



# OFFICE OF SMALL BUSINESS ADVOCATE

## 2025 Annual Report

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



**Rebecca Mink**  
*Small Business Advocate*

*The 2025 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 2025.*

## MESSAGE FROM THE SMALL BUSINESS ADVOCATE



**Rebecca Mink**  
*Small Business Advocate*

Dear Members of the 114th General Assembly,

Thank you for your steadfast commitment to cultivating an environment where small businesses can thrive across the State of Tennessee. Your leadership and dedication continue to elevate Tennessee's economic standing — a fact reflected in our 2024 ranking as one of Forbes' Top 10 Best States for Business. This recognition is a direct result of your sound policy choices and your continued support for our small business community.

As I conclude my first full year serving as Tennessee's Small Business Advocate, it has been a privilege to connect with so many of you and begin building collaborative relationships that I hope will grow even stronger in the years to come. I remain dedicated to ensuring that your constituents have access to the guidance and resources they need to launch, manage, and grow their small businesses. I also welcome opportunities to speak with civic and community organizations in your districts about the services available to small business owners. Please do not hesitate to reach out if you would like me to participate in a local event.

With nearly 30 state agencies involved in regulating small businesses, navigating state government can be complex and, at times, overwhelming. That's where the Office of the Small Business Advocate comes in. We serve as a central point of contact — a "one-stop shop" — for small business owners who have questions, concerns, or simply need help understanding their obligations under state law.

Every moment a small business owner spends deciphering red tape is time taken away from serving customers and growing their enterprise. If you or your constituents ever need assistance, please know that my office is ready and eager to help.

Sincerely,

A handwritten signature in blue ink that reads "Reb 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)

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*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

My goal for the past year was to bring awareness to the Office of Small Business Advocate. Since taking on this role, I have made it a priority to introduce myself to numerous legislators and all legislative assistants. I have connected with local civic organizations and plan to travel across the state of Tennessee to meet with more leaders in the business community. I continue to look 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 fiscal year, the Office of Small Business Advocate raised awareness by:**

- 🌟 Making introductions and discussing the role 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 Nashville Entrepreneur Center.
- 🌟 Participating in speaking engagements with civic groups across Tennessee.



*The Small Business Advocate visited the Nashville Entrepreneur Center and met with Sam Davidson, CEO.*

## 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"?**

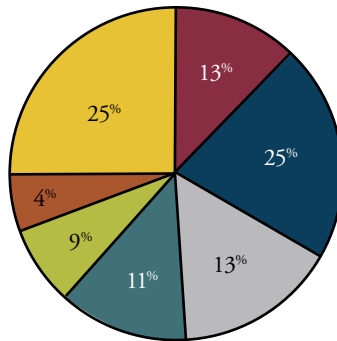
Tennessee Code Annotated § 8-4-701 defines a "small business" as a business entity, including its affiliates, that employs fifty (50) or fewer full-time employees.

### **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 4,200 inquiries.

From July 1, 2024 to June 30, 2025, the Office of Small Business Advocate assisted small business owners with 100 inquiries.

Most of the inquiries in the “Other” category were from small business owners looking for specific resources and connections to grow their network.

## 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 <https://tncot.cc/osbacontactlist>.

## 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 2025.



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

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