



OFFICE OF SMALL BUSINESS ADVOCATE

2021 Annual Report

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Small Business Advocate

The 2021 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



J.D. Cressman
Small Business Advocate

Dear Members of the 112th General Assembly,

Thank you for all you have done and continue to do for small businesses in the state of Tennessee. In my letter to you a year ago, I speculated that the environment you helped create here in Tennessee would enable businesses to thrive once life returned to normal, and I believe that has absolutely been the case. While this past year was certainly tumultuous, many small businesses have experienced an incredible rebound, and a remarkable number of new businesses have been created. In fact, there were more businesses started in the first quarter of 2021 than ever before, amounting to almost 20,000 new businesses created from January to March!

It is very encouraging to see things returning to normal in our state, but starting a new business is complicated, and it is very easy to miss a requirement with the State of Tennessee. Even if a business is not brand new, it can be a big help for a business owner to have someone within state government to call on if they need assistance in dealing with the state.

While COVID-19 made it more difficult for me to secure speaking engagements this past year, many of you have been instrumental in enabling me to speak with groups associated with small businesses. This has been very beneficial in allowing me to connect with business owners who need help.

Thank you for helping me raise awareness. Your efforts have greatly assisted me in connecting with numerous chambers of commerce, business and professional associations, and other organizations. Even when speaking engagements did not materialize, I have still received referrals from several groups because of the relationships I was able to make. If you know of groups that might be interested in a speaker like the Small Business Advocate, then please let my office know.

There is no more important time for small businesses to have a resource they can call upon in state government. 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 my office.

Thank you,



J.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.










J.D. Cressman speaking with Bandwagon Music & Repair owner Linden Lantz.

RAISING AWARENESS










I am always looking for opportunities to speak to local civic and community organizations. 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 it was difficult to obtain these types of opportunities earlier in the year, I have noticed a substantial increase in demand lately, and state legislators have been an enormous help to me in facilitating conversations with relevant groups. Please let my office know if you would like the Small Business Advocate to speak to one of your local organizations.

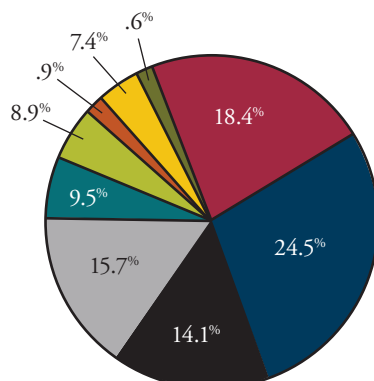


During the past year, the Office of Small Business Advocate (OSBA) raised awareness by:

-  Participating in six speaking engagements with civic groups across Tennessee;
-  Having at least 20 op-eds and articles published in newspapers across Tennessee;
-  Meeting with local chambers of commerce, business and professional groups, 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;
-  Producing a short, animated video that highlights what the office does;
-  Engaging in social media campaigns to promote the office's work;
-  Speaking with legislative staffers and legislators; and
-  Attending events or meeting with small business owners and leaders in the small business community.

OFFICE INQUIRIES

-  Regulatory Compliance - 60
-  "How To" Questions - 80
-  Licensure - 51
-  Role of the Office - 31
-  Financial Assistance - 29
-  Enforcement - 3
-  Procurement - 24
-  Application Status - 2
-  Other - 46



Since its creation, the Office of Small Business Advocate has assisted in resolving approximately 3,600 inquiries.

From July 1, 2020 to June 30, 2021, the Office of Small Business Advocate assisted small business owners with 326 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. All agencies received a 5 star rating in fiscal year 2021.

