



OFFICE OF SMALL BUSINESS ADVOCATE

2020 Annual Report

Justin P. Wilson
Comptroller of the Treasury



Jason E. Mumpower
Deputy Comptroller



John D. Cressman
Small Business Advocate

The 2020 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 for small businesses in the state of Tennessee. While this year has certainly been filled with unexpected challenges, the environment you have helped create will enable businesses to flourish as life returns to a state of normalcy. As small businesses grapple with this tough time, I want to provide as much assistance as I can. You can count on me to be a resource for the small business owners and leaders in your community.

I also want to thank you for helping me raise awareness about the services offered by my office over the past year. Your efforts have greatly assisted me in connecting with numerous chambers of commerce, rotaries, and other organizations for potential speaking engagements; even when speaking engagements did not materialize, I have still received referrals from several groups because of the relationships I was able to make.

As I am sure you can imagine, there is no more important time for small businesses to have a resource on whom they can call. 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 General Assembly created the Office of Small Business Advocate 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".

John D. Cressman
Small Business Advocate

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

HISTORY OF THE OFFICE

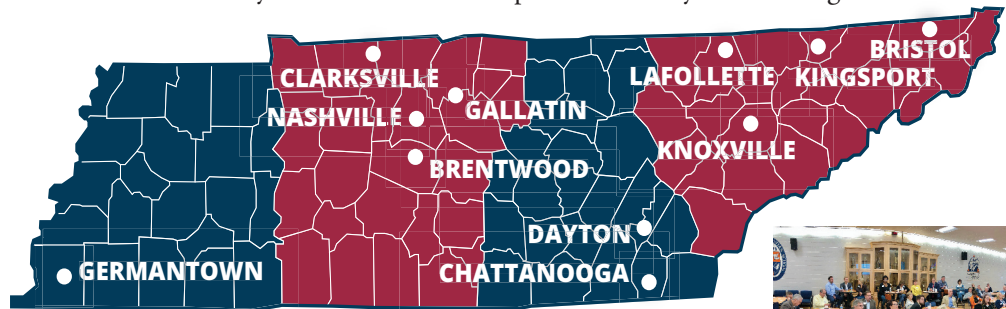
Chapter 1129 of the Public Acts of 2010 established the Office of Small Business Advocate (Tenn. Code Ann. §§ 8-4-701 *et seq.*) The Office of Small Business Advocate is housed in the Office of the Comptroller of the Treasury and serves as a point of contact to state government for Tennessee small business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

RAISING AWARENESS



Senator Ken Yager (right) with John D. Cressman.

Throughout the past year I have spoken to several groups and met with leaders in the business community across the state of Tennessee to let them know about the services my office provides to small business owners. While these efforts have been curtailed for the past few months, I am always looking for opportunities to speak to local civic and community organizations. Please let me know if you would like me to speak to one of your local organizations.



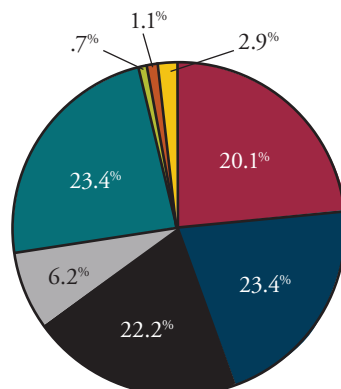
John D. Cressman speaking to the Bellevue Harpeth Chamber of Commerce.

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

- Participating in 10 speaking engagements with civic groups across Tennessee (see map above);
- Speaking with legislative staffers and legislators;
- Attending events and meeting with small business owners and leaders in the small business community; and
- Meeting with local chambers of commerce and rotary clubs, Tennessee Small Business Development Centers, the Service Corps of Retired Executives (SCORE), the Tennessee District Office of the U.S. Small Business Administration, and others.

OFFICE INQUIRIES

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



Since its creation, the Office of Small Business Advocate has assisted in resolving approximately 3,300 inquiries.

From July 1, 2019 to June 30, 2020, the Office of Small Business Advocate assisted small business owners with 274 inquiries.

FREQUENTLY ASKED QUESTIONS

What does the Office of Small Business Advocate do?

The Office of Small Business Advocate is housed within the Office of 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 Small Business Advocate.

How does the Office of Small Business Advocate define a "small business"?

Tennessee Code Annotated § 8-4-701 defines a

"small business" as a business entity, including its affiliates, that employs fifty (50) or fewer full-time employees.

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

AGENCY CONTACTS

As required by Tennessee Code Annotated § 8-4-703, the 30 state departments and agencies that report having regulatory authority over business have provided the Office of 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 Small Business Advocate to evaluate and report annually to the General Assembly on state government's responsiveness to small business owners' concerns.

On January 1, 2013, a rating system for timeliness of response was implemented. If an agency provides assistance in 7 days or less, then the agency receives a rating of 5 stars. If an agency provides assistance between 8 and 14 days, then the agency receives 4 stars. If an agency provides assistance after more than 14 days, then the agency receives one star.

