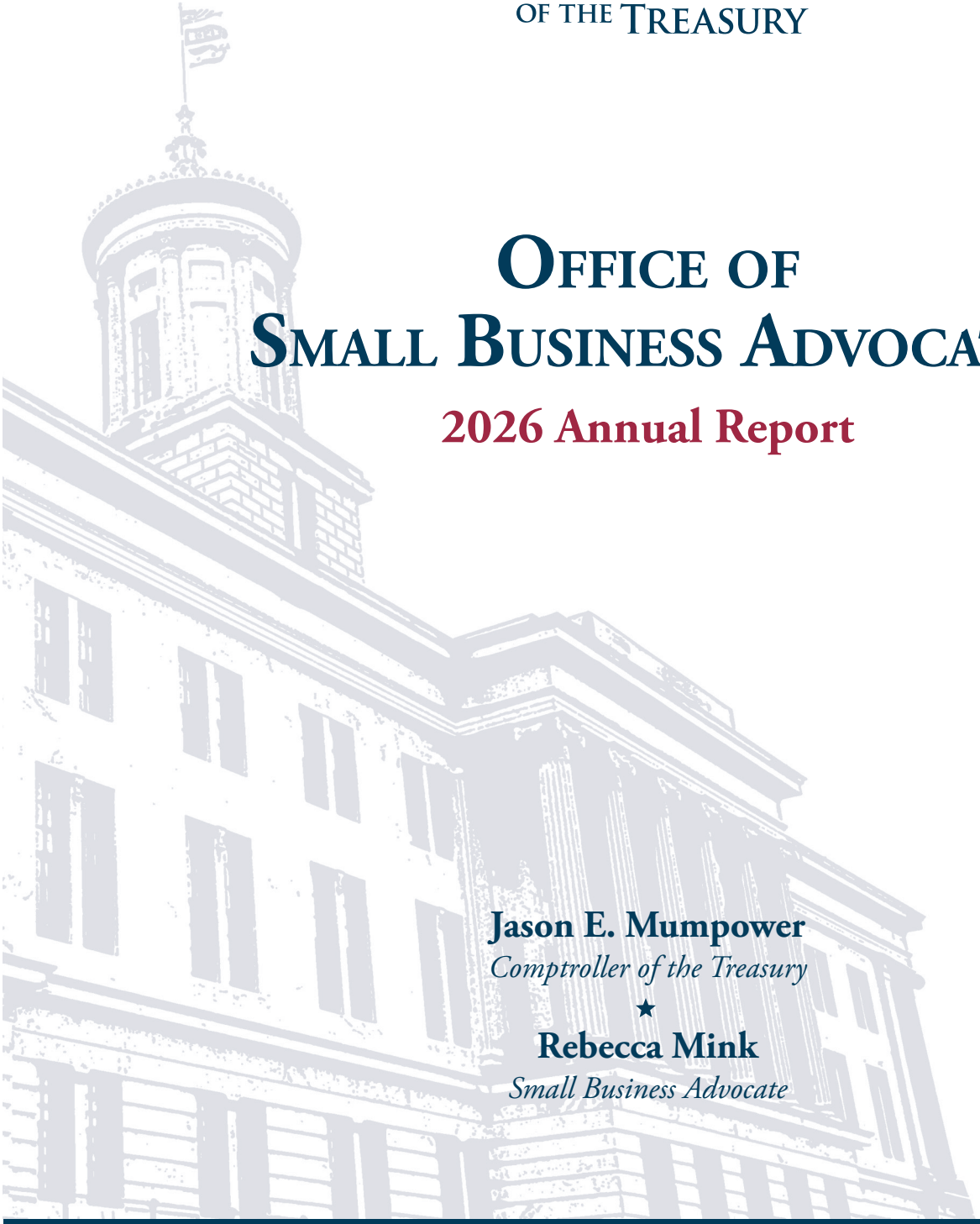
Tennessee Comptroller of the Treasury

Office of Small Business Advocate

2026 Annual Report



Jason E. Mumpower
Comptroller of the Treasury

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Rebecca Mink
Small Business Advocate

The 2026 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 2026.

Message from the Small Business Advocate



Rebecca Mink
Small Business Advocate

Dear Members of the 114th General Assembly,

Thank you for your continued commitment to fostering a business climate where Tennessee's small businesses can succeed. Your leadership and dedication to sound public policy have helped make Tennessee a national leader in supporting business growth. In 2025, Tennessee was ranked the #1 state in the nation for permitting efficiency by the Red Tape Index, reflecting our state's commitment to reducing unnecessary regulatory burdens and creating a more predictable path for businesses to invest and grow. This achievement underscores the important work being done to ensure small business owners can spend less time navigating government processes and more time building successful businesses that strengthen communities across Tennessee.

Serving as Tennessee's Small Business Advocate continues to be a privilege. Each year provides new opportunities to work alongside members of the General Assembly, state agencies, local leaders, and entrepreneurs to address challenges, improve communication, and connect business owners with the resources they need to succeed. I value the relationships we have built and remain committed to serving as a trusted resource for both you and your constituents.

The Office of the Small Business Advocate exists to help entrepreneurs navigate state government with confidence. With dozens of state agencies regulating various aspects of business operations, understanding requirements and resolving issues can be a daunting task. Our office serves as a central point of contact, providing guidance, answering questions, and helping business owners connect with the appropriate state resources so they can spend less time navigating bureaucracy and more time growing their businesses.

In addition to assisting individual business owners, I welcome opportunities to visit communities across Tennessee and speak with local business groups about the services our office provides. Strengthening these partnerships helps ensure that entrepreneurs throughout the state know where to turn when they need assistance.

Thank you for your continued partnership and your unwavering support of Tennessee's small business community. If my office can ever be of assistance to you or your constituents, please know that we stand ready to help.

Sincerely,

Rebecca Mink
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 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.

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.



The Small Business Advocate met with leaders at Sky City Entrepreneur Center in Maryville, TN.



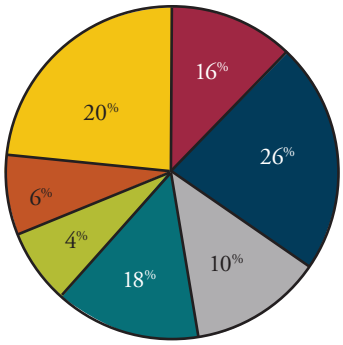
The Small Business Advocate visited East Tennessee to connect with business owners.



The Small Business Advocate attended a Dickson County Chamber Event with Comptroller Mumpower and Comptroller Emeritus Wilson.

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 4,300 inquiries.

From July 1, 2025 to June 30, 2026, the Office of Small Business Advocate assisted small business owners with 117 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

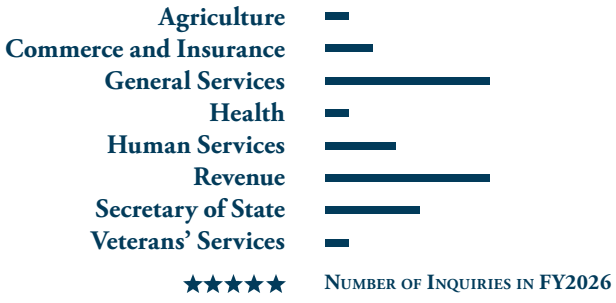
As required by Tennessee Code Annotated § 8-4-703, the 30 state departments and agencies that report having regulatory authority over business have provided the Office of Small Business Advocate with a contact person.

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 2026.



Rebecca Mink | *Small Business Advocate*

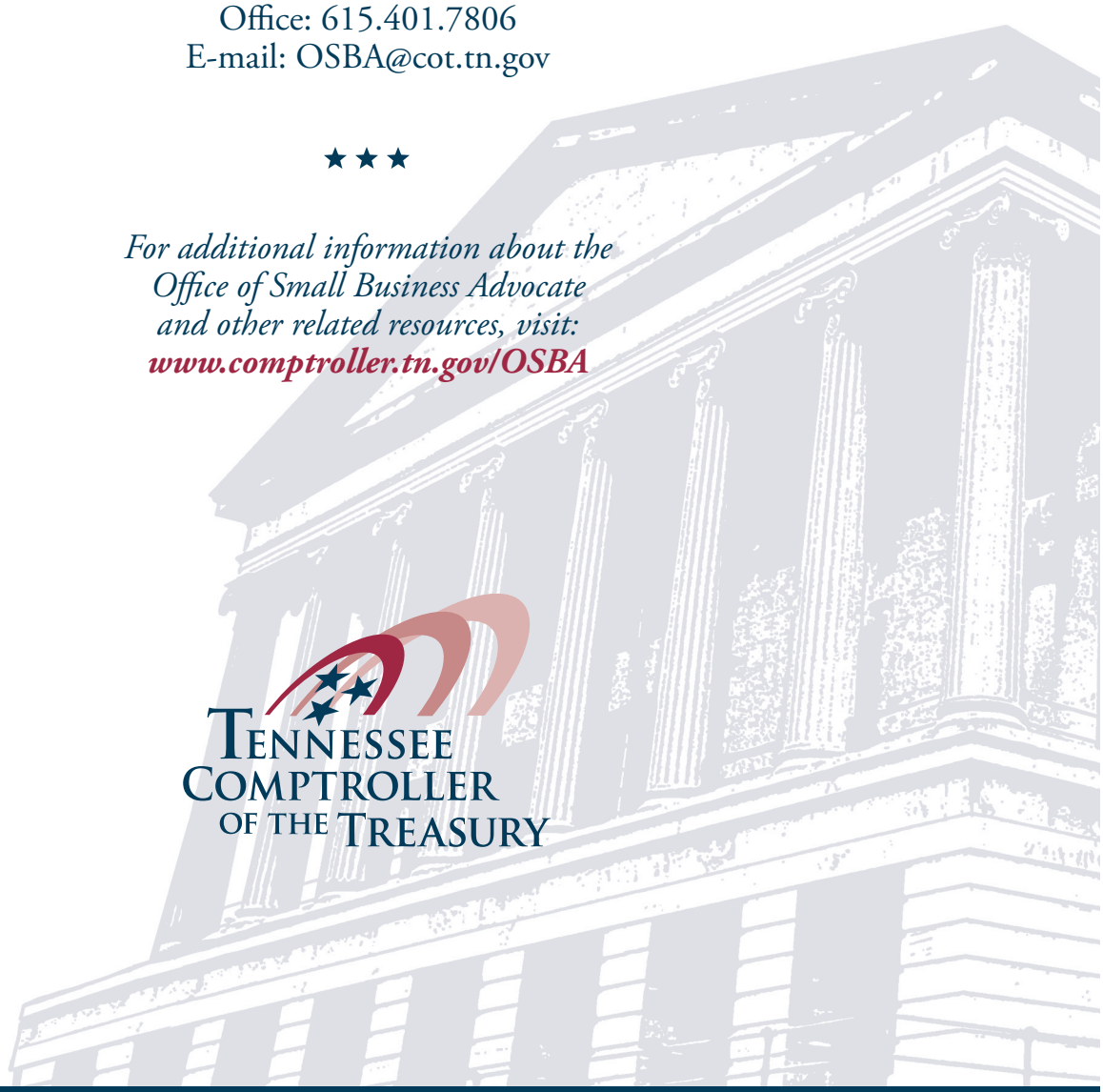
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