WHAT ARE MY OPTIONS FOR OBTAINING CAPITAL TO START OR EXPAND MY BUSINESS?

The SBA administers an array of loan programs to help businesses start, expand, and recover from disasters. Below are programs SBA offers to help your business succeed:

**The 7(a) Loan Program** is SBA’s primary business loan program, assisting small businesses to obtain financing when they are unable to obtain traditional credit.

**The 504 Certified Development Company Program** provides long-term, fixed rate financing for businesses to acquire real estate, buildings, or heavy equipment and machinery.

**SBA’s Microloan Program** provides loans to non-profit intermediary lenders who in turn lend the funds in amounts of $50,000 or less to the smallest of small businesses and start-ups.

**The Small Business Investment Company (SBIC) Program** provides long-term loans and equity capital to high-growth start-up businesses.

**The Community Advantage Program** is a pilot initiative intended to increase the number of SBA lenders making loans to underserved communities. SBA provides low interest, long-term loans through its **Disaster Loan Program** to businesses of all sizes, private non-profit organizations, homeowners, and renters. These loans can be used for physical and economic damage caused by a declared disaster.

For more information visit: mfume.house.gov/smallbusiness
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WHERE DO I GO FOR BUSINESS ASSISTANCE?

The SBA operates a wide-range of programs designed to assist would-be and existing entrepreneurs.

**Small Business Development Centers (SBDCs)** help entrepreneurs realize the dream of business ownership and help existing businesses remain competitive in a global marketplace.

**The Service Corps of Retired Executives (SCORE) program** utilizes an expansive network of volunteers to provide business assistance to entrepreneurs.

**Women’s Business Centers (WBCs)** represent a national network of nearly 100 educational centers, which provide in-depth counseling, training, and mentoring.

**Women-Owned Small Business Federal Contracting Program** helps provide a level playing field for women business owners.

**Veteran’s Business Outreach Centers (VBOCs)** provide entrepreneurial development services such as business training, counseling, and mentoring, and referrals for eligible veterans owning or considering starting a small business.

**Procurement Technical Assistance Centers (PTACs)** provide local, in-person counseling and training to provide technical assistance to businesses that want to sell products and services to federal, state, and local governments.

**The Program for Investment in Microentrepreneurs (PRIME) program** is one of the only federal programs that target very low-income entrepreneurs.

**State Trade Expansion Program (STEP)** provides financial awards to state and territory governments to assist small businesses with export development.