

December 7, 2023

Contractor Workshop



Water & Sewerage
Department



Welcome!



Gary A. Brown
DWSD Director



Tiffany M. Jones
DWSD Diversity, Opportunity
and Inclusion Director

Agenda

- **Welcome**
Tiffany Jones, DWSD Diversity, Opportunity and Inclusion Director
Gary Brown, DWSD Director
- **Marqaicha Welch, DWSD Procurement Manager**
How do I do business with DWSD?
- **Rita Singleton, City of Detroit Treasury Clearances Supervisory Tax and Revenue Examiner**
Why, when and how do I obtain a clearance?
- **Kevin Jones, City of Detroit Civil Rights, Inclusion & Opportunity Business Opportunity Manager**
How and why should I become a certified Detroit business?
- **Renard Richmond, Detroit at Work Construction & Infrastructure Industry Engagement Manager**
How do I hire Detroiters?
- **DWSD Procurement Team Discussion**
What are the dos and don'ts when submitting a proposal?
- **Mike Kelly, Wayne State University APEX Accelerator**
What are the resources available to new and existing contractors?
- **Thomas Vargo, U.S. Small Business Administration**
What is bonding and why is it required?
- **One-on-One Sessions with Vendors**



December 7, 2023

Detroit Water and Sewerage Department Procurement

Marqaicha Welch, Procurement Manager



Water & Sewerage
Department



Doing Business with DWSD

DWSD has its own Procurement Group, Procurement Policy, and e-procurement platform, separate from City of Detroit.



Register with Michigan Inter-Governmental Trade Network (MITN) hosted by bidnet direct

Website: www.mitn.info
Phone: 800-835-4603



Registration into the City of Detroit's Supplier Portal

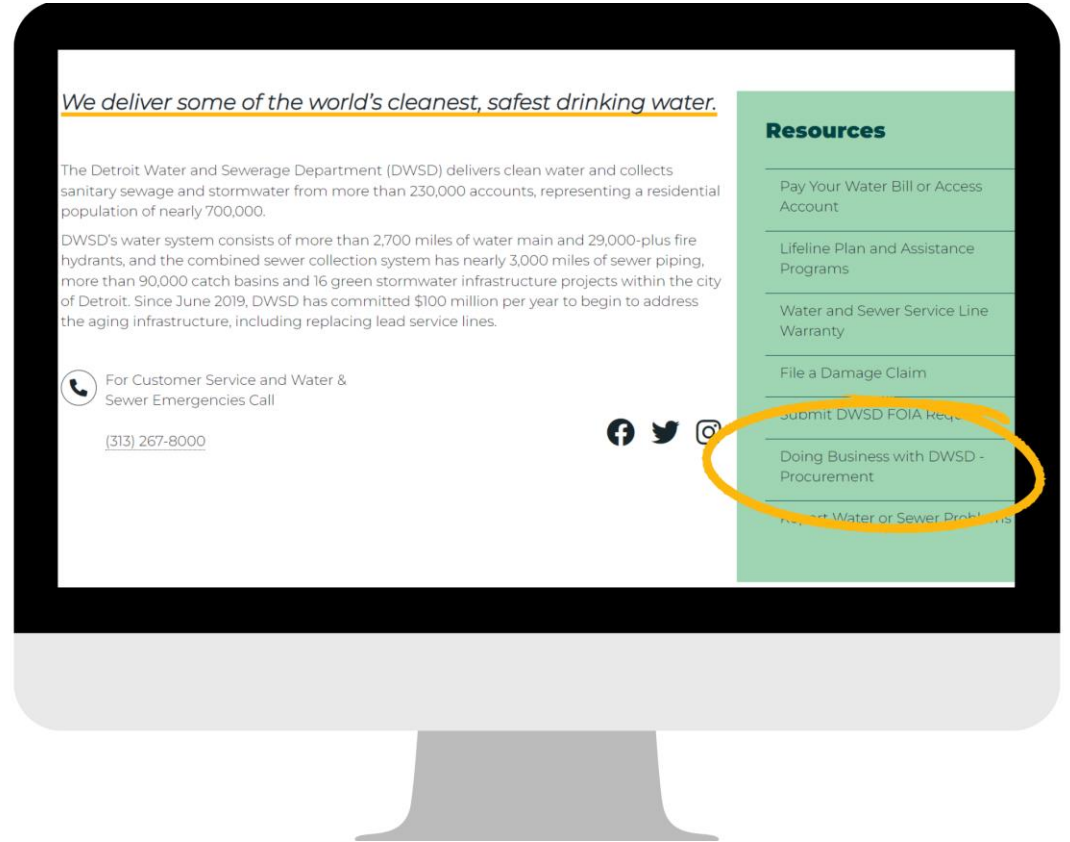
Website: detroitmi.gov/supplier
Email: procurementinthecloud@detroitmi.gov
Phone: 313-224-4600

2023 Procurement Policy Updates

- Effective October 1, 2023, there are several updates to DWSD's Procurement Policy.
- The policy aims to build competition, diversity, and opportunities for Detroiters.

Procurement Website

- www.detroitmi.gov/dwsd
- Scroll down to “Resources” and click on “Doing Business with DWSD – Procurement.”



2023 Procurement Policy Highlights



Ethics

- A vendor may not respond to a solicitation as the prime contractor if they have provided their pricing to another bidder to act as its subcontractor.
- 60 days prior to a solicitation and during solicitation process, vendors and non-Procurement employees cannot discuss scope/terms
- DWSD employees can perform outreach activities to educate potential vendors generally of opportunities or how to do business with DWSD.

2023 Procurement Policy Highlights

Equalization Credits

Detroit Based Business
Detroit Based Small Business
Detroit Based Micro Business
Detroit Headquartered Business
Detroit Resident Business
Joint Venture
Mentor Venture

*Detroit resident business is a business where 51% of employees are Detroit residents OR a business that makes a binding commitment that 51% of employees performing work under a contract will be City residents.

“Stacking” Credits:

- Vendors can either get Detroit Headquartered OR Detroit Based (not both).
- Vendors can either get Detroit-based Small OR Detroit-based Micro (not both).
- Detroit Resident percentage can be stacked with others.
- Joint Ventures and Mentor Ventures cannot be stacked with any other certifications.

2023 Procurement Policy Highlights

Subcontractors

Bidders not doing 100% of work must identify subcontractors in their proposal

- The name of the subcontractor(s), the tasks they will be performing and the percentage of the tasks must be included in the bid or proposal.
- Subcontractors can be named on more than one business' bid.
For example, if five prime contractors are bidding on the same solicitation, a subcontractor can be listed on all five of the prime contractors' bids.

DWSD Procurement Opportunities

- DWSD will have the following procurement opportunities this year – RFPs posted on Bidnet/MITN:
 - DWS-968 – Sewer Inspection and Rehabilitation
 - DWS-926 - Sewer Condition Assessment (West Village, SW Detroit)
 - TBD – Minock Park Greening Project
 - TBD – Brightmoor Green Infrastructure
 - TBD- Bertler/ Westbrook Stormwater Park Project
 - TBD – Lead Service Line Replacements
 - TBD- Exterior Parking Lot Pavement
 - TBD – Tires (3/1/24)
 - TBD – Ductile Reducers (3/2024)
 - TBD – Ductile Piping (4/2024)
 - TBD – Grass Seed and Top Soil (5/2024)
 - TBD – Magnetic Locators (6/2024)



Payment Cycles

- Large Scaled Contracts
 - Net30
 - Construction - eBuilder
 - Non-Construction
- Small Contracts (i.e., Detroit Small & Detroit Based Micro Business)
 - Net15
- Special Circumstances (*Emergency Contracts)
 - Net Immediate
 - Net7

Questions?



Thank You

DWSD Procurement is excited at the opportunity to possible do business with you. We are here to encourage and guide you. If you have questions, please contact us at:



dwsd-vendor-outreach@detroitmi.gov



www.detroitmi.gov/dwsd

Click on “Doing Business with DWSD – Procurement”



Water & Sewerage
Department



Office of Contracting and Procurement

Are you registered in Oracle?

**Do you want to be
a supplier for the
City of Detroit?**

Register Here >

bit.ly/SUPREGIST

**For registered
suppliers, access
your portal here!**

Supplier Portal >

bit.ly/SUPPORTAL

**View current bid
opportunities**

View Listing >

bit.ly/OPENBIDS

E-Procurement Open Assistance Sessions

Learning How to Navigate Oracle

To join E-Procurement experts for Oracle demonstrations and Q&A pick one of the time slots

Virtual Learning Session (30 min. each)	Day & Time Option 1	Day & Time Option 2
Supplier Registration	<u>Mondays, 10:30 AM</u>	<u>Thursdays, 1:00 PM</u>
Supplier Profile Updates	<u>Mondays, 11:30 AM</u>	<u>Thursdays, 1:30 PM</u>
Responding to Bids	<u>Mondays, 9:30 AM</u>	<u>Fridays, 9:30 AM</u>
Invoicing	<u>Tuesdays, 1:30 PM</u>	<u>Fridays, 11:30 AM</u>
Online Office Hours (General)	<u>Tuesdays, 3:00 PM</u>	<u>Wednesdays, 9:30 AM</u>

Contracting with the City, Step by Step

01 Register in the Oracle Supplier Portal

Log in and provide:

1. Taxpayer ID
2. Email Address
3. Business classification
4. Administrative contact
5. Commodities (Goods and/or Services) Offered

Need help registering? Attend weekly technical assistance sessions on **Mondays at 10:30AM** and **Thursdays at 1:00PM**

02 Research/Review Bid Opportunities

Research open negotiations

Check Supplier Portal for bid invitations

Sign up for GovDelivery for procurement updates and bid opportunity notices

03 Start Business Certification Process with CRIO*

Get certified by the Civil Rights, Inclusion, and Opportunity Department as a Detroit Based Business to be eligible for local preferences, when applicable

- **Apply here** to certify your business with CRIO Department
- Make sure to apply early; a valid certificate must be uploaded with your bid to be applicable

04 Prepare and Submit a Bid

Upload to the Supplier Portal:

- Documents specific to the bid (e.g., proposal, pricing, inventories, staff lists, licenses, etc.)
- **Certificate of Authority**
- **Conflicts of Interest**
- **Non-Collusion**

Need document assistance? Schedule office hours with one of our specialists

Contracting with the City, Step by Step

05 Bids Evaluated and Winning Bid Selected

Evaluation team includes field-specific and procurement staff

Winning bidder(s) selected to receive contract(s)

06 Draft and Sign Contract

Contract finalized and signed

- Contract Requirements
 - Certificate of Insurance in Compliance with Contract
 - Treasury Clearance
 - Consolidated Affidavits & Sample Employment Application
 - Certificate of Good Standing with State of Michigan LARA
 - Payment and Performance Bonds (If Applicable)
-

07 Contract Approved

Contracts \$25K and over require City Council approval

Contracting with the City, Step by Step

08 Purchase Order Created by City

Supplier notified of a purchase order created in Oracle

There **MUST** be a signed contract or purchase order from the Office of Contracting and Procurement before beginning any work with a City of Detroit department or agency

09 Begin Work

Provide goods and services described in the contract

City monitors performance and compliance

10 Submit Invoices in Supplier Portal

Upload invoice against correct purchase order in the Supplier Portal

[Click Here To Access Downloadable Checklist](#)

Connect with OCP

[Join our newsletter to see all the future outreach event notices and bid opportunities the Office of Contracting and Procurement has to offer!](#)

If you have any issues registering in our Oracle Supplier Portal, setting up your profile, submitting a bid, or uploading invoices, please allow our E-Procurement Team to assist you by joining [weekly technical assistance sessions](#).

If you need assistance required documents and affidavits, schedule [document training office hours](#) with our specialist, Ciarra Williams, who will ensure you fill them out correctly and completely.

For more information, view our website at detroitmi.gov/supplier

CITY OF DETROIT: Office of the Chief Financial Officer (OCFO), Treasury Division

Applying for a Treasury Clearance

Rita Singleton, Supervisory Tax & Revenue Examiner II



Do I need a Treasury Clearance?

All Detroit based businesses that need a business license, and those individuals and businesses who conduct business directly with or in the city of Detroit **will need a Treasury Clearance.**

- Do you need a business license?
- Are you a vendor or a prospective vendor for the City?
- Are you seeking a Detroit Based Certification?
- Are you a contractual City employee?

If you answer YES to any of the above questions, you need a Treasury Clearance!



What exactly *is* a Treasury Clearance?

A Treasury Clearance validates that individuals and businesses do not owe money to the City of Detroit within our scope.

What do we check for?

- Income Taxes
 - Have you filed all required returns?
 - Have you paid all balances due?
- Property Taxes – both real, personal and delinquent
- Blight Tickets
- Outstanding invoices for:
 - Building Inspections fees
 - Fire Inspection Fees
 - Other accounts receivable



What is the process?

1. Gather some information
 - Company name, address and tax ID number
 - Tax filing type (individual, corporation or partnership)
 - Do you have employees? If yes, do they receive a 1099 or W2 from you?
2. Fill out the application online at <https://bit.ly/detroitclearances>.
 - Note: The application should be completed by someone who is familiar with your entity. Preferably an owner/principal with knowledge of the tax structure.
3. The Clearances team will process your application.
4. If you are missing income tax or withholding returns or have a balance due to the city, your application will be denied.
5. If all returns have been filed and no balances are due, your clearance application will be approved, and an approval email sent.
6. You will receive an email with the status of your clearance and information on how to remedy a denial, if applicable.



How to Contact Us

City of Detroit Treasury Clearance Unit



313-224-3560 - Option 4



CityofDetroitClearances@detroitmi.gov





Opportunity
Rising

CIVIL RIGHTS, INCLUSION & OPPORTUNITY DEPARTMENT

**DETROIT BUSINESS
OPPORTUNITY PROGRAM**

THE TEAM



Kevin Jones
*Business Opportunity
Manager*



Cara Ivy
*Business Opportunity
Coordinator*

PURPOSE



**Opportunity
Rising**

To encourage and increase the utilization of local businesses by giving certified businesses the competitive edge needed to procure with the city of Detroit.

THE DETROIT BUSINESS OPPORTUNITY PROGRAM

The Detroit Business Opportunity Program (DBOP), through processing applications and maintaining an online register, CRIO certifies and annually recertifies:

- Detroit Based Businesses (DBB),
- Detroit Headquartered Businesses (DHB),
- Detroit Resident Businesses (DRB),
- Detroit Small Businesses (DSB),
- Detroit Based Micro Businesses (DBMB),
- Detroit Start-Ups (DSU),
- Minority-Owned Business Enterprises (MBE),
- and Woman-Owned Business Enterprises (WBE).

CERTIFICATION TYPES



DETROIT BASED BUSINESS (DBB)

- *A business that furnishes goods, perform services, or both,*
- *from a location within the City limits,*
- *that pays City of Detroit Income Tax & City of Detroit property tax at least 1 year immediately preceding date of application.*



DETROIT RESIDENT BUSINESS (DRB)

- *Any business which employs a minimum of four employees*
- *At least 51% of which are City residents*



DETROIT HEADQUARTED BUSINESS (DHB)

- *Meets the requirements for a Detroit Based Business*
- *Has an office within the City that serves as the administrative center where the chief executive officer and highest-level management staff perform at least 51% of their management functions*



DETROIT SMALL BUSINESS (DSB)

- *Meets the requirements of a Detroit Based Business*
- *Has been in operation for at least 1 year and does not meet the requirement for Micro Based*
- *There is also an annual gross receipts cap depending on the type of business.*
- *Cannot be a subsidiary of an entity*

CERTIFICATION TYPES CONTINUED...



DETROIT BASED MICRO BUSINESS (DBMB)

- *Meets the requirements of a Detroit Based Business*
- *Has an average annual gross receipts of \$1M or less*
- *No more than 15 employees*
- *Cannot be a subsidiary of an entity*



MINORITY OWNED BUSINESS/ WOMAN OWNED BUSINESS

- *At least 51% minority or woman ownership*



JOINT VENTURE / MENTOR VENTURE

- *A venture of separate firms, one of which is already certified as a DBB, DBSB, DRB or DBMB*
- *Which has been created to perform a specific contract.*
- *Written agree in which the already certified business performs*
 - *at least 51% of total performance , management and responsibility (Joint Venture)*
 - *At least 30% of total performance , management and responsibility (Mentor Venture)*

APPLICATION PROCESS

- Apply online at:
Detroit Business Opportunity Program | City of Detroit (detroitmi.gov)

**Processing of applications may take up to 45 days*

1. Processing

2. Site Visit

3. Certification Fee
Payment

4. Certification
Letter

Gross Receipts From Previous Tax Year	Fee
≤ \$250,000	\$250
< \$ 1 million	\$500
≥ \$1million to \$5 million	\$1,500
> \$5 million	\$2,500

BENEFITS OF A DETROIT BASED CERTIFICATION

1. EQUALIZATION CREDITS

Equalization Credits at a Glance

Credits for DBB & DRB are based on contract size. If qualified, a business may register as DBB & DRB.

Contract Size	DBB	DRB
≤\$10,000.00	5%	5%
\$10,000.01-\$100,000.00	4%	4%
\$100,000.01-\$500,000.00	3%	3%
≥\$500,000.01	2%	2%

In addition to DBB & DRB qualified businesses may receive additional credits by certifying as:

DHB	DSB	DBMB	JV	MV
3%	1%	2%	2%	1%

BENEFITS OF A DETROIT BUSINESS CERTIFICATION

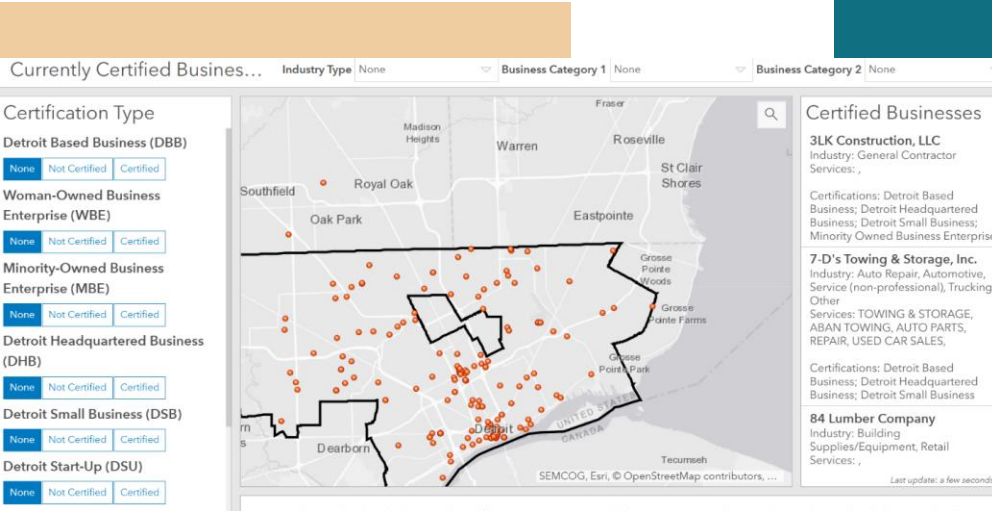
✓ Appreciation events

✓ Networking and business opportunities

✓ Access to Capital

✓ Possible Business Expansion

✓ Visibility on the DBOP Register




THANK YOU!



**Opportunity
Rising**


 *Kevin Jones*

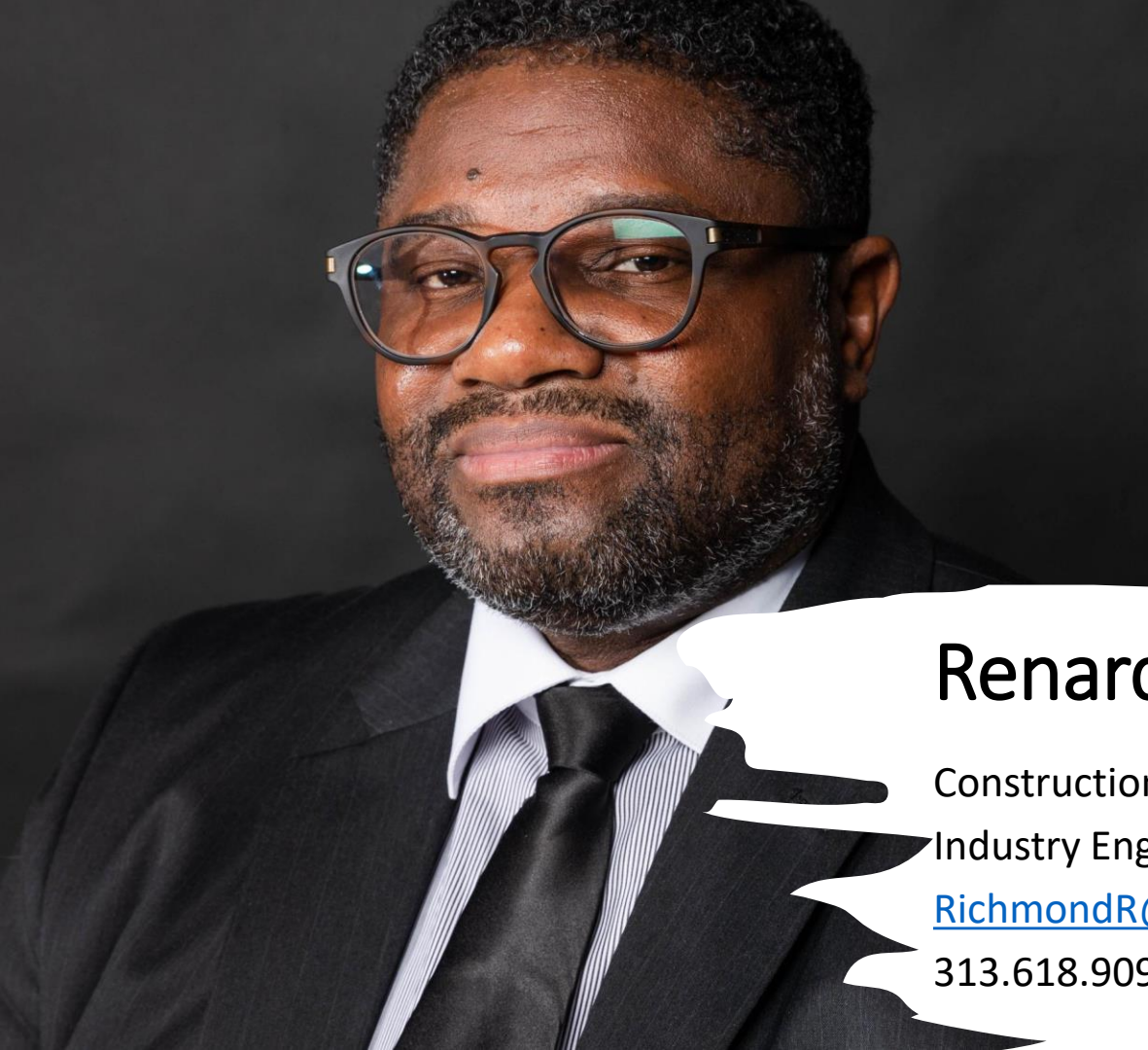
 *joneskev@detroitmi.gov*

 *313-378-7124*

 *Cara Ivy*

 *cara.ivy@detroitmi.gov*

 *313-378-4759*



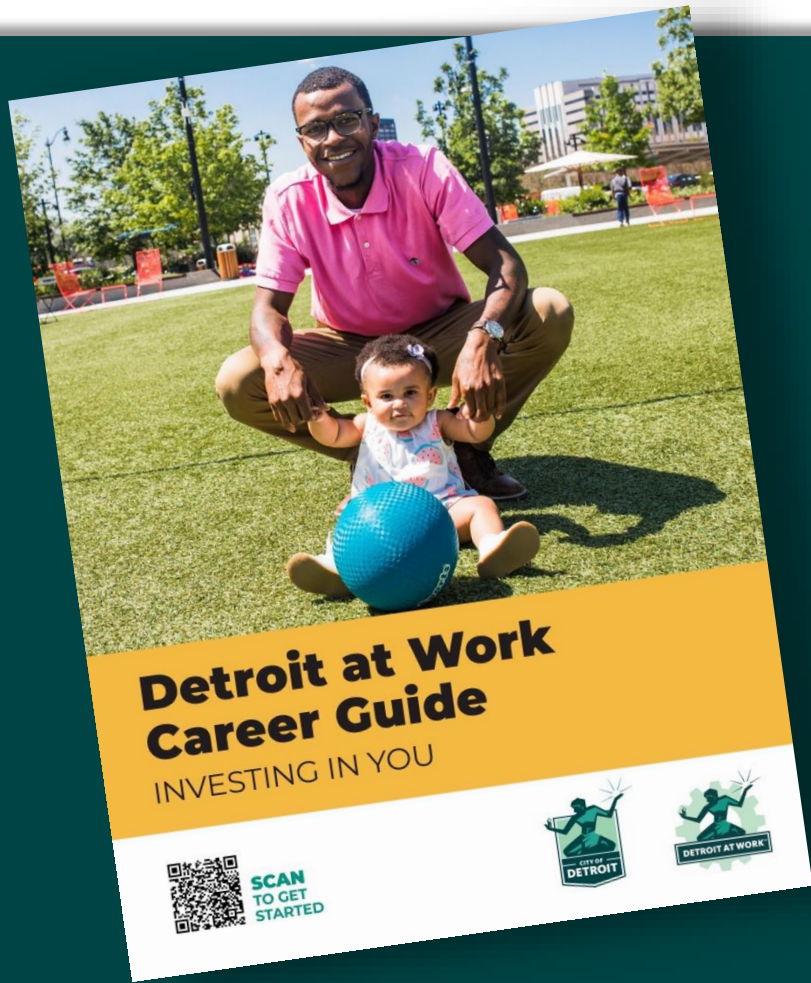
Renard Richmond

Construction and Infrastructure
Industry Engagement Manager

RichmondR@DetroitMi.gov

313.618.9094





Detroit at Work Career Guide

INVESTING IN YOU



**SCAN
TO GET
STARTED**



We have just finished a single Career Guide for all 50 training programs

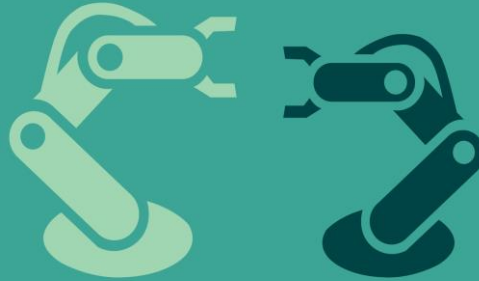
Online TODAY!

detroitatwork.com/guide

**CONSTRUCTION
& INFRASTRUCTURE**



**MANUFACTURING
& MOBILITY**



HEALTHCARE



SMALL BUSINESS



**INFORMATION TECHNOLOGY
& PROFESSIONAL SERVICES**



DETROIT AT WORK SIGNATURE PROGRAMS



SKILLS FOR LIFE

A job for today, a career for tomorrow

Participants work 3 days/week in beautifying our city and work on getting their high school diploma or equivalency or attend job training 2 days/week all while earning at \$15/hour.

LEARN TO EARN

A High School diploma or equivalent opens doors

Participants earn their high school diploma or equivalency. Once achieved, they can go to work right away, or continue with our training programs in a specific industry.

JUMPSTART

A partner to walk through it with you every day

JumpStart is a first-of-its-kind adult basic education, workforce training, and supportive services strategy for those who have been out of work/training for 6 months or more.

COMMUNITY HEALTH CORPS

A helping hand for the community

Focuses on alleviating poverty and removing barriers to employment by expanding wraparound service assistance to Detroit Residents.

GROW DETROIT'S YOUNG TALENT

Summer experiences for youth

A citywide summer jobs program that trains and employs young adults between the ages of 14 and 24 for up to 120 hours in a broad range of jobs.

The Fast Track Program provides a new career bridge.

A unique coalition focused on creating a transparent pathway for Detroit residents to access skilled trade work opportunities on local projects

A four-month, paid work experience first established at the Michigan Central Station to build upon existing training programs, provide an extended job opportunity, and deliver a bridge to skilled trades careers.

- Cohort sizes of 15-25 Detroiters
- Participants paid \$15/per hour
- Multiple trade contractors participate
- Multiple feeder programs participate
- Wrap-around services provided

WHAT CAN EMPLOYERS FIND AT **DETROIT AT WORK?**



Ready to Hire?

We are ready to recruit for you! Detroit at Work has a Business Services team that will customize a recruitment strategy for your business and also assist with placing the best talent Detroit has within your company.



Employer Talent Consulting

We can help to enhance your business' talent needs with a custom plan that connects you with various resources for onboarding, employee engagement, wage analyses, and more.



Interested in training programs?

Do you want to train new or existing employees? We can connect you to incentives and funding to offset costs, help you design a program, and recommend providers.

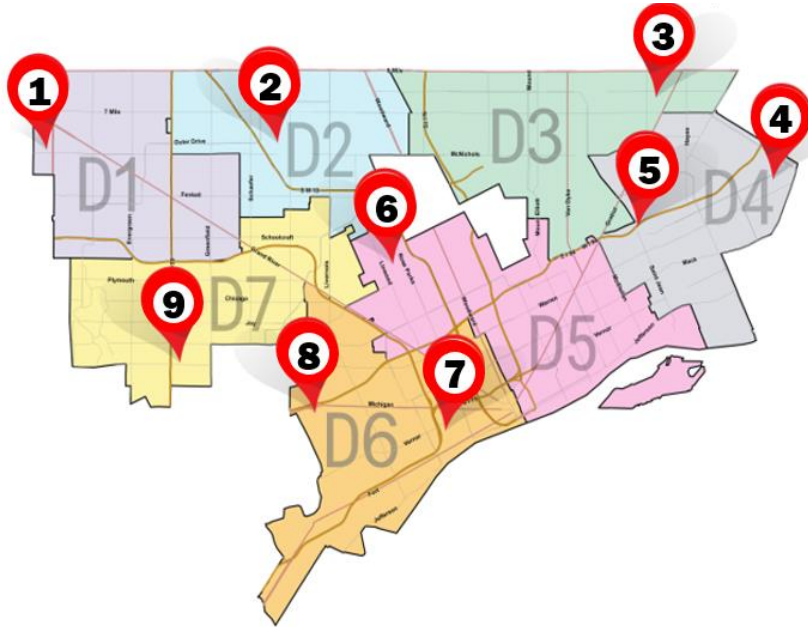


Employee Supportive Services

We understand that sometimes life can happen! Our job is to assist your company with not just finding employees but retaining them. We offer a wide range of support for your new or existing employees, such as obtaining a photo ID, transportation, or connecting to childcare.

At Detroit at Work, starting and building careers are our job! We've found thousands of new employees for Metro Detroit companies every year. Best of all, our services are FREE!

Get started at <https://www.descmiworks.com/business-services/>



1. **24424 W. McNichols**
Development Centers
2. **18100 Meyers**
SERCO, Inc./Goodwill Industries
3. **14117 E. Seven Mile**
Ross Innovative Employment Solutions
4. **18017 E. Warren**
Payne-Pulliam School
5. **5901 Connor** **Wayne County Community College District**
Downriver Community Conference
6. **2470 Collingwood**
JVS Human Services/Equus Workforce Solutions
7. **2835 Bagley**
Southwest Economic Solutions
8. **9301 Michigan Ave.**
SERCO, Inc
9. **16427 W. Warren**
ACCESS



Southwest Solutions

DWSD Panel Discussion

Moderated by Tiffany Jones, DWSD Diversity, Opportunity & Inclusion Director

- Marqaicha Welch, DWSD Procurement Manager
- Sabrina Ferguson, DWSD Procurement Specialist
- Scott Daniel, DWSD Procurement Specialist
- Veronica Cliett, DWSD Program Analyst



WAYNE STATE

APEX Accelerator

Helping Small Businesses GROW!

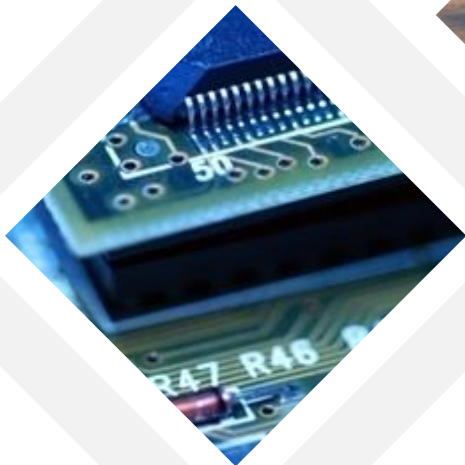
Mike Kelly
December 7, 2023



The Government Buys Almost Everything Imaginable



APEX
Accelerator





APEX
Accelerator

WELCOME TO GOVERNMENT CONTRACTING

BEFORE YOU START YOU WILL NEED...



ESTABLISHED BUSINESS

- In business for two years
- Extensive sales history
- Financially stable



TOOLS

- Computer with internet access
- Dedicated business phone
- Dedicated email address
- Business bank account



PEOPLE

- Company leadership support
- Dedicated time to support this effort
- Commitment, patience and MOTIVATION!

WHAT CAN THE PTAC DO TO HELP SUPPORT YOUR EFFORTS?

"Try, try, try, and keep on trying is the rule that must be followed to become an expert in anything!"
-W. Clement Strong

TEACH. SUPPORT. ADVOCATE.



WE CAN

- Provide expert advice on how to secure a contract
- Support (research, etc.)
- Review proposals



WE PROVIDE REFERRALS FOR

- Loans, grants or financing
- Small business support and development



Rev. 10/09/17

APEX Accelerator

Who Should Sell to the Government?

- ~ 2 years
- Financial stability
- Extensive sales

To Be Eligible as a Contractor



APEX
Accelerator

Register in the Government Systems

- **FEDERAL:** System for Award Management (SAM)
- **MICHIGAN:** Vendor Self Service (VSS) SIGMA
- **Detroit:** Oracle (BidNetDirect)

Consider Certifications



APEX
Accelerator

Check for your eligibility to participate in government set asides:

- Local headquartered businesses
- Local small business
- Local micro business

Characteristics of Quality Bidders



Responsive

- ◆ Provides all information requested.
- ◆ Responds to all sections requiring a response.
- ◆ Submits samples if requested.
- ◆ Acknowledges amendments.
- ◆ Submits bids on time.



Responsible

- ◆ Demonstrates successful past performance.
- ◆ Provides evidence for success.
- ◆ Possesses acceptable financial stability.



**APEX
Accelerator**



**APEX
Accelerator**

WELCOME TO GOVERNMENT CONTRACTING

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Rev. 10/09/17

APEX Accelerator

The Apex Accelerator can help with all of this!



APEX
Accelerator

Support the APEX Accelerator

We report contract award information to our funding agencies to demonstrate our effectiveness.

Please help by submitting your quarterly survey!

Contact Us

apex@wayne.edu

(313) 577-4665



Surety Bond Guarantee Program for Small Businesses

sba.gov/osg



U.S. Small Business
Administration





The SBA Has Your Back

All SBA products and services are extended to the public on a nondiscriminatory basis.



We help small businesses facing barriers to success by **creating access and opportunity** for them to qualify for contract bonding, increase bonding capacity, and grow their business.

Providing access and creating stability



You gain access to bid, performance, payment, and ancillary bonds.

Our guarantee allows small businesses to qualify for more bonding.

SBA's Surety Bond Guarantee Program

Enables surety companies to support small businesses having difficulty obtaining bonding.

How you benefit



**Grow your
business**



**Increase
opportunity**



**Flexible
requirements**

Evaluation based on capacity, capital, and character



Capacity (your ability to complete the work) is based on experience in your field, key personnel experience, and day-to-day business management practices.

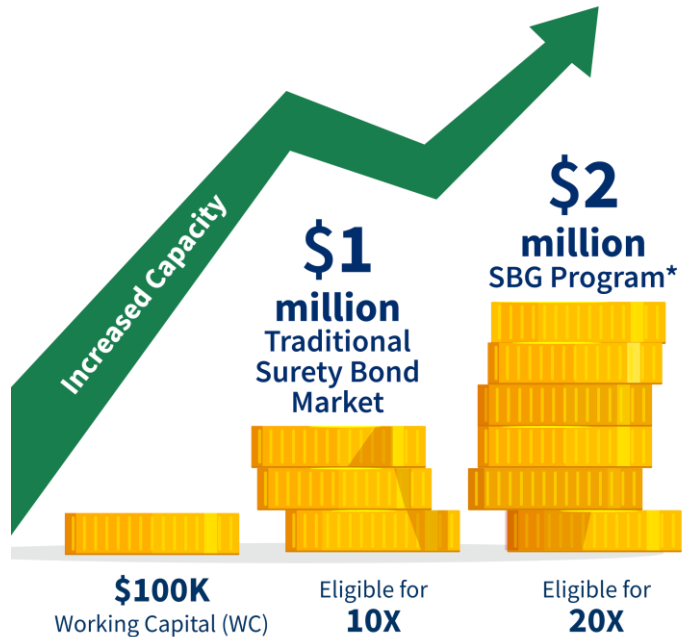


Capital is based on your company's profitability and the quality of your financial statements.



Character means the small business owner's personal credit history and business reputation.

Benefits of SBA guaranteed bonds



Working capital requirement is about half what is normally required for contract surety bonds.

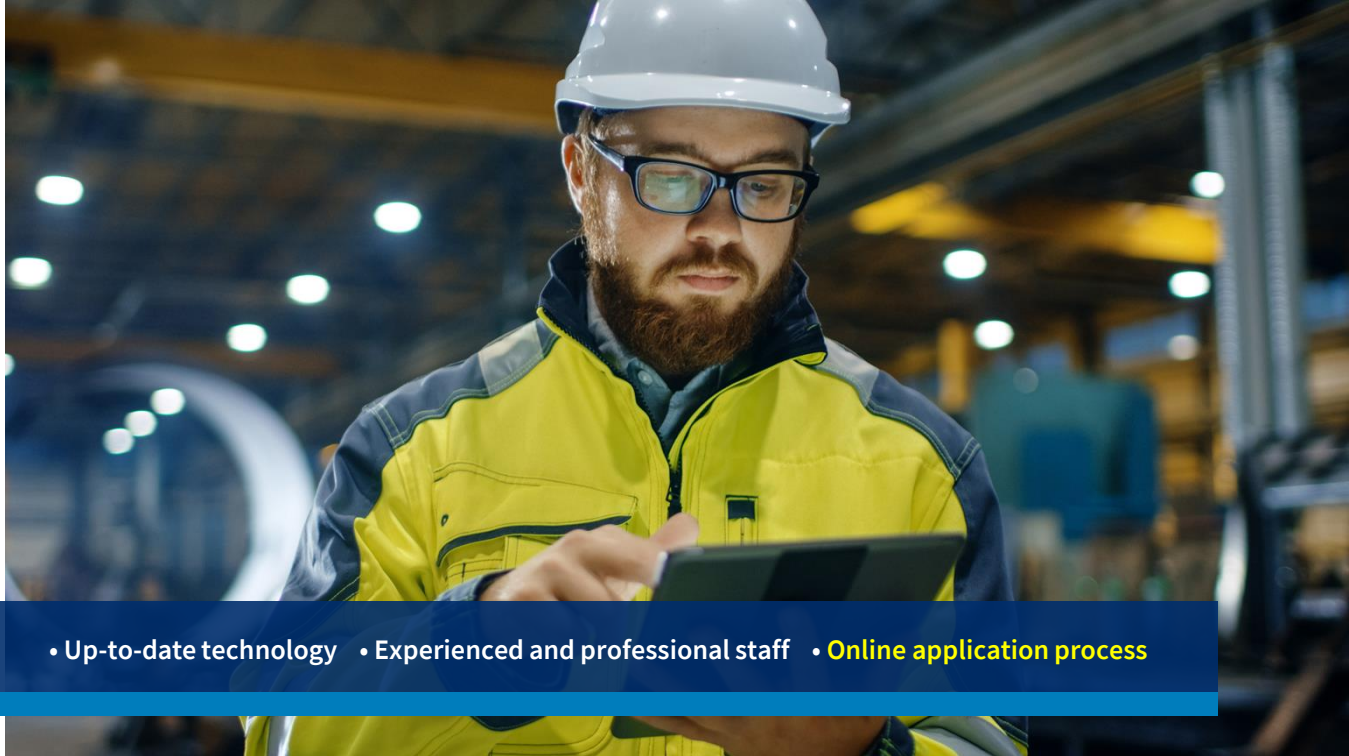
We count the unused portion of bank lines of credit (BLOC) as working capital.

Other program benefits

- **Lower working capital requirements** allow small businesses to qualify for up to twice as much bonding capacity.
- **Available balance on bank lines of credit (BLOC)** counted towards working capital requirements.
- **Bond guarantees** may be available on larger projects with internal financial statements.



A fast and user-friendly program



- Up-to-date technology
- Experienced and professional staff
- **Online application process**

Prior Approval Program and QuickApp = Fast decisions to meet your needs



Prior approval program
delivers underwriting
decisions in **2 days**.



QuickApp decisions
within **24 hours** on bonds
of **\$500,000 or less**.

Bonds the SBA guarantees



A variety of bond types and amounts:

1 Bid

2 Performance

3 Payment

4 Maintenance

For each government and private sector contract **up to \$6.5 million.**

For each direct federal contract, the limit is **\$10 million.**

Program qualifications for small businesses

Categorized as a small business based on:

- Average annual revenues for construction, service and supply firms
- Average number of employees for manufacturers

Other requirements

- Be current on public debts, taxes and repayment agreements
- Pass underwriting standards



To qualify, small businesses must:

- Possess good character
- Need a bond that business is unable to obtain elsewhere
- Be a U.S.-based, for-profit business with legal resident owners
- Be eligible to do business with the federal government
- Not be involved in a current bankruptcy proceeding



Typical surety bond fees



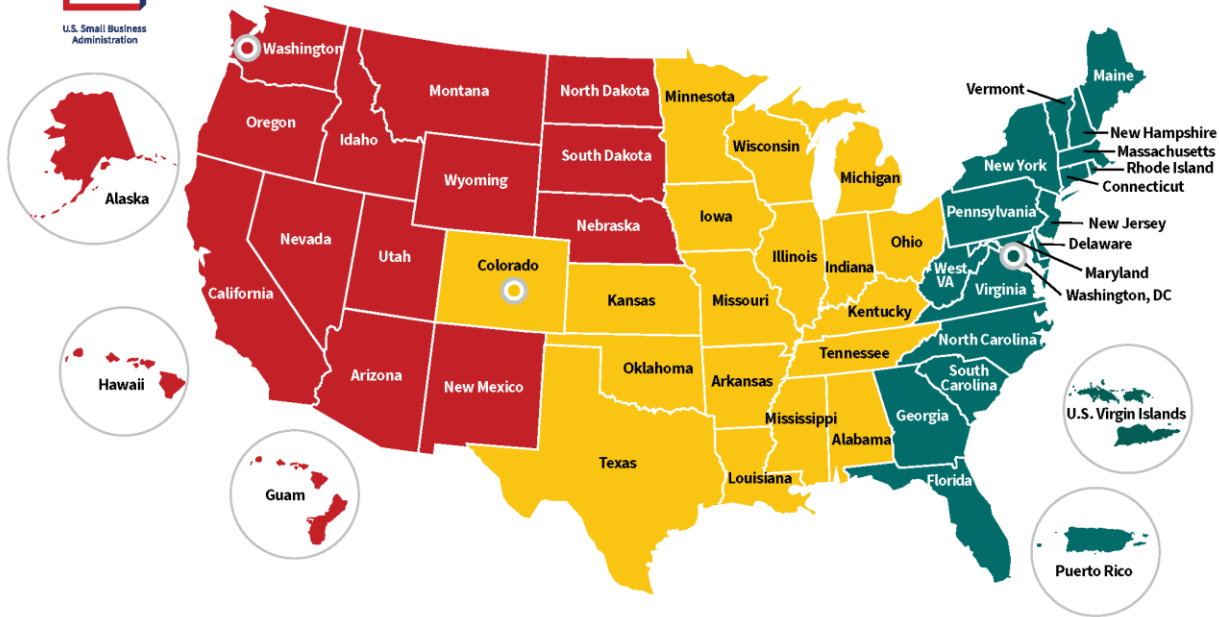
Bid bond guarantee fees
are never charged by the SBA.

Contractor's fee
0.6% of the contract amount
paid to SBA for the guarantee.

Surety premium
is a charge paid to the surety
company for the bond.



Surety Bond Guarantee Program Area Offices



Seattle Underwriting Center
2401 4th Avenue, #450, Seattle, WA 98121
M. Catharine Powers, Area Director
(206) 553-8541 • catharine.powers@sba.gov
Tamara E. Murray, Underwriting Marketing Specialist
(303) 995-5786 • tamara.murray@sba.gov

Denver Underwriting Center
721 19th Street, #426, Denver, CO 80202
Jennifer Vigil, Area Director
(303) 927-3489 • jennifer.vigil@sba.gov
Tamara E. Murray, Underwriting Marketing Specialist
(303) 995-5786 • tamara.murray@sba.gov

Washington, DC Underwriting Center
409 3rd Street, #8600, Washington, DC 20416
Earnest L. Knott, Jr., Area Director
(202) 401-6786 • earnest.knott@sba.gov
Tamara E. Murray, Underwriting Marketing Specialist
(303) 995-5786 • tamara.murray@sba.gov

SBG Program Surety Partners



Find an SBA-authorized surety agent



Visit
sba.gov/osg

Thank you!
Any questions?

THANK YOU!

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