



# OFFICE OF SMALL BUSINESS ADVOCATE

**2024 Annual Report**

**Jason E. Mumpower**  
*Comptroller of the Treasury*



**Rebecca Mink**  
*Small Business Advocate*

*The 2024 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 Fiscal Year 2024.*

## MESSAGE FROM THE SMALL BUSINESS ADVOCATE



**Rebecca Mink**  
*Small Business Advocate*

Dear Members of the 113th General Assembly,

Thank you for your unwavering commitment and continued efforts in creating an environment where small businesses can succeed and prosper in the State of Tennessee. Your dedication and leadership are taking Tennessee to new heights. In fact, Tennessee was ranked the third best state for businesses by CNBC in 2023. This noteworthy achievement did not happen by accident; it has been encouraged and fostered by your policies.

As Tennessee's new Small Business Advocate, I look forward to meeting and building 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. I am seeking opportunities to speak to local civic and community organizations about the support available to small business owners, so please let me know if you would like me to speak to one of your local organizations.

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 for your constituents who are starting a small business or who already own one. The Office of 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.

Sincerely,

A handwritten signature in blue ink that reads "Rebecca Mink".

**Rebecca Mink**  
*Small Business Advocate*

**Office of Small Business Advocate**  
Tennessee Comptroller of the Treasury  
Cordell Hull Building  
425 Rep. John Lewis Way N.  
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 establishes 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 this mission by making government work better for Tennessee's small business owners.

## RAISING AWARENESS

The Small Business Advocate is always looking for opportunities to speak to local civic and community organizations. Throughout the past year, the Small Business Advocate has spoken to several groups and met with leaders in the business community across the state of Tennessee to let them know about the services the office provides to small business owners. State legislators have been an enormous help in facilitating conversations with relevant groups. Please let the Office of Small Business Advocate know if you would like the Small Business Advocate to speak to one of your local organizations.

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

-  Participating in three speaking engagements with civic groups across Tennessee;
-  Speaking with legislative staffers, legislators, their constituents; and
-  Attending events or meeting with small business owners and leaders in the small business community.

## 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"?**

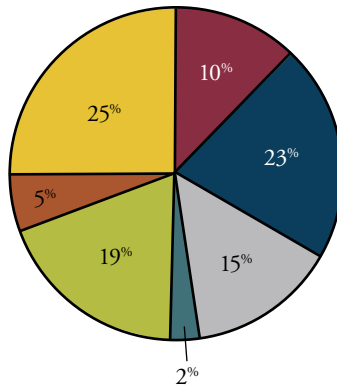
Tennessee Code Annotated § 8-4-701 defines a "small business" as a business entity, including its affiliates, that employs fifty (50) or fewer full-time employees.

### **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.

## OFFICE INQUIRIES

- Regulatory Compliance
- "How To" Questions
- Licensure
- Financial Assistance
- Tax Information
- Procurement
- Other



Since its creation, the Office of Small Business Advocate has assisted in resolving approximately 4,000 inquiries.

## 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 2024.



**Rebecca Mink** | *Small Business Advocate*

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