





Purpose

The purpose of this event is to enhance vendor GC and sub-relationships, A/E and sub-relationships, including vendor relationships to ensure quality performance on FBISD projects.

The FBISD Small Business Workshop will concentrate on criteria for vendors interested in doing business with Fort Bend ISD and the Small Business Enterprise Program, which was adopted by the Fort Bend ISD Board of Trustees.



AGENDA

- Welcome/Introduction - Jeanette Boleware, FBISD Small Business Coordinator *(15 Minutes)*
 - 2023 Bond Update
- US SBA – (Lending/Matchmaking) – Valerie Maher, Winston Labbe' *(20 Minutes)*
- FBISD Purchasing – Doris Emeka-Onyenwe, Director *(20 Minutes)*
- FBISD Education Foundation – Brenna Crosby, Executive Director *(15 Minutes)*
- FBISD Transition Services – Debra Wingard *(10 Minutes)*
- PNC Bank – Shah Ahmed, Telon Toliver *(15 Minutes)*
- **CERTIFICATION CRITERIA** *(5 Minutes)*
- SBE Certification Process – Metro Transit Authority, Port Authority, City of Houston, US SBA
 - Shurronda Murray, Pedro Garcia, Dr. Porscha Jackson, Jesus Gomez
- **NETWORKING – OPPORTUNITY CORNER** *(5 Minutes)*
- Houston Community College – Veronica Douglas, City of Houston-OBO-Dr. Porscha Jackson, City of Houston-Housing & Development-Karen Franklin; Metro-Shurronda Murray; Port Authority-Pedro Garcia

FBISD Small Business Team – Wrap Up

FBISD SMALL BUSINESS ENTERPRISE PROGRAM MONTHLY PROGRESS REPORT



- Multiple virtual events held to educate vendors on the process.
- Participation in various small business & chamber events throughout Fort Bend County and surrounding areas.
- Award Winning Program

**\$1.26
BILLION**



**UPCOMING
OPPORTUNITIES**

DOING BUSINESS WITH FBISD CRITERIA

Vendor Registration - To be eligible as a “Small Business” under the SBEP, a business must adhere to the following criteria:

- Visit the Vendor Registration section in Bonfire (<https://fortbendisd.bonfirehub.com/portal/>)
- Registration Video Assistance <https://support.gobonfire.com/hc/en-us>

Certification - To be eligible as a “Small Business” under the SBEP, a business must have one of the following eligible small business certificates/certifications:

- City of Houston SBE, MBE, WBE, PDBE
- Metropolitan Transit Authority of Harris County (METRO) SBE;
- Port of Houston Authority Enrollment (SBE Certificate); or
- US Small Business Administration - SBA 8A (if authorized by the District for a particular procurement)

Sam.Gov - SAM.gov, an official website of the U.S. government. There is no cost to use this site.

- The unique entity identifier - On April 4, 2022, the unique entity identifier used across the federal government changed from the DUNS Number to the Unique Entity ID (generated by SAM.gov).

FBISD SMALL BUSINESS ENTERPRISE PROGRAM CERTIFICATION/CERTIFICATE CHECKLIST

FBISD recognizes the following certification/certificate(s):

City of Houston	SBE	MBE	WBE	PDBE
Metro	SBE			
Port of Houston Authority	SBE			
US SBA	8A			

[illegible]

FORT BEND ISD CONTRACTOR AND SUBCONTRACTOR PARTICIPATION FORM

FORT BEND ISD CONTRACTOR AND SUBCONTRACTOR PARTICIPATION FORM				
Bidder/offeror presents the following participants in this solicitation and any resulting Contract. All bidders / offerors, including small businesses bidding as Prime Contractors are required to demonstrate good faith efforts to include eligible small businesses in their bid/proposal submissions.				
Contractor	Specify in Detail Type of Work to be Performed	Indicate below, the following Small Business (SB) and Certification Status, if any (i.e. SB – COH, METRO, etc.)	Percentage of Contract Effort	Price
Business Name: _____ Business Address: _____ Telephone No. _____ Contact Person Name / E-Mail: _____				
Small Business Subcontractor (s) (Attach separate sheet if more space is needed)				
Business Name: _____ Business Address: _____ Telephone No. _____ Contact Person Name / E-Mail: _____				
Business Name: _____ Business Address: _____ Telephone No. _____ Contact Person Name / E-Mail: _____				
Non-Small Business Subcontractor (s) (Attach separate sheet if more space is needed)				
Business Name: _____ Business Address: _____ Telephone No. _____ Contact Person Name / E-Mail: _____				
Business Name: _____ Business Address: _____ Telephone No. _____ Contact Person Name / E-Mail: _____				

The Fort Bend Independent School District's Small Business Enterprise Program ("SBEP") provides increased business opportunities for locally certified small businesses to participate in contracting and procurement at the District. The SBEP is a goal-oriented program, requiring contractors to utilize certified small businesses subcontractors, suppliers and consultants. The SBEP is a race and gender neutral program, open to participation without regard to race, color, sex, religion, national or ethnic origin, age or disability.

Business Name: _____ Submitted by (Name): _____ Contractor's Price/Total \$ _____
 Address: _____ SB SubContractor's Price/Total \$ _____
 Telephone/Fax: _____ Non-SB SubContractor's Price/Total \$ _____
 GRAND TOTAL \$ _____

COOPERATIVES

Cooperatives: - (PLEASE NOTE: A vendor must be an “awarded” vendor for the service/item of your interest)

Buy Board: (click on Buy Board Current Vendor’s List- near bottom) <https://www.buyboard.com/Vendor/Resources.aspx>

CTPA Central Texas Purchasing Alliance: <http://www.txctp.org/>

Choice Partners: jwachs@hcde-texas.org Choice Partners, a division of Harris County Dept of Education 6005 Westview Dr., Houston, Texas 77055 - Tel: 713.696.0746 - Fax: 713.696.0731 Visit us online at www.choicepartners.org

DIR Texas Department of Information Resources: <http://dir.texas.gov/>

HGAC Houston Galveston Area Council: <http://www.h-gac.com/coop/default.aspx>

NCPA National Cooperative Purchasing Alliance: <http://www.ncpa.us/Vendors>

NIPA National Intergovernmental Purchasing Alliance: (Formerly TCPN) <http://www.nationalipa.org/Pages/All-Current-Contracts.aspx>

PACE: <http://programs.esc20.net/default.aspx?name=pace.home>

PCA Purchasing Cooperative of America: <http://www.pcamerica.org/awarded>

Region 10: <https://www.region10.org/programs/multi-region-purchasing-cooperative/overview>

Region 11: <https://www.esc11.net/Page/7463>

Region 19 : <https://www.esc19.net/site/default.aspx?DomainID=178>

Region 20 : 2013 Purchasing Cooperative

Sourcewell: www.sourcewell-mn.gov

TIPS: Lyndsey.Sawyer@TIPS-USA.com - <https://www.tips-usa.com/>
<https://tips.ionwave.net/CurrentSourcingEvents.aspx>

TIPS-The Interlocal Purchasing System 4845 US Hwy 271 North, Pittsburg, TX 75686 TOLL FREE: 866-839-8477 - Fax 866-839-8472

U. S. Communities Government Purchasing Alliance: <http://www.uscommunities.org/>

FBISD Small Business Enterprise Program

Upcoming Events



Virtual One-on-One Meetings (visit www.fortbendisd.com/sbep to request an appointment)



Virtual Focus Group(s) (Visit www.fortbendisd.com/sbep for details)
September 27, 2023 – 2:00 PM



In-Person – Workshop – October 25, 2023 – 2:00 – 4:00 PM
LOCATION TO BE ANNOUNCED

OPPORTUNITIES

<https://fortbendisd.bonfirehub.com/portal/?tab=openOpportunities>

US SBA (LENDING/MATCHMAKING)

Valerie Maher



Valerie Maher joined the U.S. Small Business Administration in 2007 and is currently the Lead Economic Development Specialist for the SBA in Houston. Ms. Maher collaborates with an extensive network of public and private sector partners across 32 counties and represents the SBA at a variety of public functions to educate the small business community and economic development stakeholders about SBA programs and services and other small business topics.



Prior to joining the Houston District Office in January 2017, Ms. Maher worked at SBA's National Guaranty Purchase Center in Washington, DC as a Supervisory Loan Specialist where she processed lender guaranty claims on defaulted small business loans. Ms. Maher is a graduate of Texas A&M University and currently resides in Pearland, TX with her husband and 2 sons.

Winston Labbe'



Winston Labbé joined the U.S. Small Business Administration in May 2020 as an Outreach & Marketing Specialist and now serves the Lead Lender Relation Specialist. He builds and maintains collaborative alliances and partnerships with lenders, resource partners, economic development organizations and small business owners.



Winston is a native Houstonian and an honor's graduate of Texas Southern University, where he graduated with a degree in finance. He also attended Houston Community College where he earned an associate degree in real estate. Prior to attending college, Winston served four years of active duty in the U.S. Army. Winston lives in Missouri City with his wife Tammy and is an active member of the Fort Bend Church in Sugar Land.



U.S. Small Business Administration



The U.S. Small Business Administration Mission

Welcome!

The SBA is a Federal Agency that was created to aid, counsel, assist and protect the interests of small businesses. The agency helps Americans start, build and grow businesses through an extensive network of field offices and partnerships with public and private organizations across the Nation.

Our mission is clear: to help small businesses grow, expand, and recover. We Make Connections, open doors, focus on small businesses, and spark change.

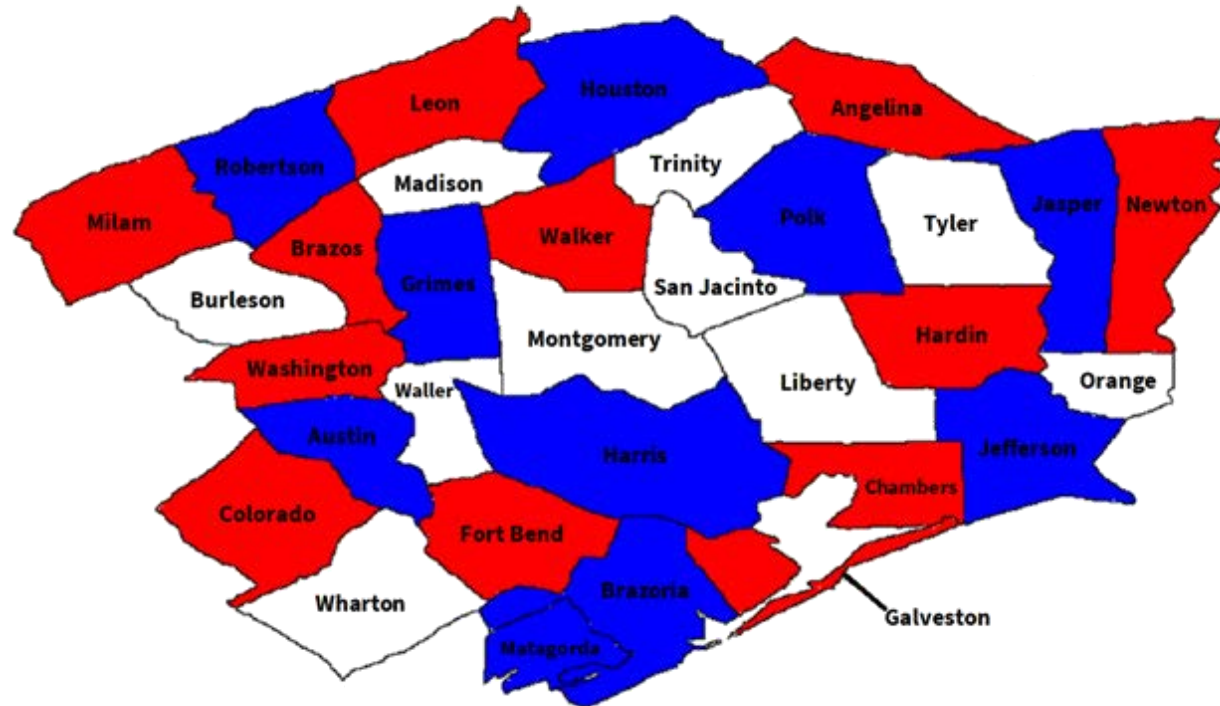
We are the catalyst for growth —powering the American dream.
We are SBA—U.S. Small Business Administration

Learn more at [SBA.gov](https://www.sba.gov)

SBA Houston District Office Footprint

32 Counties Surrounding the Houston Area

Angelina
Austin
Brazoria
Brazos
Burleson
Chambers
Colorado
Fort Bend
Galveston
Grimes
Hardin
Harris
Houston
Jasper
Jefferson
Leon

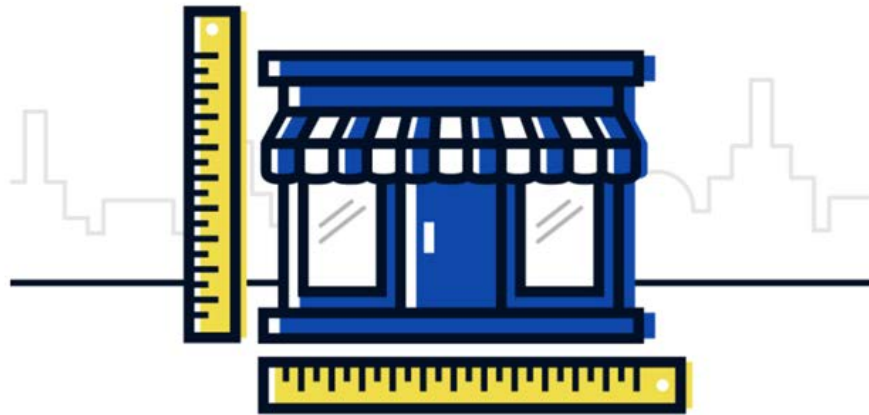


Liberty
Madison
Matagorda
Milam
Montgomery
Newton
Orange
Polk
Robertson
San Jacinto
Trinity
Tyler
Walker
Waller
Washington
Wharton

What is a 'Small' Business?

Qualify as a small business:
www.sba.gov/size-standards

Size Standards Tool



Do you qualify as a small business for government contracting purposes?

START

Size standards vary by industry and are generally based on **the number of employees or the amount of annual revenues the business has.**

- Manufacturing or processing firm with 1,500 employees (refinery, aircraft, oil transportation, airline, delivery service).
- Service firm up to \$47M (oil/gas support, software publishing, radio/TV broadcasting, car rental, trash collection).

How does the SBA Help?

(4 C's of the SBA)

Counseling



Free business counseling

Capital



SBA guaranteed business loans

Contracting



Federal government contracting

Crisis



Home & business disaster loans

Counseling - The SBA Resource Partner Network



If you are an aspiring entrepreneur or small business owner looking for:

- **Mentorship and advice** from volunteer real-world business executives—in-person or virtually
- **Search** mentor profiles
- **Free online workshops** and webinars



If you're an aspiring entrepreneur or small business owner looking for:

- **Free business consulting** to get started or grow
- Business Research Assistance
- **Low-cost training** on crucial topics



If you are an aspiring or current woman small business owner looking for:

- **Comprehensive training and counseling** on a variety of topics in several languages
- **Business advice** to level the playing field against unique challenges or obstacles

SBA Resource Partners and Houston SBA:

***Texas Gulf Coast
Small Business Development
Center (SBDC)***
713-752-8444
www.sbdc.uh.edu

SCORE Houston
713-487-6565
www.Houston.score.org

***WBEA Women's
Business Center (WBC)***
713-681-9232
<https://www.wbea-texas.org/wbea-wbc-core>

***Greater Houston Women's
Chamber Women's Business
Center (WBC)***
713-782-3777
<https://ghwcc.org/entrepreneurs/>

SBA Houston Website
www.sba.gov/tx/houston

- Sign up for email updates
- Webinar Schedule
- Resource Guide

SBA Houston District Office
713-773-6500
Houston@sba.gov
Twitter: @SBA_Houston
LinkedIn: @SBAAHouston
8701 S. Gessner, Suite 1200

SBA Contacts in your area (if not Houston): www.sba.gov/local-assistance

Contracting - Qualify for Federal Contracts with Certifications



The SBA works with federal agencies to award at least 23% of all prime government contracting dollars each year to small businesses that are certified with the **SBA's contracting programs**. Programs include:

8(a) Business
Development
Program

Historically
Underutilized
Business Zones
(HUBZone) Program

Women-Owned
Small Business
(WOSB) Program

Service-Disabled
Veteran-Owned
Program

Learn more and determine your eligibility at
[certify.SBA.gov](https://certify.sba.gov)

Who Can Help?

If you are looking to expand with government contracting, Apex can help:

- **Determine if your business is ready** for federal contracting
 - **Help you register in the proper places** to get involved in the government marketplace
 - **See if you're eligible** for certifications
-



Apex Accelerator

1455 West Loop South, Suite 890

Houston, TX 77002

713-752-8477

<https://www.ptac.uh.edu/>

Crisis - SBA Disaster Assistance Loans

Each year, the SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters.

Loans may cover:



Real Estate



Personal Property



Economic Injury



Machinery & Equipment



Inventory



Active-Duty Military



U.S. Small Business
Administration

Capital: Getting a Business Loan

Capital - Need a Business Loan to Start, Grow, or Expand?



The SBA works with approved lenders to offer **microloans** and **SBA-backed loans** with:

- Start-up friendly
- Competitive terms
- Lower down payments
- Longer maturities
- Lower risk (for lenders)
- Variety of Loan Programs- 7a, 504, micro, Export



What Matters Most to Lenders

No matter who you ask to lend you money, the lender will be looking for:

- A business owner who knows the business, has the ability to run it well, and is willing to work hard to make it succeed.
- A business that is financially sound or, if it is brand new, appears to have the ability to make enough money to pay its bills, give its owner an income and pay back the loan.
- Collateral to cover at least part of their lending risk.
- An investment from the business owner, or equity injection – usually the business owner's own money that gets put into the business to pay for some of the things that it needs.

Collateral

Something of value –
an asset or property
– that a borrower
pledges when getting
a loan.

What Lenders are Looking for

Lenders look for an applicant that thoroughly addresses what are commonly known as the five C's of Credit





CHARACTER

**Your personal reputation and general impression you make on your lender;
your integrity**

A lender considers who you are:

- Whether you have an account with the bank and whether you have ever had a loan from the bank or other lender
- Management experience in the industry
- Past credit history
- Banking relationship and repayment history



CAPACITY / CASH FLOW

Whether your business makes enough money to pay all its bills including the new loan

The amount of money that you make or expect to make (“cash flow”) should be sufficient to pay all expenses and allow a little extra in case something unexpected comes up.

Takeaway

This is the most important of the 5 C’s because it measures whether you can pay back the loan.



COLLATERAL / GUARANTEES

Something of value that you own or will buy with money from the loan that you can “pledge” to secure a loan

Most lenders also require the business owners to personally guarantee the loan = a promise to repay the loan even if the business fails.





CAPITAL / CONTRIBUTION

Business net worth, what the business owns (assets) minus what it owes (liabilities)

- Includes money you have invested in the business
- Shows your commitment to the business and what you have at risk if the business fails
- A lender expects you to have contributed something to the business (equity injection) – in other words, have some “skin in the game.” Equity injection varies based on the lender or financing source. Be prepared to provide at least 10-30%.
- Especially with traditional lenders, lack of equity usually means loan will be turned down



CONDITIONS

Loan conditions that a lender considers when approving your loan

Conditions include:

- Loan amount
- Interest rate
- What you will use the loan for, for example, to buy fixed assets like real estate or equipment; for inventory; or for working capital; etc.
- How well businesses are doing in your industry
- Competition
- Current Economy



SBA Loan Programs

- The SBA guarantees loans through a lender to provide financing to small businesses. The agency doesn't lend money directly to small business owners for business loans; the business owners visit with a lending institution(banks and credit unions, etc).
- SBA sets guidelines for all its loan programs offered by the lenders, community development financial Institutions, and SBA micro-lenders.
- The SBA guaranty reduces the risk to lenders and makes it easier for small businesses to get access capital.

How Can an SBA-Guaranteed Loan Help You?



- Start or expand your business
- Use for leasehold improvements
- Working capital for operating expenses



- To renovate your facility
- Purchase inventory, equipment, or machinery
- Purchase land and building
- Export a product or service from the U.S.



7(a) Guaranty Loan Program

- The 7(a)-loan program is the SBA's primary program for providing financial assistance to small businesses. The terms and conditions, just like the guaranty percentage and loan amount, may vary by the type of loan.
- General 7(a) Loan, SBA Express Loan, and Micro Loans.
- The SBA **guaranty** varies depending on the program loan type:
 - General 7(a) - 75%; maximum \$5M
 - SBA Express - 50%; maximum loan \$500K
 - Export Working Capital - 90%; maximum \$5M

SBA 504 Loan Program

- The 504 Loan Program provides small businesses with long-term, fixed-rate financing used to acquire fixed assets (land and building or equipment).
- 504 loans are made available through a Lender and a Certified Development Company (CDC).
- Lender (1st Lien) 50%
- CDC/SBA (2nd Lien) 40%
- Borrower's equity 10%
- Maturity: up to 25 years
- Interest rate: 2nd Lien is fixed for the loan's duration

* *Borrower's equity could be as high as 20% for specific projects.*

What is a Microloan

A microloan is typically offered to businesses with smaller start-up capital needs, usually less than \$50,000

Advantages of microloans –

Microlenders may be mission-oriented and community-based:

- Have more flexible credit requirements
- Work more closely with their borrowers
- May provide technical help and advice to borrowers
- Understand the conditions in the local community and how that may affect businesses operating there
- Lend in underserved markets that lack the ability to secure traditional financing

Tips for Achieving Credit-Readiness

- **Good preparation is key** – you should be able to answer (almost) any question your lender asks
- **You MUST know your business plan and financial data** – never rely on someone else to speak for you
- **Full disclosure is required** – address any situations in your business that may appear to be a weakness before the lender raises it
- Make sure that you have a good story to tell about your business and then tell it with enthusiasm

SBA Resource Partners and Houston SBA:

***Texas Gulf Coast
Small Business Development
Center (SBDC)***
713-752-8444
www.sbdc.uh.edu

SCORE Houston
713-487-6565
www.Houston.score.org

***WBEA Women's
Business Center (WBC)***
713-681-9232
<https://www.wbea-texas.org/wbea-wbc-core>

***Greater Houston Women's
Chamber Women's Business
Center (WBC)***
713-782-3777
<https://ghwcc.org/entrepreneurs/>

SBA Houston Website
www.sba.gov/tx/houston

- Sign up for email updates
- Webinar Schedule
- Resource Guide

SBA Houston District Office
713-773-6500
Houston@sba.gov
Twitter: @SBA_Houston
LinkedIn: @SBAAHouston
8701 S. Gessner, Suite 1200

SBA Contacts in your area (if not Houston): www.sba.gov/local-assistance

Upcoming Events & Initiatives



Award Categories

District Small Business Awards:

[Small Business Person of the Year](#)
[Small Business Exporter of the Year](#)
[8\(a\) Graduate of the Year](#)
[Minority Owned Small Business of the Year](#)
[Veteran Owned Small Business of the Year](#)
[Woman Owned Small Business of the Year](#)
[Innovation \(SBIR/STTR\) Recipient of the Year](#)
[Rural Owned Small Business of the Year](#)

District Small Business Champion Awards:

[Small Business Community Partner of the Year](#)
[Small Business Media Advocate of the Year](#)

Nomination Deadline: December 7, 2023 at 3PM (CT)

Upcoming Events & Initiatives

- [Federal Contracting Fridays](#) (Friday, September 1st)
- [Talk Small Business Thursdays](#) (Thursday, September 7th)
- [Money Mondays](#) (Monday, September 11th)
- [SBA 8\(a\) Business Development Program – Richmond](#) (Wednesday, September 13th)
- [Learn How to Do Business with the Federal Government](#) (Wednesday, September 13th)
- [Mitigating Disasters for Small Businesses](#) (Thursday, September 14th)
- [Harris County Department of Education Internal Procurement Annual Supplier Showcase](#) (Friday, September 15th)
- [En Sus Marcas, Listos, Adelante en Negocio](#) (Friday, September 15th)
- [Close the Deal with a Woman-Owned Small Business Certification](#) (Tuesday, September 19th)
- [EMERGENCY Summit](#) (Thursday, September 21st)
- [Develop Richmond Access to Capital Series - Part II: Funding Your Business with SBA Lending Programs](#) (Thursday, September 28)



Questions



U.S. Small Business
Administration

Please take a minute to let us know

How are we doing?

www.sba.gov/feedback



SBA Houston District Office



THE PURCHASING DEPARTMENT

- ❖ Assures goods and services are legally procured of the highest quality and best value for the District and reviews, processes, and maintains all Districts contracts in a timely and efficient manner.
- ❖ The Purchasing Department is committed to providing the highest possible level of customer service, accountability, and integrity.
- ❖ The Purchasing processes and procedures are designed to achieve three (3) goals:
 - ☐ Follow the law and Board policy on purchasing
 - ☐ Promote efficiency in the purchasing practices
 - ☐ Achieve savings of money through proper purchasing practices

BECOMING AN AWARDED VENDOR

Let the District know you are interested vendor by:

1. Attending the vendor workshop to know how to do business with the District. (Optional)
2. Registering on **FBISD e-bidding system** Bonfire to receive notifications of upcoming solicitations
3. Regularly visiting FBISD **e-bidding** system to view open opportunities
4. Attending pre-proposal or pre-qualifications meetings
5. Responding to solicitations
6. Meeting all the requirements of the solicitation
7. Board Approval
8. Executing a service Agreement with the District
9. Receiving a notice of award

PURCHASING PROCESS – WHY WE BID

- The District makes purchases within relevant statutes and policies: State Statute requirements are primarily found in the Texas Education Code, Chapter 44.031, Texas Government Code 2254 and 2269
- District policies related to purchasing ([CH \(Local\)](#) & [CH \(Legal\)](#)) Purchasing and Acquisition district policies can be accessed through the District website.
- Individual campuses and departments are **NOT** separate legal entities
- When determining what sort of competitive process will be required for the purchase of goods or services the entire District's purchases are considered by the aggregate
- While working within these statutes and policies, the District's objective is to purchase the best products, materials, and services at the lowest practical prices considered the Overall Best Value.
- Cooperative Purchasing Agreements and/or Central Texas Purchasing Alliance (CTPA) - FBISD gives preference to the use of FBISD awarded vendors. The District only utilizes Cooperative purchasing programs such as the BuyBoard, Choice Partners and DIR and/or shares resources, including contracting opportunities with CTPA member districts when it offers the Best value to the District. Vendors are encouraged to respond to solicitation published by FBISD to be awarded.

RESPONDING TO A SOLICITATION

The District does not award the “low bidder/low price”.

FBISD award is based on the “Overall Best Value”, per the information provided in the vendors proposal.

In awarding a contract, the District shall consider:

1. Purchase price
2. Reputation of the vendor and of the vendor’s goods or services
3. Quality of the vendor’s goods or services
4. Extent to which the goods or services meet the district’s needs
5. Vendor’s past relationship with the district
6. Total long term cost to the district to acquire the vendor’s goods or services
7. Service Agreement - Extent to which the vendor agrees to our Standard Form of Agreement and Terms and Conditions

RESPONDING TO A SOLICITATION

- ☐ Review the solicitation documents thoroughly
- ☐ Attend the Pre-Proposal Meeting
- ☐ Provide all the requested information
- ☐ Provide references
- ☐ Do not redline Agreements
- ☐ Potential vendors cannot participate in determining the scope of work, strategic direction, technical specifications, or evaluation criteria of projects they are interested in submitting a solicitation response

Proposal Requirement

No	Evaluation Criteria	Point System
1	Purchase price <ul style="list-style-type: none"> Offer a fair reasonable price for goods and services to be procured by Fort Bend ISD. Pricing will be evaluated for reasonableness relative to the goods and services offered by each proposer. 	30
2	Reputation of the Vendor and of the Vendor's goods or services <ul style="list-style-type: none"> Vendor should have a solid reputation with other ISD's, Government or Collegiate entities that show a high level of customer service, a high level of quality of good or services. 	5
3	Quality of the Vendor's goods or services <ul style="list-style-type: none"> Service capabilities Vendor Relevant experience Demonstrated competence Quality control Experience and competence in dealing with large school districts Customer service indicative of sound delivery of services 	25
4	Extent to which the goods or services meet the district's needs <ul style="list-style-type: none"> Vendors ability to meet requirements in the proposal Vendor's understanding of the scope of work to be performed Products or service meet the district standard Delivery Schedule 	25
5	Vendor's past relationship with the district <ul style="list-style-type: none"> For reference, the vendor shall list the following: Contracts from current or past projects for similar service that vendor has performed for FBISD. Contracts from current or past projects for similar service that vendor has performed for any K-12 Districts similar size or larger Contracts from current or past projects for similar service that vendor has performed for any business or universities the size of our district. 	5
6	Long-term cost to the district to acquire the Vendor's goods or services <ul style="list-style-type: none"> setup fee, maintenance fee, other fees and other added cost 	10
7	Vendor's Principal place of business is in the state of Texas or employs 500 people in this state.	0
8	Insurance requirements: <ul style="list-style-type: none"> Certificate of Insurance as requested in the solicitation. Certificate of Insurance with the limits outlined, without FBISD listed as the certificate holder Letter from the vendor's insurance carrier on the insurance carrier's letterhead to Fort Bend ISD 	Pass/Fail

AFTER BECOMING AN AWARDED VENDOR

- ❑ You may mail an informational letter/current flyer/packet/brochures or catalogs to the campus/department
 - Include the contract number of your award.
 - This will immediately let the campus/department know that we are legally able to purchase from you
- ❑ Use district-wide directory on our FBISD website. All campus/department information is listed on our website:
www.fortbendisd.com
- ❑ **DO NOT** visit the campuses or departments without an appointment

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- ☐ **DO NOT** visit the campuses or departments without an appointment

AFTER RECEIVING AN AWARD NOTICE

- * FBISD's Purchasing Department encourages departments/campuses to keep us informed of Vendor problems as they occur. ***DO WHAT YOU SAY YOU WILL DO***
- * If problems arise in a vendor's contract performance, the District will work with the vendor to resolve issues.
- * Vendors should be open to concerning problems or issues affecting their performance of a Contract.

AFTER RECEIVING AN AWARD NOTICE

PURCHASE ORDERS:

- ☐ All Purchase Orders shall include the proper Fort Bend Independent School District purchase order number
- ☐ FBISD purchase order number shall be referenced on all Invoices
- ☐ Items and/or services are to be delivered or rendered to Fort Bend Independent School District ONLY when a district approved purchase order has been received by your company. Under no circumstances, should items and/or services be provided to the District without a properly drawn District purchase order
- ☐ **VENDOR UNDERSTANDS THAT NO GOODS OR SERVICES WILL BE PROVIDED WITHOUT A DISTRICT PURCHASE ORDER. GOODS OR SERVICES PROVIDED BEFORE RECEIVING A PURCHASE ORDER WILL BE AT THE VENDOR'S OWN RISK AND WILL BE CONSIDERED A DONATION TO THE DISTRICT**
- ☐ Please inform any staff member that handles the Fort Bend Independent School District account of these procedures.

IF YOU DO NOT RECEIVE AN AWARD

- * **Review Bid Tabulation to determine score**

<https://meetings.boardbook.org/Public/Organization/649>

- * **Request a debrief from the Buyer via email**

Other Resources:

Purchasing Web site information:

<https://www.fortbendisd.com/Domain/44>

General Information about the District:

<https://www.fortbendisd.com/domain/63>

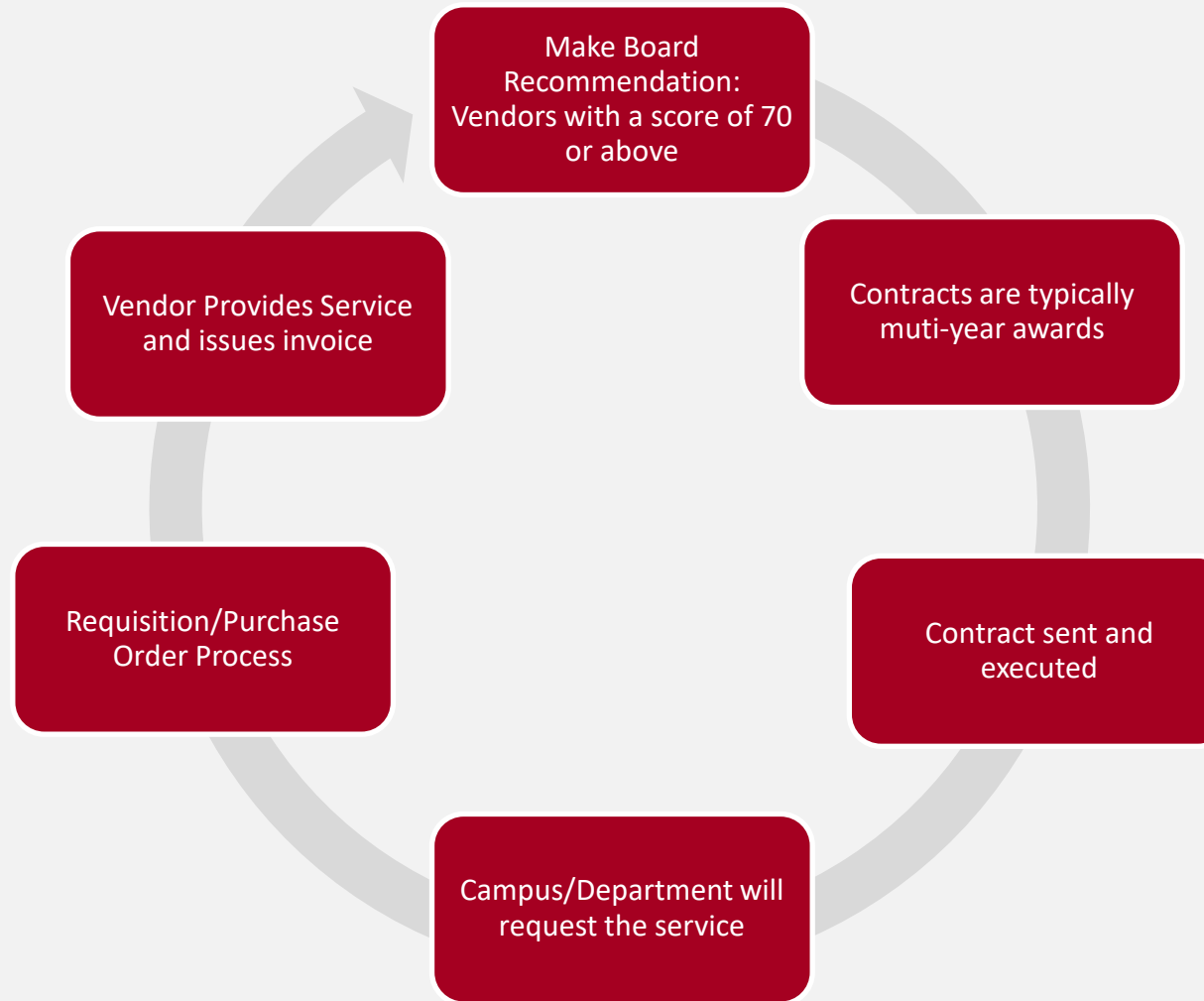
Vendor Information:

<https://www.fortbendisd.com/Page/376>

Purchasing Staff:

<https://www.fortbendisd.com/Staff Link>

AWARD CYCLE

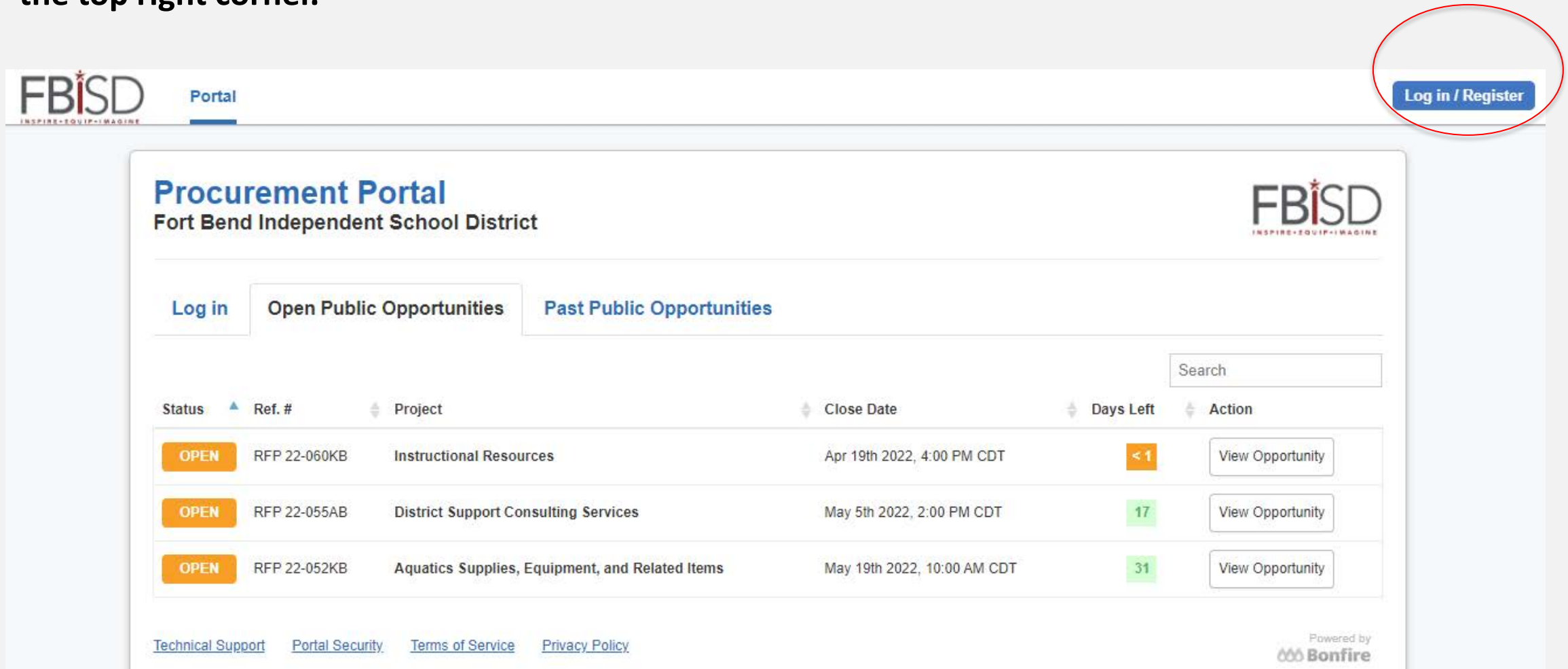


WHAT IS BONFIRE?

- On July 1, 2020, Fort Bend ISD transitioned to Bonfire Electronic bidding system to manage vendors & distribute and receive solicitations electronically. Existing and potential suppliers wishing to do business with Fort Bend ISD must register within the electronic bidding system.

How to Register in Bonfire:

To register on the Fort Bend ISD portal, go to <https://fortbendisd.bonfirehub.com/portal/?tab=openOpportunities> and click the Log In/Register link in the top right corner.



The screenshot displays the Fort Bend ISD Procurement Portal. The top navigation bar includes the FBIISD logo and a 'Portal' tab. In the top right corner, a blue button labeled 'Log in / Register' is circled in red. Below the navigation bar, the page title 'Procurement Portal' and 'Fort Bend Independent School District' are shown. A secondary navigation bar contains three tabs: 'Log in', 'Open Public Opportunities' (which is active), and 'Past Public Opportunities'. A search bar is located on the right side of this section. Below the tabs, a table lists three open procurement opportunities. The table has columns for Status, Ref. #, Project, Close Date, Days Left, and Action. Each row shows an 'OPEN' status, a reference number, a project description, a close date, and the number of days left, with a 'View Opportunity' button for each.

Status	Ref. #	Project	Close Date	Days Left	Action
OPEN	RFP 22-060KB	Instructional Resources	Apr 19th 2022, 4:00 PM CDT	< 1	View Opportunity
OPEN	RFP 22-055AB	District Support Consulting Services	May 5th 2022, 2:00 PM CDT	17	View Opportunity
OPEN	RFP 22-052KB	Aquatics Supplies, Equipment, and Related Items	May 19th 2022, 10:00 AM CDT	31	View Opportunity

At the bottom of the page, there are links for 'Technical Support', 'Portal Security', 'Terms of Service', and 'Privacy Policy'. The footer also includes the text 'Powered by Bonfire' with the Bonfire logo.

How to Register in Bonfire:

Log in or Register

[Hide](#)

Log in with your Bonfire Account

Email

kathleen.booker@fortbendis.com

Password

.....

Log in

[Forgot your password?](#)



New Vendor Registration

[Create your free Bonfire account »](#)




Need Help?

[Contact Bonfire Support here »](#)

Click the 'New Vendor Registration' link

How to Register in Bonfire:

Log in or Register Hide

 **Register as a Vendor**


Organization Name


First Name

Last Name

Email

Email (Again)

 **Log in with your Bonfire Account**
[Show account login screen »](#)

 **Need Help?**
[Contact Bonfire Support here »](#)

Success!

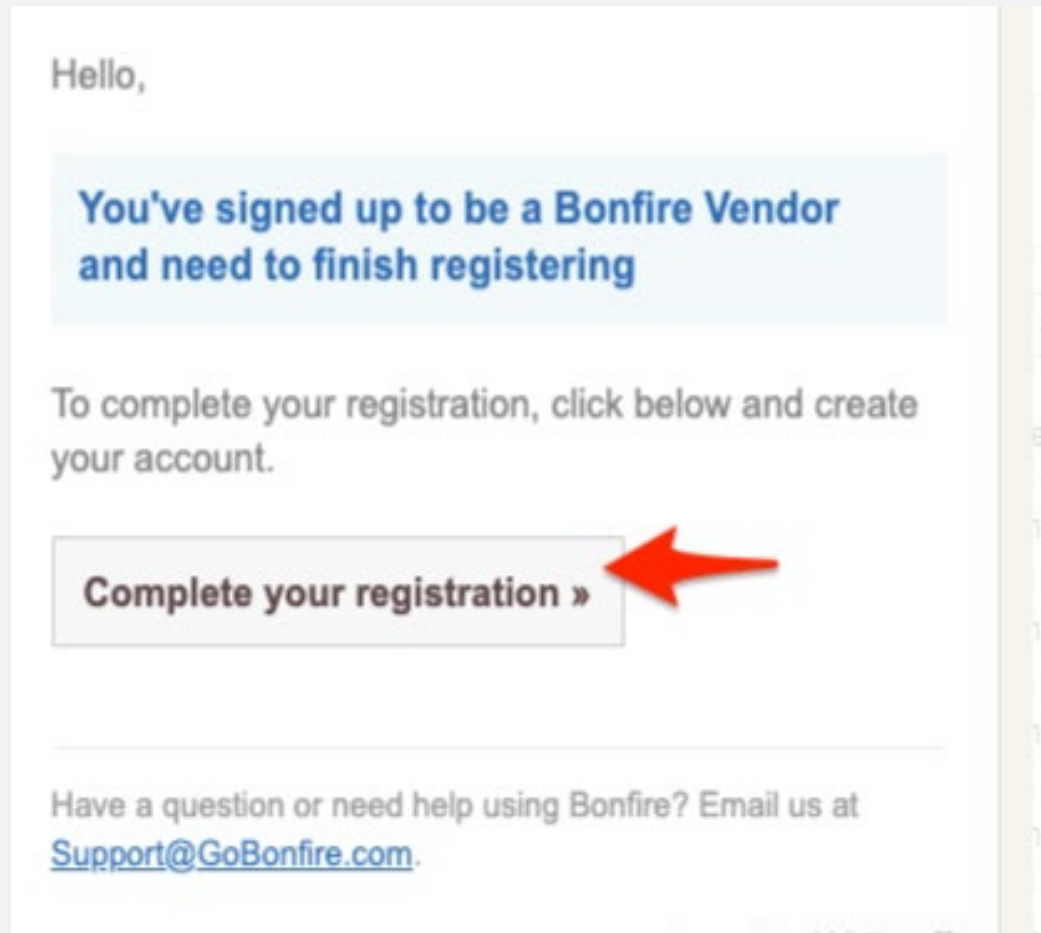
You'll receive an email with further instructions.

Have a question or need help using Bonfire? Email us at
Support@GoBonfire.com

[« Back to Login](#) [Contact tech support »](#)

Fill out all listed fields and click **Create Account**. Please note for the organization name, you must spell out **Fort Bend Independent School District**. You'll know your account was created successfully if you see a **Success!** message.

How to Register in Bonfire:



To continue with the registration process, check your inbox for an email confirmation. The email will have the **'You've signed up to be a Bonfire Vendor and need to finish registering'** subject line. Click on **Complete your registration** and it will take you back to Bonfire's registration page where you can create a **Password**.

How to Register in Bonfire:

First Name:

John

Last Name:

Hammond

Email:

██████████@gobonfire.com

Password (Must contain 10-72 characters):

.....



Password (Again):

.....



Create Account

When creating a password, please ensure that your password is a **minimum** of 10 characters. Click **Create Account** to continue the process.

How to Register in Bonfire:

Registration

In addition to creating your account, you need to provide the following information. Please complete all of the steps below.

- ✖ Step 1: Account Confirmation
- ✖ Step 2: Account Information
- ✖ Step 3: Documentation
- ✖ Step 4: Commodity Codes
- ✖ Registration Complete

Your account with the email address jgodelie+v8@gobonfire.com has been confirmed

Bonfire's Privacy Policy and Terms of Service were updated on Sep 8, 2020.

☒ I accept the [Privacy Policy](#) and [Vendor and Submission Portal Terms of Service](#).

Save and continue to Step 2: Account Information »

After creating your password you'll continue to the **Registration** screen and complete **Step 1** by accepting the Bonfire Privacy Policy and Terms of Service.

How to Register in Bonfire:

In addition to creating your account, you need to provide the following information. Please complete all of the steps below.

✔ Step 1: Account Confirmation

✖ Step 2: Account Information

✖ Step 3: Documentation

✖ Step 4: Commodity Codes

✖ Registration Complete

All information that you need to provide has been filled in. You can make additional changes to this information below. Fields that are required are denoted with a red asterisk (*).

Profile* ⚠

Vendor Name*

Fort Bend Independent School District

Address Line 1*

Address Line 2

Contact First Name

Contact Last Name

Address Line 3

Address Line 4

Kathleen

Booker

Contact Email

City*

State / Province*

Sugar Land

TX

Phone Number

Postal / Zip Code*

Country*

77478

USA

Are you certified by FBISD Board
Approved Certifying Agency?

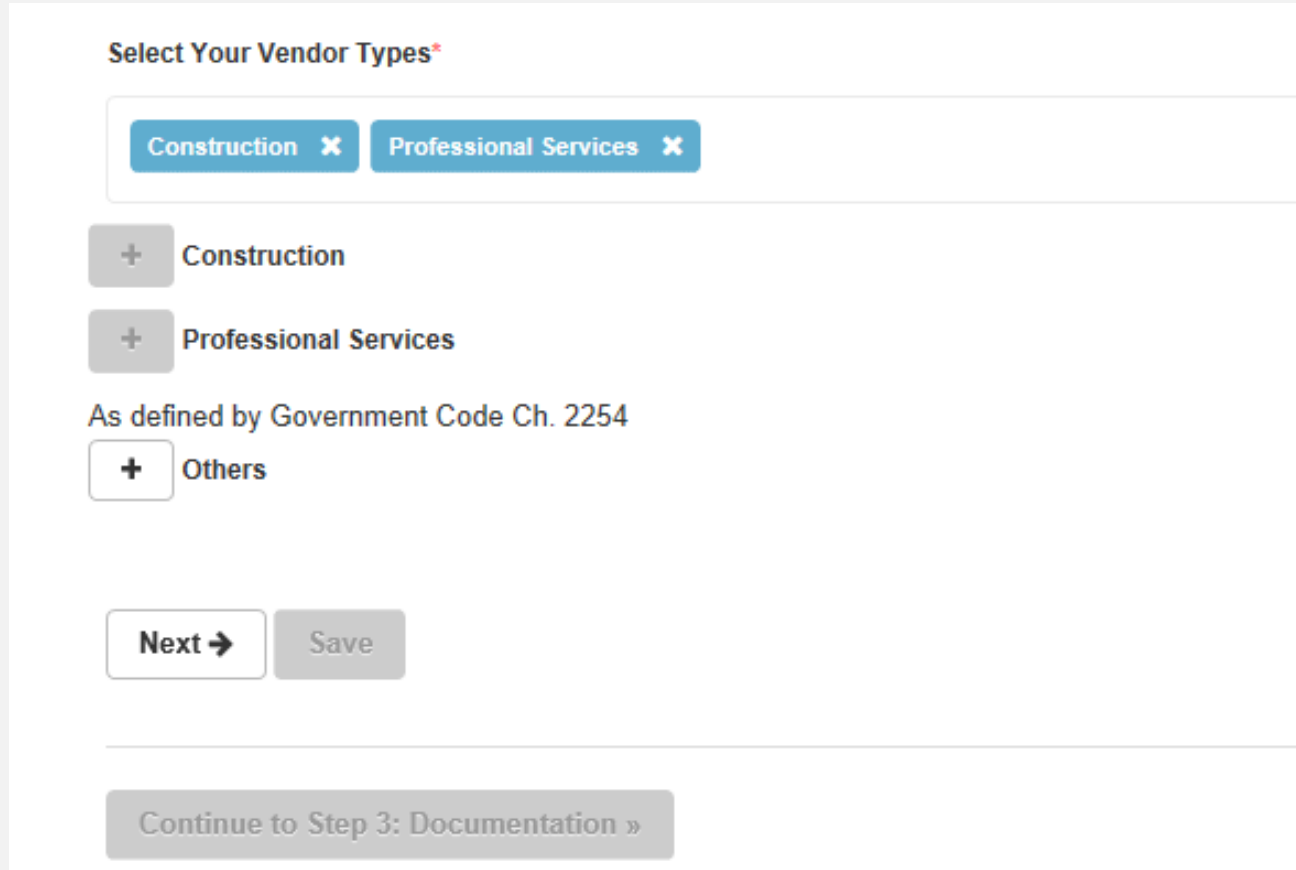
Vendor's Principal place of
business is in the state of Texas,
or employs 500 people in this
state*

Vendor Certification

Please fill out additional information to complete your Account Information, including the Small Business Enterprise questions. Please note, **be sure to fill out all the fields marked with a red asterisk (*)**, otherwise you will not be able to complete your registration.

How to Register in Bonfire:

Select the Vendor Type, below your Account Information. Multiple Vendor Types can be selected. Then click, Next.



The screenshot shows a web form titled "Select Your Vendor Types*". At the top, there is a horizontal container with two blue buttons: "Construction" and "Professional Services", each with a small 'x' icon to its right. Below this container, there are three expandable sections. The first section is "Construction", the second is "Professional Services", and the third is "Others" (with a note "As defined by Government Code Ch. 2254" above it). Each section has a grey button with a "+" icon to its left. At the bottom of the form, there are two buttons: "Next →" and "Save". Below these, there is a large grey button that says "Continue to Step 3: Documentation »".

Registration

In addition to creating your account, you need to provide the following information. Please complete all of the steps below.

✔ Step 1: Account Confirmation

✔ Step 2: Account Information

✖ Step 3: Documentation

✖ Step 4: Commodity Codes

✖ Registration Complete

All information that you need to provide has been filled in. You can make additional changes to this information below. Fields that are required are denoted with a red asterisk (*).

Profile*

Additional Information

Based on your selected Vendor Type, please complete the following sections

<input checked="" type="radio"/>	Construction	Complete
<input type="radio"/>	Professional Services (As defined by Government Code Ch. 2254)	Complete

You are editing the **Construction** section

In the Additional Information tab, once you fill out the necessary information, the orange Incomplete status will update to a green **Complete** status. Click **Save** and then **Continue to Step 3: Documentation**.

How to Register in Bonfire:

Registration

In addition to creating your account, you need to provide the following information. Please complete all of the steps below.


✔ Step 1: Account Confirmation

✔ Step 2: Account Information

✖ Step 3: Documentation

✖ Step 4: Commodity Codes

✖ Registration Complete

Fort Bend Independent School District has requested that you provide a file for each registration document. If there is a Template associated with a document, there will be a download icon  next to the Upload File button.

Click 'Upload File...' to select a file to upload. You must upload at least 1 (one) file (Maximum file size is 1000MB) for each document slot that has a green Required badge **REQUIRED**.



W9

REQUIRED

File Type: PDF



Upload File...

▶ 0 files uploaded



Supplier Diversity Questionnaire

REQUIRED

File Type: PDF



Upload File...

▶ 0 files uploaded



SBEP Certification

OPTIONAL

File Type: PDF

Upload File...

▶ 0 files uploaded



Capability Statement Document

OPTIONAL

File Type: PDF

Upload File...

▶ 0 files uploaded

We have requested that you provide a file for each registration document. If there is a Template associated with a document, there will be a download icon next to the Upload File button. Click '**Upload File...**' to select a file to upload. You must upload at least 1 (one) file (Maximum file size is 1000MB) for each document slot that has a green **REQUIRED** badge. Once each file has been uploaded, the red status button will turn green and you will be able to move to the final registration step.

Registration

In addition to creating your account, you need to provide the following information. Please complete all of the steps below.

✔ Step 1: Account Confirmation

✔ Step 2: Account Information

✔ Step 3: Documentation

✖ Step 4: Commodity Codes

✖ Registration Complete

Commodity Codes help match you to future bid opportunities in your Service Region, with Fort Bend Independent School District and other organizations. You can always go back and change them later. **You must select at least one Commodity Code.**

Click a code to expand, or search by code or keyword to find codes.

Code Set:

NIGP

Code:

Keyword:

Q

Reset

Code	Title	Description	Add
005	Abrasives		
010	Acoustical Tile, Insulating Materials, And Supp...		
015	Addressing, Copying, Mimeograph, And Spirit...		
019	Agricultural Crops And Grains Including Fruits,...		
020	Agricultural Equipment, Implements, And Acce...		

Select the commodity code(s) that apply to your company. You may select multiple codes. Click the + to add. To search for a code, type in the keyword. You must select at least one commodity code.

How to Register in Bonfire:

Profile

Commodity Codes / Opportunity Matching

43 ✕

45 ✕

76 ✕

77 ✕

43223307 ✕

005 ✕

010 ✕

015 ✕

019 ✕

208 ✕

209 ✕

880 ✕

920 ✕

20413 ✕

20429 ✕

20446 ✕

20447 ✕

20513 ✕

20546 ✕

20656 ✕

91890 ✕

92474 ✕

92486 ✕

95882 ✕

Code Set:
NIGP

Code:

Keyword:

Code	Title	Description	Add
005 ↕	Abrasives		+
010 ↕	Acoustical Tile, Insulating Materials, And Supplies		+
015 ↕	Addressing, Copying, Mimeograph, And Spirit Dupli...		+
019 ↕	Agricultural Crops And Grains Including Fruits, Mel...		+
020 ↕	Agricultural Equipment, Implements, And Accessori...		+
021 ↕	Aaricultural Equipiment. Implements. And Accessori...		+

Service Regions
United States

Select Specific Subregions

☒ Notify me of any opportunities that match my commodity codes

After selecting all codes that apply, please check “Notify me of any opportunities...”

Registration

In addition to creating your account, you need to provide the following information. Please complete all of the steps below.

✔ Step 1: Account Confirmation

✔ Step 2: Account Information

✔ Step 3: Documentation

✔ Step 4: Commodity Codes

✔ Registration Complete

✔ **Success!**

You have completed all of the requirements to register your Vendor account for Fort Bend Independent School District at Fort Bend Independent School District.

You can access Bid Opportunities on the [Portal](#) or by clicking [here](#).

[Continue to Bonfire »](#)

Once you have completed all of the steps and a green checkmark appears to each step in the sidebar, you will see a green **Success!** Message. You will be able to view Fort Bend ISD solicitations and create a submission(s).

How to Register in Bonfire:

Procurement Portal
Fort Bend Independent School District

Log in | Open Public Opportunities | Past Public Opportunities

Search

Status	Ref. #	Project	Close Date	Days Left	Action
OPEN	RFP 23-024AL	Energy Conservation Consultant Services	Jan 26th 2023, 2:00 PM CST	< 1	View Opportunity
OPEN	01-26-23JB	Small Business Enterprise Program Workshop	Jan 26th 2023, 2:00 PM CST	< 1	View Opportunity
OPEN	RFQ 23-034AR	Delinquent Tax Attorney Services	Feb 15th 2023, 2:00 PM CST	21	View Opportunity
OPEN	RFP 23-039DE	Enterprise Internet and Associated Services (Admin)	Feb 20th 2023, 2:00 PM CST	26	View Opportunity
OPEN	RFP 23-004KB-03	Fine Arts Consultants and Clinicians (Supplemental)	Mar 3rd 2023, 2:00 PM CST	37	View Opportunity

[Technical Support](#) | [Portal Security](#) | [Terms of Service](#) | [Privacy Policy](#)

Powered by **Bonfire**

Click 'View Opportunity' to view the solicitation(s) information.

For technical support, please click the 'Technical Support' link at the bottom, left side and complete the form. Bonfire will reply back via email to your question(s).

NOTE:

Bonfire minimum system requirements:

- Google Chrome (Highly Recommended)
- Mozilla Firefox
- JavaScript must be enabled
- Browser cookies must be enabled

UPDATING BONFIRE PROFILES

- ❖ To ensure that you are receiving the appropriate information, please make certain your existing Bonfire vendor registration has been filled out completely. As a vendor, you are responsible for maintaining an accurate Bonfire vendor record.
- ❖ The vendor record should outline the appropriate contact person, contact person e-mail address, and commodity codes for receipt of bid opportunities. Vendors will only receive bidding opportunities for commodity codes selected during the registration process.

RECAP AND NEXT STEPS

- ❖ Register in Bonfire
- ❖ Familiarize yourself with FBISD's Purchasing Procedures. Know the Rules and Regulations the District follows.
- ❖ Watch for Bidding Opportunities – Monitor the Purchasing Department 's website, Bonfire, Fort Bend Herald (Newspaper) and/or Electronic State Business Daily (ESBD)
- ❖ Offer Quality Goods/Services at Competitive Prices. Remember FBISD evaluations are based on “Overall Best Value”.
- ❖ If You Receive an Award – Follow Through. If You Have Difficulties – Communicate – Communicate – Communicate!
- ❖ If You Do Not Receive an Award, find out why. Review the awarded bid tabulation and/or ask for a debrief from the Purchasing Department.

How to Register in Bonfire:



FORT BEND ISD
Established 1959

PURCHASING



CONTACT US

Purchasing Department

555 Julie Rivers Dr.
Sugar Land, TX 77478

281-634-1802

Purchasing@fortbendisd.com

Office Hours

Monday – Friday
7:30am - 4:00pm





Mission

The mission of the Fort Bend Education Foundation is to provide opportunities to enrich and enhance the quality of education for all FBISD students through its grant programs.

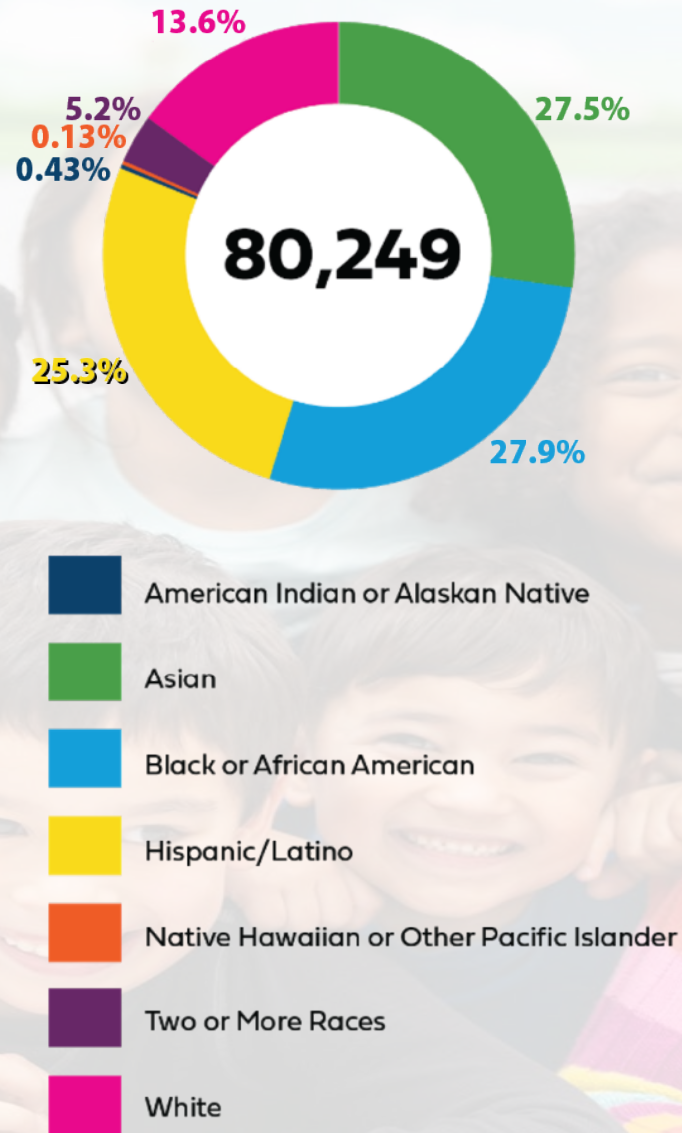
FBISD Demographics - By The Numbers

- Nearly **80,000** students enrolled in FBISD
- Largest employer in Fort Bend County with **13,270** full and part-time employees
- FBISD currently has 85 campuses: **12** high schools, **15** middle schools, **53** elementary campuses and **5** specialty schools
- **49%** of students are economically disadvantaged



FORT BEND
EDUCATION
FOUNDATION

FBI SD is a majority-minority school district:



**FORT BEND
EDUCATION
FOUNDATION**

Fort Bend Education Foundation Awards \$775,000 to FBISD Teachers and Schools



Since its inception, the Education Foundation has awarded nearly **\$36 million** in grants to FBISD teachers and schools.

New Teacher Gifts

Teachers Beginning their
teaching career with
ZERO years of teaching
experience.



Grants to Teachers and Schools Program

1. Grants to teachers

- Up to \$1,500.00
- Individual teachers, or a team of teachers
- **An individual applicant may only apply once for EACH of the following types of grants: Individual Teacher, Team and School Site Grant**

2. School Site Grants

- Up to \$2,000.00 per elementary campus
- Up to \$5,000.00 per secondary campus
- There is no limit to the number of site grants that may be submitted **HOWEVER** a maximum of 3 per campus will be awarded

3. Founders Grants

Up to \$20,000 Must Involve the Entire School Site or an FBISD Department.



**FORT BEND
EDUCATION
FOUNDATION**

Grants in Action at **FBISD** Elementary Schools



Cornerstone ES



Colony Meadows ES



Briargate ES



FORT BEND
EDUCATION
FOUNDATION

Grants in Action at **FBISD** Middle Schools



Quail Valley MS



Baines MS



Bowie MS



FORT BEND
EDUCATION
FOUNDATION

Grants in Action at **FBISD** High Schools



Elkins HS



Kempner HS



Marshall HS



FORT BEND
EDUCATION
FOUNDATION

How We Fundraise



The Foundation writes **Grants** to outside organizations.



FBISD employees participate in an **employee giving program**



Discount revenue programs



Annual Campaign
Text **FBEFANNUAL** to **91999**

Four Fabulous Events...



**FORT BEND
EDUCATION
FOUNDATION**

Back to School **Scramble Golf Event**



Monday, September 11, 2023
Sweetwater Country Club
REGISTRATION OPEN SOON

Please contact hillary.dunn@fortbendisd.com with inquiries.



**FORT BEND
EDUCATION
FOUNDATION**



Sugar Shindig



Save the Date

9th Annual Sugar Shindig

Friday, October 27 | 6:30 pm | Safari Texas



FORT BEND
EDUCATION
FOUNDATION



31st Anniversary Gala
March 2, 2024
Theme Reveal in September



**FORT BEND
EDUCATION
FOUNDATION**



Next Ride:

**April 6, 2024
Rosharon, TX**



21st Education Expedition Bike Ride

Cycling for Education



**FORT BEND
EDUCATION
FOUNDATION**

FBI SD Alumni Association



Join today at <https://fortbendisdalumni.nationbuilder.com/>

Fort Bend ISD Nation Campaign Ads

New Graduation Ads



BECOME A MEMBER

Join the FortBendISDNation for free to receive information on class reunions, district news and events, notable alumni and how alumni can get more involved in Fort Bend ISD schools!

Register for FREE today for
FORT BEND ISD ALUMNI NATION
fortbendisdalumni.nationbuilder.com

FortBendISDNation
Alumni Relations
A Fort Bend Education Foundation Program

Flashback Friday Ads



FortBendISD Alumni Nation presents

FLASHBACK FRIDAY

got pictures?

Send us your most memorable high school photo and you could be featured on FLASHBACK FRIDAY!

Submit your FLASHBACK FRIDAY photo to
Admin@FortbendisDALumni.org
(include name, year, high school, and brief description of the photo)



FLASH BACK FRIDAY - School trips are the best! Clement High School's delegations for the Texas Association of Student Council 2003.
Photo submitted by Leonard Chan

Membership Drive to 5K Launch Ads



DRIVE TO 5K

HELP US REACH 5,000 MEMBERS!

Join today at <https://fortbendisdalumni.nationbuilder.com>

FortBendISDNation
Alumni Relations
A Fort Bend Education Foundation Program

GEORGE BUSH HIGH SCHOOL

DRIVE TO 5K

HELP US REACH 5,000 MEMBERS!

Join today at <https://fortbendisdalumni.nationbuilder.com>

FortBendISDNation
Alumni Relations
A Fort Bend Education Foundation Program



History of the Foundation

Established in 1992 to benefit the students of Fort Bend ISD, this 501 (c) (3) non-profit organization is governed by a 40-member volunteer board, of directors that includes local business, industry, and community leaders. The foundation also has very robust Past Presidents Council and Legacy Council.

We touch every school in Fort Bend ISD!

www.fortbendisd.com/foundation



**FORT BEND
EDUCATION
FOUNDATION**



FORT BEND
EDUCATION
FOUNDATION

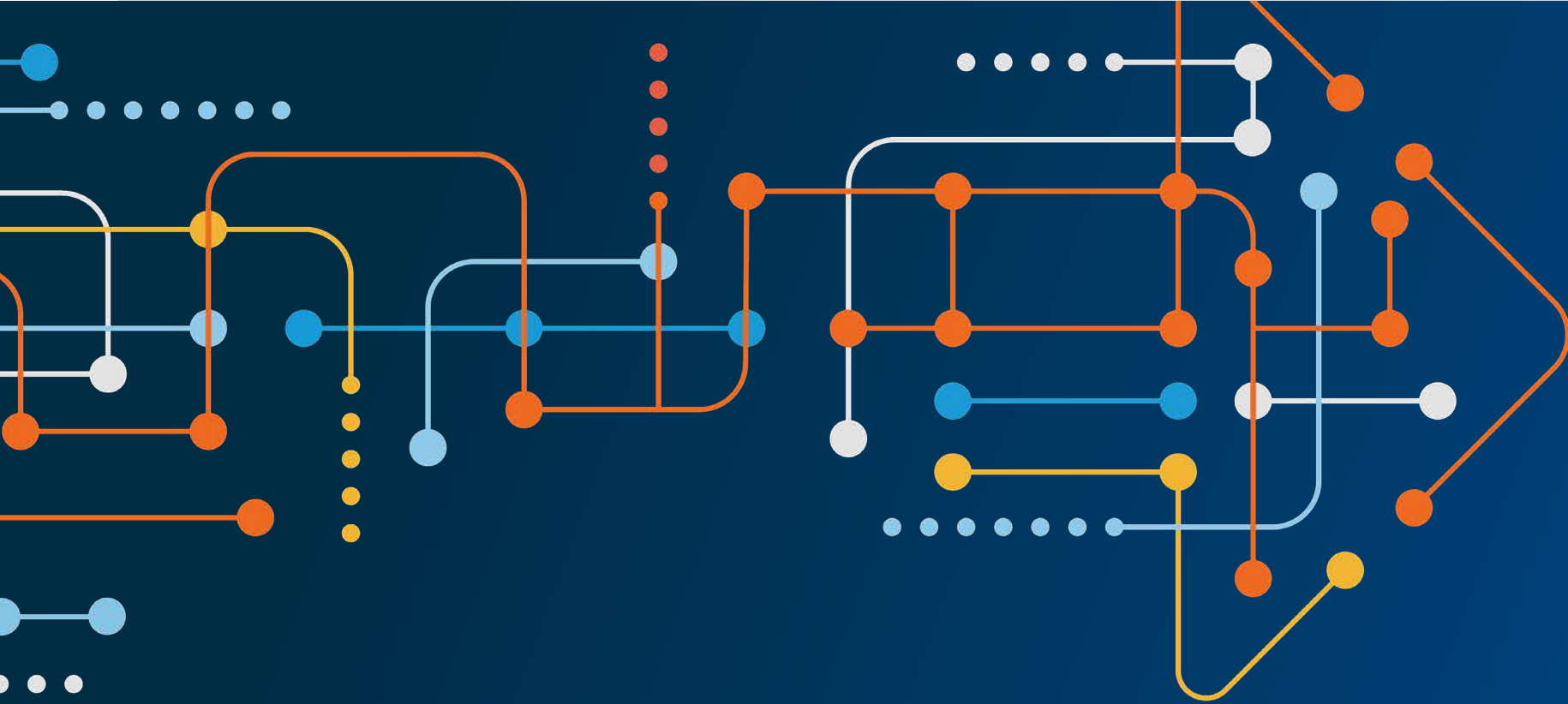
Thank you
for your
support!

We touch
every school in
Fort Bend ISD



FORT BEND
EDUCATION
FOUNDATION





Fort Bend ISD's Small Business Enterprise Program (SBEP) Workshop

Learning Objectives

- Benefits of building effective long-term relationships with bankers (branch managers and lenders) and business advisors
- Factors to consider when selecting a financial institution
- Features, advantages, and risks associated with financial services and products
- Types of financing options and lenders

Learning Objectives (continued)

- Factors to consider when evaluating financing options
- Ways to improve your chances of getting a loan, including building a strong personal and business credit history, keeping accurate business records, and understanding the Five C's of Credit
- Ways to recognize and avoid small business fraud, scams, and cybersecurity risks



SECTION I: Banking Services

- Building Your Banking Relationship
- Factors in Selecting the Right Bank
- Account Services
 - Checking
 - Debit Cards
 - Savings and Other Deposit Accounts
- Other Services
 - Payroll Services
 - Merchant Services

Building Your Banking Relationship



Meet bank staff: loan officer, account and branch manager



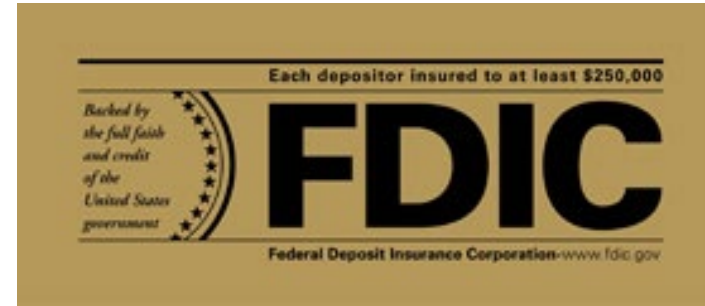
Myths about banks:

- Banks don't want my business because I am too small.
- Banks don't make small loans.
- I need a perfect credit history.
- Loan applications take months.
- Fees are not affordable.



Basic FDIC Deposit Insurance Principles

- **Coverage is per depositor.** A depositor may be any person (does not have to be a U.S. citizen or resident) or any legal entity (businesses, nonprofit organizations, and government agencies).
- **Standard insurance amount is \$250,000*** per depositor, per insured bank,[†] for each account ownership category.



*See the FDIC's Electronic Deposit Insurance Estimator at <https://edie.fdic.gov>

[†]Deposits in credit unions may be insured by the NCUA, but insurance details may differ in some respects.

Section I: Account Services



Account Services

- Business Checking Accounts
- Business Debit Cards
- Savings Accounts
- Certificates of Deposit (CD)
- Retirement/Other Employee Benefit Accounts
- Business Credit Cards
- Payroll Services
- Cash Management
- Merchant Services
- Other Services



Section I: Account Services

Cost of Services and Transactions



- Brochures and fee schedules for features and service costs, including options for overdraft protection
- Account disclosures
- Ways to get fees waived/reduced (transaction volume/bundling)

Fictional Local Bank Fee Schedule for Case Study Discussion

The following fee schedule does not represent industry averages. It serves only as a reference to facilitate analysis and discussion for the Money Smart for Small Business Banking Services case study. **Highlighted** and *annotated* items represent recommendations to Eco-Grow Solutions from this fictional bank.

Key: *Subject to monthly account analysis and earnings credit review.
** Fees as noted, except subject to monthly account analysis and earnings credit with Level IV Business Checking.
+Surcharges may be assessed by other institutions for the use of their ATM.

Basic Business Checking Monthly Maintenance Fee (if minimum daily balance of \$500 is not maintained) \$4.00	Basic Business Savings Account Statement Savings Account (free if \$1,500 minimum balance)
Level II - Business Checking Monthly Maintenance Fee (if minimum daily balance of \$2,500 is not maintained) \$6.00 No transaction fee for first 150 transactions in each monthly statement cycle; \$0.50 for each additional transaction <i>Waived if signing up for merchant services</i>	CASH MANAGEMENT SERVICES ACH ORIGINATION MONTHLY FEES** ACH Origination Setup Fee \$45.00 Files Per Month Service Charge Up to 5 \$25.00 6 \$30.00 7 \$35.00 8 \$40.00 9 \$50.00 10 \$60.00 11 or more \$90.00
Level III - Business Checking Monthly Maintenance Fee (if minimum daily balance of \$5,000 is not maintained) \$20.00 No transaction fee for first 300 transactions in each monthly statement cycle; \$0.50 for each additional transaction	ACH Risk Monitoring \$25.00 Business Online Banking Entitlements \$25.00 Positive Pay Check Fraud Protection Monthly Fee** \$25.00 Positive Pay Per Item Fee* \$0.005 Positive Pay Mismatch Item Fee** \$0.10
Level IV - Business Checking Monthly Maintenance Fee (per monthly statement cycle) \$10.00 Fees are per item/transaction: Items Deposited Fee* \$0.10 Remote Deposited Imaged Item \$0.10 Checks Written Fee* \$0.05 ACH Debit Service Charge (electronic debits) \$0.05 On-Us Check Cash Svc Charge* \$0.05 Deposits Made Svc Charge* \$0.35	REMOTE DEPOSIT SERVICES Remote Deposit Service Fee \$50.00 Per Imaged Item Fee \$0.10 Scanner Varies
Business Money Market Deposit Account Monthly Maintenance Fee (if minimum daily balance of \$2,500 is not maintained) \$15.00 Excess Transaction Fee (over six per statement cycle item) \$10.00	ATM/DEBIT BUSINESS CARDS ATM Free Debit Business [Credit Card Issuer] Free Transaction at Our Bank ATMs Free Transaction at Other Banks' ATMs Varies Overdraft \$35.00 each instance
OTHER FEES Non-Sufficient Funds Fee, Deposited Item Return Fee	<i>To be reimbursed</i>

Payment Transactions

Most payment transactions do not occur in real time and writing a check or initiating a bank transfer when you don't have funds available can result in costly charges!

- Direct deposit, Automated Clearing House debit and credit processing, wire transfers
- Debit block
- Lockbox services
- Remote deposit capture



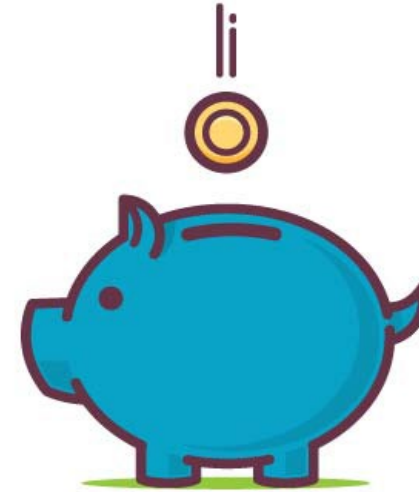
Business Debit Cards

- Consider **convenience and risk**: ATM use, online and point-of-sale purchases, limited daily purchases/withdrawals, various cardholders
- **Preloaded card** option instead of additional signers



Savings Vehicles

- **Savings Accounts:** show your lender you are reserving cash for unexpected needs
- **Certificates of Deposit:** used as loan collateral; build your business credit history



Payroll Services

- Benefits
 - Easier record keeping: retirement, workers' compensation, insurance payments, federal and state taxes (reports for each employee)
 - Direct deposit to employee accounts
 - Payroll account separate from operating account
 - Zero balance feature to manage payroll and avoid fraud





SECTION II: Financing Options and Sources

- Financing Options
- Financing Sources
- Financing Readiness
 - Five C's of Credit
 - Loan Readiness Checklist
 - Understanding the Cost of Financing

Financing Options: Term or Installment Loans

Loan amount is
\$1,500



Monthly payment is
\$120



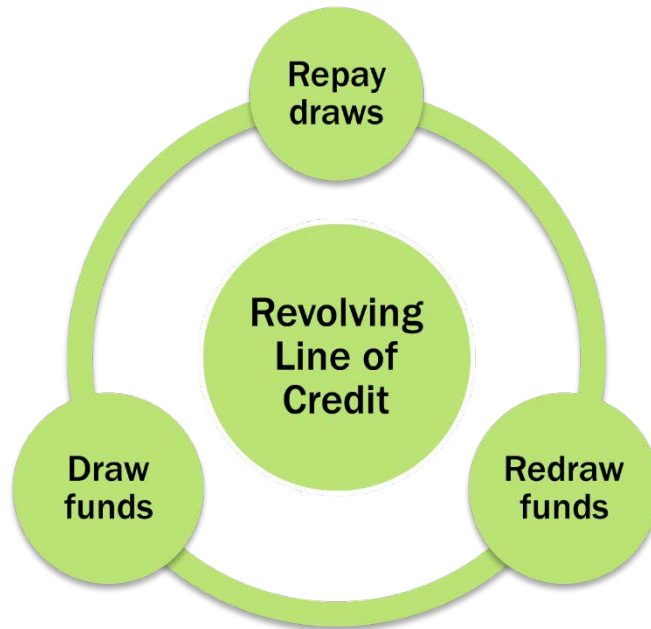
You will pay off in
15 months



Term or Installment Loans

- Funds received once loan is approved (one disbursement)
- Set amount and period of time
- Repaid in installments with interest
- Purpose: financing purchase of assets
- Secured by asset to be purchased
- New application required for additional funds

Financing Options: Lines of Credit



Lines of Credit and Credit Cards

- Generally secured
- Used to finance any business expenses
- Requires annual credit review and renewal based on performance (length, tax returns, personal and business credit reports)
- No lump-sum disbursement at opening
- Monthly payments based on outstanding balance

Financing Options: Business Credit Cards



Lines of Credit and Credit Cards

*Liability for unauthorized use of credit cards can be greater for business credit cards than for consumer cards.

- Requires full payment of balance at the end of the grace period (month) to avoid paying interest
- Rarely reported to consumer credit bureaus unless account is delinquent
- Can be issued for various authorized users*

Government Programs for Small Businesses

- SBA Guaranteed Lending Programs
- Participating lenders make and service term loans and lines of credit for which the SBA extends a guarantee of repayment.
- Guarantee allows lenders to approve loans they would not otherwise be able to make.
- The SBA Microloan Program provides direct loans and grants to eligible nonprofit microlenders to make loans of up to \$50,000.





Improving Your Chances of Getting a Business Loan

- Strengthening your personal and business credit history
- Separating personal and business finances
- Understanding the Five C's of Credit
- Building banking relationships

Improving Your Chances of Getting a Business Loan (continued)

Personal and Business Credit History

- Personal credit relevant even if you have business credit history
- Credit scores used to assess whether to extend credit, determine how much credit, and establish interest rate
- Resources if you don't have credit or need to rebuild your personal and business credit:
www.consumerfinance.gov and www.sba.gov



Improving Your Chances (continued)

- The Five C's of Credit:
- Capacity: ability to repay a loan
- Collateral: security to repay the loan
- Credit History: credit performance of the owner(s) and the business
- Conditions: terms of loan and business environment
- Character: integrity, reputation, references
- How do you self-rate on each C?



SECTION III: Avoiding Fraud and Scams

- Businesses need to avoid fraud and scams.
- Banks can help.* Ask about the following:
 - Secure access protocols
 - Tips to avoid forged checks
 - Protecting business debit cards
 - Protocols on reconciling accounts

*Regulated financial institutions are subject to customer information security and privacy rules.

Current Offers

Open and use a select new PNC business checking account by 9/30/23 and earn \$200^{1,3} or \$500^{2,3}

\$200 or \$500

PNC BUSINESS CHECKING or PNC BUSINESS CHECKING PLUS

To qualify for the \$200 reward, the following conditions must be met:

- 1** You must maintain a \$5,000 average ledger balance in your new checking account for each of the first 3 statement cycles.
- 2** At least 20 total qualifying PNC Bank Visa[®] Business Debit Card transactions must be made within the first 3 statement cycles.

TREASURY ENTERPRISE PLAN ACCOUNT or ANALYSIS BUSINESS CHECKING

To qualify for the \$500 reward, the following condition must be met:

- 1** You must maintain a \$30,000 average ledger balance in your new checking account for each of the first 3 statement cycles.

Current Offers



ERIC

New Guy

EAGER,
TIRELESS,
QUICK TO RUN
WITH AN IDEA.

GOAL: Get out of debt and
build credit, fast

YOU WORK HARD.
BANKING SHOULD
BE EASY.

You may earn up to \$400¹ through August 31, 2023,

when you open and use a new, eligible PNC WorkPlace Banking® Virtual Wallet® product in a qualifying location.*

**1. CHOOSE
YOUR ACCOUNT**

**2. SET UP
DIRECT DEPOSIT**

**3. COLLECT
YOUR CASH**

EARN \$400¹ if you

OPEN A NEW VIRTUAL
WALLET® WITH
PERFORMANCE SELECT

SET UP A QUALIFYING
DIRECT DEPOSIT OF \$5,000

Complete this requirement within
60 days of account opening



OR

EARN \$200¹ if you

OPEN A NEW VIRTUAL
WALLET® WITH
PERFORMANCE SPEND

SET UP A QUALIFYING
DIRECT DEPOSIT OF \$1,000

Complete this requirement within
60 days of account opening



LOOK FOR YOUR CASH REWARD IN YOUR NEW
PNC WORKPLACE BANKING VIRTUAL WALLET PRODUCT
within 60 to 90 days of completing the requirements

Summary

- What final questions do you have?
- What have you learned?
- Do you have a banker at PNC?





NETWORKING – OPPORTUNITY CORNER

Houston Community College – Veronica Douglas
City of Houston- Housing & Development-Karen Franklin
Greater Houston Business Procurement Forum-Milton Thibodeaux
Michelle Levi, Elite Tax Image

SBEP CERTIFICATION PROCESS

Metro Transit Authority - Shurronda Murray
Port Authority - Pedro Garcia
City of Houston - Dr. Porscha Jackson
US SBA - Jesus Gomez



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