

# How Can an SBA-backed Loan Help You?



- Launch, grow, or repair a start-up
- Start or purchase a small business
- Access revolving credit or working capital for day-to-day expenses



- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service

# Benefits for Borrowers

- Reasonable term loans for borrowers that may not otherwise qualify for a conventional loan
- Smaller equity requirements mean lower down payments
- Longer repayment terms mean lower monthly payments and increased cash flow
- Loan does not have to be 100% collateralized
- SBA loans have no demand or balloon features (they are fully amortizing)
- Businesses that may be deemed to be in higher risk industries are able to obtain financing.



# Financing for Your Business

While the SBA does not make loans directly to small businesses, the agency guarantees (up to 90%) of loans made by banks in order to help turn a “No” into a “Yes.”

While there are numerous ways to get the money your business needs, the SBA programs used by banks are a great option, and there is a program for every small business' need.

- **7(a) loans** – up to \$5 million ( includes SBA Express loans whose Maximum Loan Amount is \$500,000.)
- **504 loans** – up to \$5.5 million (SBA portion, can fund a much larger project)
- **CA loans** - up to \$350,000
- **Microloans** – up to \$50,000

# Lender Match



Find an SBA-approved lender that's right for you by visiting  
[SBA.gov/lendermatch](https://www.sba.gov/lendermatch)