



# OFFICE OF SMALL BUSINESS ADVOCATE

**2019 Annual Report**

**Justin P. Wilson**  
*Comptroller of the Treasury*



**Jason E. Mumpower**  
*Deputy Comptroller*



**John D. Cressman**  
*Small Business Advocate*

*The 2019 Annual Report of the Office of Small Business Advocate is prepared in accordance with Tennessee Code Annotated § 8-4-706. This report provides an overview of the Office's activities during the past year.*

## MESSAGE FROM THE SMALL BUSINESS ADVOCATE



**John D. Cressman**  
*Small Business Advocate*

**Dear Members of the 111th General Assembly,**

Thank you for all you have done and continue to do to create an environment where small businesses can flourish and thrive in the State of Tennessee. Your diligence and leadership are taking Tennessee to new heights. Unemployment is at an all-time low, and Tennessee leads the nation in small business job growth, as recently publicized in a payroll survey of small businesses by Paychex Inc. These noteworthy achievements did not happen by accident; they have been encouraged and fostered by your policies.

As Tennessee's new Small Business Advocate, I have thoroughly enjoyed getting to meet some of you over the past few months, and I look forward to continuing to meet and develop relationships with all of you. I also stand ready to help your constituents receive the information and assistance they need in their endeavors to start or continue their small businesses.

As I am sure you can imagine, with approximately 30 state agencies regulating small businesses in Tennessee, the process of navigating state government can often feel overwhelming and burdensome for your constituents who are starting a small business or who already own one. The Office of the Small Business Advocate was created to aid small business owners who are dealing with the complexity of state government. This office can be their one-stop shop when they have questions or concerns about their small business's interaction with state government.

Every minute a small business owner wastes dealing with confusing bureaucracy is a minute that could have been used to grow their business. If you or any of your constituents have any questions about running a small business in Tennessee, please do not hesitate to contact me.

Thank you,

A handwritten signature in black ink that reads "John D. Cressman". The signature is fluid and cursive.

**John D. Cressman**  
*Small Business Advocate*

**Office of the Small Business Advocate**  
Tennessee Comptroller of the Treasury  
Cordell Hull Building  
425 Fifth Avenue North  
Nashville, TN 37243

★ ★ ★

Office: 615.401.7806  
E-mail: [OSBA@cot.tn.gov](mailto:OSBA@cot.tn.gov)

★ ★ ★

*For additional information about the  
Office of Small Business Advocate, visit:  
[www.comptroller.tn.gov/OSBA/](http://www.comptroller.tn.gov/OSBA/)*

## HISTORY OF THE OFFICE

Chapter 1129 of the Public Acts of 2010 established the Office of the Small Business Advocate (Tenn. Code Ann. §§ 8-4-701 *et seq.*) The Office of the Small Business Advocate is housed in the Office of the Comptroller of the Treasury and serves as a point of contact for Tennessee small business owners to state government. The mission of the Comptroller's Office is to make government work better. The Office of the Small Business Advocate supports the mission by making government work better for Tennessee's small business owners.

## RAISING AWARENESS



*Representative Iris Rudder is shown on left, with John D. Cressman, after a speaking engagement with the Rotary Club of Winchester, TN.*

Since starting, I have introduced myself to numerous legislators and all legislative staffers to let them know about the recent change in the Office of the Small Business Advocate, and that I am here to assist with any small business inquiries. I have begun reaching out to other organizations that assist small businesses to let them know about the change. I am also looking for opportunities to speak to local civic and community organizations, so please let me know if you would like for me to speak to one of your local organizations.

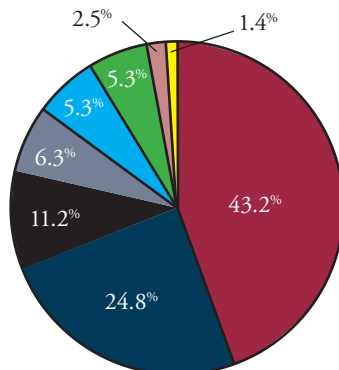


**During the past year, the Office of the Small Business Advocate raised awareness by:**

- Making introductions and discussing the role of the Office of the Small Business Advocate with legislators and legislative staffers.
- Getting to know advocates in other organizations representing the interests of small businesses, such as the Chamber of Commerce and the National Federation of Independent Business.
- Speaking with SCORE, several Tennessee Small Business Development Centers, and members in the Tennessee District Office of the U.S. Small Business Administration.
- Participating in panels and speaking with civic groups.

## OFFICE INQUIRIES

- Regulatory Compliance
- "How To" Questions
- Other
- Licensure
- Role of the Office
- Financial Assistance
- Enforcement
- Procedure



Since its creation, the OSBA has assisted in resolving more than 3,000 inquiries.

From July 1, 2018 – June 30, 2019, the OSBA assisted small business owners with 213 inquiries.

## FREQUENTLY ASKED QUESTIONS

### What does the Office of the Small Business Advocate do?

The Office of the Small Business Advocate is housed within the Office of the Comptroller of the Treasury and was established to make state government more responsive to Tennessee's small business owners. When a Tennessee small business owner has questions about which department they need to speak with in state government, or if they are experiencing difficulties with a state department or agency, they may contact the Office of the Small Business Advocate.

### When should a small business owner contact the Office of the Small Business Advocate?

If a small business owner does not know whom to contact or what procedure to use, then he or she should contact the

Office of the Small Business Advocate. If a small business owner has attempted to resolve an issue with a department or agency and they are unable to reach a solution, or if a small business owner is having difficulties navigating state government, then he or she should contact the Office of the Small Business Advocate.

### Whom does the Small Business Advocate contact within a department or agency to resolve an issue?

The law requires leaders of departments or agencies with regulatory authority over small businesses to appoint an employee to serve as the Office of the Small Business Advocate's point of contact. A complete list of these individuals can be found on the Office's website at <http://www.comptroller.tn.gov/OSBA>.

## AGENCY CONTACTS

As required by Tennessee Code Annotated § 8-4-703, the thirty state departments and agencies that report having regulatory authority over business have provided the Office of the Small Business Advocate with a contact person.

These contacts assist in the resolution of issues involving their agency. A complete list of agency contacts is available on the Office's website at <http://www.comptroller.tn.gov/OSBA>.

## AGENCY RESPONSIVENESS

Tennessee Code Annotated § 8-4-705 requires the Office of the Small Business Advocate to evaluate and report annually to the General Assembly on state government's responsiveness to small business owner's concerns.

On January 1, 2013, a rating system for timeliness of response was implemented. If an agency provides assistance in seven days or less, then the agency receives a rating of five stars. If an agency provides assistance between eight and fourteen days, then the agency receives four stars. If an agency provides assistance after more than fourteen days, then the agency receives one star.

