to connect with other business owners in the community.

Templates & Tools – SCORE has free, local business templates, guides, blogs, and other helpful tools. Their resource library provides the latest in small business strategies and trends. These services seek to increase a small business owner's understanding of sound, basic, business practices.

Mentors have experiences in various competencies and industries. You can select the mentor that best fits your needs by looking up their directory information on the website. Almost all of the Austin mentors have expertise in business strategy and planning. Industries represented range from transportation and warehousing to information technology.

Costs/Qualifying Criteria

All offerings are free except for some of the workshops/events. Although the majority of workshops are free, there are some with small, varying prices.

Location(s) & Contact Information

Main Office

5524 Bee Cave Rd. Building M

Austin, Texas 78746

Phone: (512) 928-2425

Useful links:

[Austin SCORE](#)



Business Success Center

Mission/Description

The Business Success Center provides sales and financial management strategy, planning, and process development and implementation for growing small businesses. It also provides turnaround services for under-achieving businesses and those in trouble. It is a City of Austin certified "green business" and a member of the Central TX Association of Guaranteed Government Lenders. The Business Success Center is a for-profit entity.

Center Highlights

7 Steps to Success™ Building Program – This program improves business models seven ways. It works with owners to make better decisions on deliverables, customers, pricing, sales, teaming, funding, and infrastructure. The takeaway is that the business is left with a clear plan on how to end up with more profitable financial projections that become reality.

Profit Improver™ PMAT Program for Selected Businesses – This program selects clients through its advisory team of legal, sales, social media, marketing, and financial experts. Businesses will be provided with a growth manager and a team to fill in the holes that impact profitability and operational efficiency. The goal is to create manageable growth systems in all six business systems: sales, marketing, administration, finance, accounting, and operations.

BSC Practical MBA™ Programs – These programs help business owners learn the things that maybe an MBA education might not have taught them. They will help identify the problems the business is going through as well as any unrealized opportunities. Development programs are offered online, and there are lunch and evening learning and networking events.

Costs/Qualifying Criteria

Initial strategy session is free. Fees will be determined after next steps and additional services are determined. A company information form must be completed before the first meeting.

Location(s) & Contact Information

7600 Burnet Rd. #130
Austin, Texas 78757
Phone: (512) 933-1983

Useful links:

[Business Success Center](#)



Texas RioGrande Legal Aid

Mission/Description

Texas RioGrande Legal Aid (TRL) provides free civil legal services to residents in 68 Southwest Texas counties including Hays, Williamson and Travis counties. TRLA also represents migrant and seasonal farm workers throughout the state and in six other southern states.

Provider Highlights

Small Business Legal Clinic – In partnership with non-profit microenterprise development organizations, TRLA staff and pro bono attorneys provide low-income entrepreneurs with counsel and advice on the various legal issues confronting their businesses. Qualified clinic attendees may receive assistance in the formation of single-member LLCs. Clients must be pre-qualified through the TRLA intake process.

Location(s) & Contact Information

301 South Texas Avenue,
Mercedes, Texas 78570
Phone: (956) 447-4800

Useful links:

[Texas Rio Grande Legal Aid](#)

[TRLA Free Legal Clinics](#)

Entrepreneurial Incubators & Accelerators

Editor's Note: A business incubator is a company that helps new and startup companies to develop by providing services such as management training or office space. The National Business Incubation Association (NBIA) defines business incubators as a catalyst tool for either regional or national economic development. Accelerators are organizations that offer a range of support services and funding opportunities for startups. They tend to work by enrolling startups in months-long programs that offer mentorship, office space and supply chain resources. More importantly, business accelerator programs offer access to capital and investment in return for startup equity. Startups essentially 'graduate' from their accelerator program after three or four months — which means that development projects are time-sensitive and intensive.

Overview

Although incubators and accelerators sound incredibly similar, there are some key differences to note. Due to their historical affiliation and origin on college campuses, a large number of startup incubators are run as nonprofits and will not ask for equity in a company in return for access to funding or resources in the way that accelerators do. Incubators do not generally institute strict program durations like the intensive, boot camp style programs that accelerators host. It is usually the case that accelerators have more access to funding resources and networks than do incubators simply because they have more funds available and have equity incentives.

Some of the following incubators and accelerators listed in this guide are geared toward quick and agile startups that have high growth potential leveraging technological expertise, which is something small procurement or construction businesses might not have any benefit/access.

Incubators

Most of the incubators are based around time-limited programs because they want to help the most businesses they can. The exception is Tech Ranch, a more traditional tech-based incubator that offers office space and other mentorship services for small businesses that qualify. The City of Austin Challenge Studio Incubator is unique in that a company is built from the ground up to solve a problem in a short period of time, pooling together talent from entrepreneurs and small business owners from around the Austin metropolitan area. EGBI is open to all types of businesses facing growth barriers. Austin Technology Incubator is affiliated with The University of Texas at Austin and provides a fast-paced, 10-week program centered on businesses that leverage technology to create value.

Accelerators

DivInc and Capital Factory are the accelerators featured in this guide. DivInc's mission is to help those who are underrepresented in the startup community help build scalable, high-growth, and profitable businesses through its cohort accelerator program. Capital Factory is a more traditional accelerator that provides office space, a network of entrepreneurs and investors, mentorship, and other resources to help a startup grow. These accelerators are more tailored to technology-based small startups.



Economic Growth Business Incubator

Mission/Description

The Economic Growth Business Incubator's (EGBI) mission is to provide training, coaching, and support to aspiring and existing business owners who face barriers to growing a successful business. EGBI serves the counties of Bastrop, Hays, Lampasas, Travis, and Williamson.

Incubator Highlights

The Cohort – This is a 90-day, peer-driven program that uses the Mission, Objectives, Key Results (MOKR) and Management Report (MR) frameworks to create specific outcomes. On a weekly basis, participants create plans, document their progress, and share issues and problems they encounter while engaging with the community and their peer group to get help in ways and areas they may never have expected. Additionally, participants are exposed to a variety of skill building sessions like accounting/finance, human resources, marketing and other operational management topics.

Define Your Business Idea – The goal of this workshop is to discover your ideal client and find them. You will work on your business idea until you have the right focus for the right client and develop a better idea on how you will generate revenue. Attendees will meet other aspiring and existing business owners to build connections, receive feedback, and create community. Participants receive a notebook to record their ideas and a private session with an EGBI business coach. Classes are offered in both English and Spanish.

Volunteer attorneys are also periodically available for free one-on-one consultation sessions. Additionally, all EGBI clients are featured in their Client Business Directory.

Costs/Qualifying Criteria

For EGBI's training programs, they charge \$150/month.

Coaching sessions range from \$20 – \$65 per visit. They primarily focus on helping small businesses grow.

The cost for Define Your Business Idea is \$75 for all 3 sessions.

Income-based scholarships are available for training programs and workshops.

Location(s) & Contact Information

1144 Airport Blvd #260
Austin, Texas 78702
Phone: (512) 928-2594

Useful links:

[Economic Growth Business Incubator](#)

Business
Development

Financing



DivInc

Mission/Description

DivInc bridges the gap between underrepresented entrepreneurs and the resources they need to build profitable, high-growth companies.

Accelerator Highlights

Accelerator Program – The Accelerator Program is an intensive 12-week startup accelerator that provides a unique culture of support and best equips people of color and women entrepreneurs with strategies critical to creating exceptional companies, driving job creation, and contributing to strong economic growth. Additionally, the program is designed to drive focus toward product solution fit and accelerate business development and growth by providing access to essential resources.

Admitted founders receive the following benefits:

- Weekly workshops with serial entrepreneurs and industry experts covering best practices in business development, sales, legal, strategy, marketing, finance, operations, communications, public relations and investment.
- One-on-one coaching from professional executive coaches and pitch coaches.
- Weekly mentor meetings.
- Customized curriculum and support to meet the unique needs of your business.
- Introductions to corporations, investors, and partners via community happy hours and networking events.

Costs/Qualifying Criteria

Businesses must meet the following criteria:

- The participating founder or co-founder must be a woman or person of color.
- The company must be a for-profit enterprise in tech or be tech-enabled.
- Minimum Viable Product (MVP) stage preferred.
- In-person time commitment of 30-40 hours per week by the participating founder or co-founder.

Location(s) & Contact Information

1023 Springdale Rd, Bldg. 1J

Austin, Texas 78721

Phone: (512) 745-6570

Useful links:

[DivInc](#)

Business
Development

Financing



City of Austin Challenge Studio Incubator

Mission/Description

The Challenge Studio is an intensive 9-month program that forms and supports a team of entrepreneurs as they solve challenge areas outlined in the City of Austin's Strategic Direction 2023 plan.

Incubator Highlights

The goal of the Challenge Studio is to create a new business whose products and services result in a local public benefit. The City of Austin will provide workspace, customized learning programs, coaching and technical assistance.

Entrepreneurs are chosen for each challenge area:

- Food Security and Nutrition - Improve access to fresh, nutritious food in areas of Austin experiencing the highest rates of food insecurity.
- Environmental Quality - Zero Waste by 2040 in Austin means keeping at least 90% of discarded materials out of the landfill.

Incubator Assistance:

- Incubation for 9-months with access to 900 ft. of workspace.
- Prototyping and seed funding.
- Legal technical assistance.
- Training program focused on new team formation, design thinking, and business fundamentals.
- Access to mentors, business coaches and subject matter experts.

Costs/Qualifying Criteria

Who Should Apply?

1. Passion for the specified challenge area.
2. Relevant experience - knowledge, skills and abilities that might be leveraged to create a solution to the challenge.
3. Growth mindset - openness and willingness to learn new things.
4. Entrepreneurial intent - a deep commitment to starting and growing a business in Austin.
5. Resilience and perseverance.
6. Commitment to a 9-month program.

Location(s) & Contact Information

4029 S Capital of Texas Hwy
Austin, Texas 78704
Phone: (512) 978-2500

Useful links:

[Austin Texas Challenge Studio](#)

Business
Development

Technical Assistance



Tech Ranch

Mission/Description

Tech Ranch equips entrepreneurs and ecosystems with insights, proven techniques, tools and processes that develop both the community and the entrepreneur. Tech Ranch has received recognition as a Social Impact Incubator and Accelerator.

Incubator Highlights

Programs – Tech Ranch programs extend beyond simple knowledge transfer by evoking and developing a critical entrepreneurial mindset, fostering communal support, leveraging social capital, and cultivating the local ecosystem. Tech Ranch’s Impact Innovation Model TM enables both the entrepreneur and the ecosystem to go further to reach their goals and expand opportunities.

Tech Ranch offers entrepreneurial training programs that teach entrepreneurs valuable skills including: marketing, sales, investment, pitching, finance, messaging, team-building, leadership, and more.

Mentoring – Tech Ranch advisors, mentors, subject matter experts, and instructors come from a wide range of backgrounds and use their expertise and entrepreneurial successes to advise and mentor members.

Location(s) & Contact Information

5540 N Lamar Blvd
Austin, Texas 78756
Phone: (512) 430-4658

Useful links:

[Tech Ranch](#)

[Tech Ranch Mentors](#)

Business
Development

Technical Assistance



Austin Technology Incubator

Mission/Description

Austin Technology Incubator (ATI) is a deep tech incubator affiliated with The University of Texas at Austin that serves student and faculty entrepreneurs and community founding teams to explore deep technology solutions that address the world's challenges. Through deep engagement and deep connections, we help our member companies commercialize their breakthrough innovations. Note: Physical location of the office is listed below, but no portfolio companies are located on-site.

Incubator Highlights

TEX Venture Mentoring Service (TEXVMS) – ATI has assembled Austin's most accomplished mentors to support startups in the many entrepreneurship programs at UT. TEXVMS is the Austin Technology Incubator's mentoring service. It is operated by ATI with the support of the University of Texas System.

TEXVMS is based on the methodology of the MIT Venture Mentoring Service (VMS), which has been used at MIT since 2000 and successfully replicated at over 50 organizations worldwide. The MIT VMS model is based on:

- Team mentoring.
- Strict Guiding Principles / Code of Ethics.
- A community of highly qualified and committed volunteer mentors.
- Focus on developing the entrepreneur.
- Practical, actionable advice.

Deep Tech – ATI helps deep tech start-ups compete successfully in capital markets by leveraging long-term, trust-based relationships with investors who are engaged in the deep tech space. Deep tech means recently established startups founded on breakthrough scientific discoveries and engineering innovations that address global issues that affect the world around us. Deep Tech is also often referred to as capital and time-consuming technology. High impact sectors ATI are involved with and include circular economy, energy, food and agtech, healthcare, mobility, and water. The primary goal is to positively affect global impact and not necessarily to turn a quick profit like most traditional incubator programs.

Location(s) & Contact Information

2815 San Gabriel Street
Austin, Texas 78705

Useful links:

[Austin Technology Incubator](#)

[TEX Venture Mentoring Service](#)

[Austin Technology Incubator Entrepreneur/Company Application](#)

Business
Development

Financing

Technical Assistance



Capital Factory

Mission/Description

Capital Factory's mission is to be the center of gravity for entrepreneurs in Texas, the number one startup state in the U.S. Last year more than 200,000 entrepreneurs, programmers and designers gathered day and night, in-person and online for meetups, classes and co-working.

Accelerator Highlights

Entrepreneur-in-Residence – The Entrepreneur-In-Residence program allows for emerging serial entrepreneurs to work in an energetic atmosphere as they start their next company. EIR's are immersed into the Texas startup community by doing weekly office hours, helping to screen incoming Capital Factory startups, and attending exclusive secret co-founder dinners. EIR's also gain access to hundreds of mentors who have taken their startups to successful heights and want to give back.

Accelerate Your Startup – This six-month program focuses on helping startups raise funding and increase customer growth. Capital Factory provides startups with co-working space, hosting credits, a company advocate, and access to the 150+ mentor network.

Accelerator – The Accelerator gives Texas startups a competitive advantage in attracting talent, advisors, investors and customers. It focuses on helping startups raise funding and increase customer growth by providing co-working space, hosting credits, a Startup Evangelist to advocate for your startup, and access to a mentor network of the top investors and entrepreneurs in Texas.

The expectation is that you engage with the resources and exploit program benefits for a longer duration of time with a key focus on fundraising so that you can scale your business.

Costs/Qualifying Criteria

For the Accelerator, Capital Factory receives stock worth 1% of the company and rights to invest in your next big round of funding. Other than that, resources at Capital Factory are free for those admitted.

Location(s) & Contact Information

701 Brazos St.
Austin, Texas 78701
Phone: (512) LIV-WORK

Useful links:

[Capital Factory](#)
[Capital Factory Accelerator](#)

Business
Development

Financing



University of Texas at Austin
Jon Brumley Texas Venture Labs

Mission/Description

Jon Brumley Texas Venture Labs (TVL) is a campus-wide initiative to accelerate startups in taking their innovations to market and to transform graduate students into entrepreneurs and business leaders.

Accelerator Highlights

Accelerator – The JBTVL Accelerator provides an opportunity for startups to take their ventures to the next level with the unique benefit of leveraging UT Austin resources and talent. JBTVL also provides a venue for investors to engage with research and startups from The University of Texas at Austin. The JBTVL Accelerator matches early-stage Austin-area startups with cross-functional student teams from across UT's graduate schools to help solve business problems. At the conclusion of each semester, JBTVL hosts an Expo to showcase the startups.

Starting fall of 2020, we will also launch our inaugural Dallas and Houston Accelerator cohorts. Unlike our Austin-based cohort, these startups will work with McCombs School of Business Working Professional MBA students from our Dallas and Houston campuses.

What makes the Accelerator unique is there is no cost to apply, and JBTVL will not be taking an equity stake in portfolio companies.

To apply, navigate to the website listed below. One piece of qualifying criteria to note is that prospective startups/small businesses should have a clearly defined operational/strategic problem that MBA and graduate students from UT can work on to provide maximum value to your venture.

Useful links:

[Jon Brumley Texas Venture Labs](#)

Non-Traditional Financial Assistance & Lending Institutions

Editor's Note: This section profiles non-traditional financial assistance and lending institutions that can provide HUBs with alternative credit and finance options. These institutions generally "offer minority- and women-owned businesses more flexible underwriting and collateral requirements than traditional lending programs and are designed specifically to meet the needs of small business owners."

Overview

Minority and women business owners can seek to access capital from several types of non-traditional financial and lending institutions. These include community development financial institutions (CDFIs), independent micro lenders, non-profit organizations, for-profit companies and federal grant programs. [Grants.gov](https://www.grants.gov) is the source to find and apply for federal grants.

Most of the lending institutions profiled in this section work with the United States Small Business Administration (SBA) in making loans. The procurement development and technical assistance centers, including SCORE, profiled in this guide as well also have expertise on SBA and private-sector funding. Some non-traditional financial assistance and lending institutions, moreover, have their own investment funds or pools while also collaborating with traditional commercial banks and other lending institutions in an effort to extend credit and provide financial advice to HUBs.

Created in 1953 the SBA is the only cabinet-level federal agency focusing on small business. The SBA provides counseling, capital, and contracting expertise as the nation's primary resource for small businesses. The SBA offers a number of primary loan and other sub-loan programs including its sought after Standard 7 (a) Loan Program which has a \$5 million maximum loan amount and the Microloan Program targeting smaller businesses that need up to \$50,000 for working capital. The SBA also recently established a Community Advantage Loan Program for businesses including those owned by minorities who need \$250,000 or less and are located in underserved communities.

Accion participates in the Community Advantage Loan Program. The LiftFund offers its clients access to the SBA's 504 Loan Program that is earmarked to address small business commercial real estate and equipment needs.

DreamIt and the Diversity Fund seek to help startups needing capital. They also negotiate an equity stake in companies they financially assist. This equity stake in turn provides these small businesses access to additional expertise and networking opportunities.

The following table is a snapshot of the non-traditional financial assistance and lending institutions featured in this section. "Advisory" institutions in the table offer services beyond financing, such as business plan consulting, loan structuring advice, or even helping a small business become "borrower ready." The profiles and links contain additional details on loan and bond guarantee amounts, term lengths, interest rates and other information.

Comparison Table of Featured Financial Institutions

	Nonprofit	Loans	Bond Guarantees	Micro-loans	Equity Stake	Venture Capital	For-profit	Advisory
BCL	✓	✓	✓					✓
BiGAUSTIN	✓	✓		✓				✓
DiversityFund				✓	✓		✓	
PeopleFund	✓	✓			✓			✓
Accion	✓	✓						
Dreamit					✓	✓	✓	
LiftFund	✓	✓	✓		✓			

Applying for a Loan/Basic Bonding Information/Traditional Commercial Banks

The [Minority Business Development Agency](#), an agency of the United States Department of Commerce, notes that “there are many loan products available for your business. As a business owner, you have to find the financial product and service that matches your needs for the growth and operation of your company.”

The MBDA further states that “every lender has unique eligibility and application requirements, but lenders often look for the same basic documentation such as personal and business credit reports, bank and financial statements and your business plan.” The MBDA has developed [a loan documentation list](#) and [basic bonding information](#) primarily for HUB construction firms. The [Travis County HUB Program website](#) lists bonding firms in the Austin-Round MSA (click on the “Surety Information Links” tab to see the bonding firm list).

Two nationwide banks, **Wells Fargo and JP Morgan Chase**, have established lending programs that target minority and women owned businesses. Wells Fargo announced in early 2020 that it is seeking to invest up to \$50 million in African American Minority Depository Institutions (MDIs). These investments are part of Wells Fargo’s commitment to supporting economic growth in African American communities where MDIs, often community based banks, provide mortgage credit, small business lending, and other banking services. Wells Fargo also has the Diverse Community Capital (DCC) program that distributes capital to Community Development Financial Institutions (CDFIs). **JPMorgan Chase** has its LiftUP loan program (\$4.6 million fund) in large metropolitan cities in Texas including Austin that advertises faster access to affordable small business loans. **Capital One Bank** awarded a grant to [Grameen America](#), a group that serves low-income women across the country, so that the organization could offer microloans to help with business development.

Business
Development

Financing

Insurance & Bonding



Business and Community Lenders of Texas

Mission/Description

Business and Community Lenders (BCL) of Texas is a 501(c)(3) nonprofit economic development organization providing lending, homeownership, entrepreneurship, and community development programs to fulfill its mission of Building Strong Communities across Texas.

Fund Highlights

Texas Small & Diverse Growth Fund – For minority- and women-owned businesses, this fund offers more flexible underwriting and collateral requirements than traditional lending programs and is designed specifically to meet the needs of small business owners. You can apply for a loan starting at \$5,000 all the way up to \$50,000. You're also able to take advantage of no-cost business coaching throughout the life of your loan.

Business Growth Fund – For businesses looking to expand, loan size available is \$50,000-\$300,000.

Rural Business Lending – For businesses in communities with populations of 50,000 or fewer, loan size available is \$50,000-\$250,000.

Loan Packaging & Lender Referrals – BCL of Texas works with an extensive network of bank partners, Small Business Development Centers (SBDCs), Economic Development Corporations (EDCs), and non-profits. Loan officers evaluate borrowing readiness and assist in packaging a loan for one of BCL's bank partners. BCL of Texas can also work within its funding network to provide tandem loans, loan guarantees, gap financing and other financing solutions.

Stages 2 & 3 Coaching – Coaches help a business owner determine project costs, collateral sources, credit readiness, and capacity to borrow. Additionally, an entrepreneurship specialist works with a client to review his/her business plan, advertising strategy, and customer base in order to assess potential growth.

Costs/Qualifying Criteria

Build My Business Coaching - \$99 Single Session

Business Plan & Financial Coaching Bundle - \$149

Initial Review Session (30 minutes) - free

Location(s) & Contact Information

1011 San Jacinto Blvd Suite 500

Austin, Texas 78701

Phone: 1-888-241-2215

Useful links:

[Business & Community Lenders](#)

Bidding

Business
Development

Financing



Business Investment Growth Austin (BiGAUSTIN)

Mission/Description

BiGAUSTIN (BIG) is focused on a combination of small business and workforce development. BiG Austin provides innovative solutions and creates financial strength for its clients. It is a non-profit entity committed to building healthy, sustainable communities.

Fund Highlights

Funding Solutions – As a locally established, non-profit micro-lender, BiGAUSTIN provides applicants with a streamlined process that allows for a shorter decision timeframe. *All loans also require collateral.* Start-up businesses have a \$15,000 loan limit while existing businesses qualify for up to \$50,000. The payback period terms range from one-to six years, and loan clients are able to pay the minimal direct costs associated with their loan processing.

Business Consulting – BiGAUSTIN offers free, confidential, individually-tailored business consulting services. Popular consultation topics include business start-up and plan development, expansion, marketing, and management assistance. BiGAUSTIN also offers services, including recommended classes that focus on business plan improvement.

Texas Business Opportunity & Development (TBOD) – This program is a comprehensive business development program designed to provide tailored services to meet the needs of Disadvantaged Business Enterprises (DBEs) in the construction industry. BiGAUSTIN operates this program in partnership with TxDOT.

Contractor Readiness Resource Center – This program enables construction companies to benefit from access to capital, expert industry knowledge, bidding opportunities and partnership development with local, state and federal agencies. BiGAUSTIN also provides individual consulting, tailored workshops as well as mobilization funding for small and minority construction firms in Central Texas.

Costs/Qualifying Criteria

There are no or nominal costs. Costs associated with TBOD and the Contractor Readiness Resource Center are not provided.

Location(s) & Contact Information

8000 Centre Park Drive Suite 200
Austin, Texas 78754
Phone: (512) 928-8010

Useful links:

[BiGAustin](#)



DiversityFund

Mission/Description

The DiversityFund is a for-profit company whose goal is to enable a new, diverse generation of business owners to generate wealth and increase the common good. The DiversityFund assists start-up businesses who seek investors.

Fund Highlights

Raise Capital – The DiversityFund is a new business finance platform that unites, rewards, lending and equity finance. It also provides sophisticated tools for investors to evaluate each deal and company. The DiversityFund uses its website platform to raise capital for start-up companies by employing crowdfunding options such as:

- strengthening their brand by pre-selling a product or offering a giveaway, such as a T-shirt, in exchange for money-reward,
- promoting negotiated lending amounts, rates and terms (as many as five years) from investors and,
- selling equity shares of ownership to both accredited and unaccredited investors. DiversityFund seeks to level the playing field for women, LBGTO, and minorities who are far less likely to get equity investors.

Costs/Qualifying Criteria

There is no charge to register with the DiversityFund or if a fundraising goal is unmet. The DiversityFund charges six percent on the money raised for completed transactions.

Location(s) & Contact Information

1108 Lavaca St. Suite 110-309

Austin, Texas 78701

Phone: (800) 503-8606

Email: info@texasdiversityfund.com

Useful links:

[Diversity Fund](#)

Business
Development

Financing



PeopleFund

Mission/Description

PeopleFund provides small business loans as well as business assistance and education to people with otherwise limited access to such resources. PeopleFund's financial and educational assistance has helped create jobs and empowered Texans on a path to financial stability and independence. PeopleFund is a Community Development Financial Institution (CDFI.)

Fund Highlights

Small Business and Nonprofit Lending – PeopleFund's lending program is the cornerstone of the organization. They provide financing to deserving but underserved small businesses and nonprofits for equipment purchases, permanent working capital term loans, revolving lines of credit, and real estate. With flexible underwriting and no pre-payment penalties, the fund offers interest rates and terms of up to 60 months (longer in special cases). PeopleFund also provides access to capital with low down payment or equity contribution, flexible underwriting, and no pre-payment penalties.

Business Assistance & Education – PeopleFund offers clients a host of essential business assistance services including educational workshops and one-to-one mentorship through their network of professional volunteers and partner organizations. The organization also provides access to critical small business resources and conducts and hosts numerous community events.

Costs/Qualifying Criteria

PeopleFund does not charge for its services. Businesses are encouraged to first attend the BizAid Business Orientation before making use of any of PeopleFund's resources. The orientation provides a general overview of opening a small business or re-evaluating an existing business during its growth. Upon completion businesses are paired with a mentor from PeopleFund.

Location(s) & Contact Information

2921 E. 17th Street, Building D, Suite 1
Austin, Texas 78702
Phone: (888) 222-0017

Useful links:

[PeopleFund](#)



Accion

Mission/Description

Accion is the largest nationwide nonprofit lending network in the United States. Accion provides fair and flexible loans, connections to business experts, and access to resources and opportunities specifically tailored to each business owner's unique needs and goals.

Fund Highlights

SBA Community Advantage Loan – SBA Community Advantage loans range from \$50,000 to \$250,000 are for established businesses with less than 100 employees or partially funded start-up businesses that need a large loan to scale. These loans can be used for things like working capital, vehicle purchases, inventory, equipment, marketing, expansion, and business or franchise purchase.

Costs/Qualifying Criteria

- Credit score of 525 or higher.
- Sufficient cash flow to support monthly loan payments.
- Established businesses must show 2 years of revenue.
- Start-up businesses must have a minimum of 20% of total costs invested with a business plan.
- Other criteria may apply.

There are no Texas locations for Accion, but Accion Serving the East Coast is the main point of contact. Call them up at the number below.

Location(s) & Contact Information

There are no Texas locations for Accion

Phone: (866) 245-0783

Useful links:

[Accion Small Business Loans](#)

[See If I Qualify](#)

Business
Development

Financing



Dreamit

Mission/Description

Dreamit is an early stage venture fund that accelerates startups building transformative tech products in the fields of healthcare, real estate, construction, cybersecurity, and physical security. Dreamit invests in startups with demonstrable traction that are looking to rapidly gain customers, initiate new partnerships and to raise additional capital.

Fund Highlights

The Customer Sprint – The Dreamit Customer Sprint is a 2-week, multi-city roadshow for startups to find new customers, build partnerships, get feedback, and enhance their industry networks. During the Customer Sprint, startups pitch their products to executive-level decision-makers in the offices of leading firms in the 3 Dreamit verticals: Healthtech, Securetech, and Urbantech. The Customer Sprint takes place during weeks 6 and 7 of Dreamit’s 14-week, growth-focused program, built for startups with early product-market fit and initial traction.

The Investor Sprint – During the final two weeks of the Dreamit program, founders embark on the Investor Sprint, comprised of curated, one-on-one meetings with top-tier venture capital firms on the US east and west coasts. In recent cycles, each founder has met with between 15 and 20+ investors. These meetings take place in the investors’ offices and accelerate the fundraising process by allowing you to meet with and quickly get to know potential investors who may invest or even lead your next round. Leading up to the Investor Sprint, founders go through an intense prep process including Mock Venture Capital (VC) Meetings to make sure they are ready for the tough questions that arise during VC pitches.

Although Dreamit’s offices are located in New York and Philadelphia, no relocation is necessary for the startups admitted to the program.

Costs/Qualifying Criteria

To participate in the program:

1. Dreamit gets the right to invest up to \$500K and receives a small amount of advisor equity.
2. For companies that are earlier in their development but would still receive meaningful benefit from our full program, Dreamit may consider alternative investment structures.

Location(s) & Contact Information

33 Irving Place, Floor 10

New York, NY 10003 USA

1617 JFK Boulevard, Suite 2020

Philadelphia, PA 19103 USA

Useful links:

[Dreamit](#)



LiftFund

Mission/Description

LiftFund is a nonprofit organization that helps small business owners with limited access to capital have a chance to live their dreams. The organization serves entrepreneurs in Austin and throughout the state of Texas.

Fund Highlights

SBA 504 Loan Program – The 504 Loan Program was created by the SBA to help small businesses meet their commercial real estate and equipment needs. As a Certified Development Company (CDC), LiftFund administers the SBA’s 504 Loan Program in Texas. This program is designed specifically to finance fixed asset acquisition such as, purchase of existing buildings, purchase of land and land improvements, etc.

In addition, the 504 program can also be used to refinance existing debt that is:

- Outstanding for at least 2 years
- Owed by a business in operation at least 2 years
- Current on all payments for the last 12 months
- Originally used substantially (85% or more) to finance eligible 504 uses (see above)
- A non-federal loan

Advantages of the 504 Loan Program:

- 90% financing
- Longer loan amortizations, no balloon payments (up to 20 years)
- Fixed interest rates

Costs/Qualifying Criteria

A typical 504 loan financing structure shows how LiftFund works in partnership with a participating lender (typically a bank) to finance a portion of the project. Most projects require a 50-40-10 split, but there are exceptions. An additional 5% equity will be required for new businesses and/or projects considered “special purpose”.

To qualify, an applicant must create or retain one job for every \$65,000 financed by SBA or meet one of SBA’s community development or public policy goals.

Location(s) & Contact Information

Austin, Texas

Phone: (512) 731-9137

Phone: (888) 215-2373

Email: SBA504@LiftFund.com

Useful links:

[Austin LiftFund](#)

[LiftFund SBA 504 Loans](#)



Texas Certified Development Company

Mission/Description

The Texas Certified Development Company (TxCDC) helps create jobs and opportunities in Texas communities by assisting enterprising owners with financing and growing their businesses. TxCDC makes it easy for eligible small business owners to apply for loans to use for fixed assets (such as building acquisition, construction or expansion, land purchases and site improvements) or major machinery or equipment to grow their business. Providing small businesses with capital leads to job creation, business growth and increased tax revenues for the community.

Company Highlights

SBA 504 – SBA 504 loans allow a business owner to access to up to 90% financing on your business’s building and/or equipment for projects up to \$13.75 million. The financial breakdown consists of a 50% bank loan, 40% TxCDC/SBA debenture, and 10% owner investment.

TxCDC has loan consultants on staff to help you determine eligibility as well as navigate the loan application process.

Costs/Qualifying Criteria

Proceeds from loans are used for fixed asset projects, such as:

- Purchasing land and improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping.
- Construction of new facilities or modernizing, renovating or converting existing facilities.
- Purchasing machinery and equipment with at least a 10-year life.

SBA 504 loans are made for:

- 80% financing for new businesses that need or use a special purpose buildings, which is a building that cannot be converted for another use without a large capital investment, such as a car wash.
- 85% financing for a new business.
- 85% financing for an established business that needs or uses a special purpose building.
- 90% for all other established businesses.

Owner-operated companies who use an SBA 504 loan must occupy 51% of an existing building. Small businesses that use an SBA 504 loan for new construction must occupy 60% of the new building. Maturities and amortizations of 10 and 20 years are available (10-10, 10-20 or 20-20).

Location(s) & Contact Information

1701 E. Seventh St.

Austin, Texas 78702

Phone: (512) 433-1175 or (800) 486-8620

Useful links:

[Texas Certified Development Company](#)