



QUICK REFERENCE GUIDE TO SBA LOAN PROGRAMS

ADDITIONAL SBA PROGRAMS ON REVERSE SIDE

LOAN PROGRAM	MAXIMUM LOAN AMOUNT	PERCENT OF GUARANTY	USE OF PROCEEDS	MATURITY	MAXIMUM INTEREST RATES	GUARANTY FEES AND OTHER FEES	ELIGIBILITY REQUIREMENTS
7(m) Microloan Loans made through non-profit lending organizations. Technical assistance provided to borrower.	\$50,000	N/A	Purchase of equipment, furniture, fixtures, inventory and leasehold improvements; working capital to operate business. May not be used to repay debt or purchase real estate.	Shortest term possible but not to exceed 6 years.	Negotiable with intermediary lender.	No guaranty fee	See 7(a) Not-for-profit child-care centers are eligible to apply.
International Trade Loan Loans to significantly expand or develop an export market or to offset the adverse effects of competition from imports.	\$5,000,000	90%	Acquisition, construction, renovation, modernization, improvement or expansion of long term fixed assets or the refinancing of an existing loan used for these same purposes. No working capital.	See 7(a) May be combined with an EWCP loan which has a 1 year maturity.	See 7(a)	See 7(a)	See 7(a)
Export Working Capital Loan (EWCP) Short term lines of credit; Quick turn-around time; may apply for a pre-qualification letter.	\$5,000,000	90% Dollar amount may not exceed \$4,500,000	Short term working capital loans to finance export transactions. No repayment of existing debt.	Matches single transaction cycles or generally a 1 year term for line of credit.	No cap - SBA will monitor for reasonableness.	1/4 of 1% of guaranteed amount	Businesses engaged or preparing to engage in exporting. Must be in business for one year. See 7(a) for other qualifications.
Export Express Lender has the authority to approve loans using its own forms and procedures. Available only through SBA Express lenders. Technical assistance provided to borrowers.	\$500,000	90% for loans of \$350,000 or less 75% for loans greater than \$350,000	See SBAExpress	See 7(a) Term loan same as 7(a); no more than 5 years on revolving line of credit.	See 7(a)	See 7(a)	Businesses engaged or preparing to engage in exporting. Must be in business for one year. See 7(a) for other qualifications.
CAPLines Short term loans and revolving lines of credit. Seasonal, contract, builders and asset-based lines.	\$2,000,000 (small asset based limited to \$200,000)	See 7(a)	Finance seasonal working capital needs; costs to perform on contract; construction costs; inventory. No financing of floor plans. Repayment of short term debt possible.	Up to 5 years.	See 7(a)	See 7(a)	See 7(a)
Surety Bond Guarantee Program The 4 types of contract bonds that may be covered by an SBA guarantee are: Bid Bond, Payment Bond, Performance Bond and Ancillary Bonds (which are incidental and essential to the contract).	\$5,000,000 \$10,000,000 (if all contracts are federal contracts)	70-90% On Bonds up to \$5,000,000 to economically disadvantaged contractors Temporary increases available through September 30, 2010. 80% On all other Bonds.	For materials, labor and supplies.	Terms of contract.	N/A	The SBA charges fees to both the contractors and the surety company, as described in the most recent edition of 13 CFR (Part 115.) SBA does not charge an application or bid bond guarantee fee.	In addition to the surety's bonding qualifications: <ul style="list-style-type: none"> •Contract must be \$5 million or less & must require bonds •Contractor's business must be independently owned and operated and qualify as a small business under federal regulations • For all contracts, your company must meet the small business size standard for the North American Industry Classification System (NAICS) Code that the federal contracting officer specified for that procurement.
Dealer Floor Plan Pilot loan program through September 30, 2013. Allows dealers to borrow against retail inventory. The dealer then repays that debt as they sell their inventory and borrows against line of credit to add new inventory.	\$5,000,000 a minimum of \$500,000	75%	Acquisition of titleable inventory for retail sales, refinance existing floor plan lines of credit with another lender, or refinance/replace existing floor plan lines of credit w/the participating lender. Proceeds may also be used to pay the SBA guaranty fee.	Maximum repayment term of 5 years. Minimum loan maturity of 1 year	7(a)	7(a)	7(a)



Two Gateway Center, 15th Floor, Suite 1501
 Newark, NJ 07102
 Telephone (973) 645-2179
www.sba.gov/banking