



U.S. Small Business
Administration

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SBA Lending Overview

Access to Capital

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Disaster assistance

Losses not covered by insurance or funding from the FEMA for both personal **and** business. Including operating expenses.



Physical damage loans

Loans to cover repairs and replacement of physical assets damaged in a declared disaster.

Cover repairs and other physical damages



Mitigation assistance

Expanded funding to make improvements to eliminate future damage.

Get funds to mitigate future damages



Economic Injury Disaster Loans

Funding to cover small business operating expenses after a declared disaster.

Cover operating expenses after a disaster



Military reservist loan

SBA provides loans to help eligible small businesses with operating expenses to make up for employees on active duty leave.

Get help with operating costs during employee call-ups

Apply for disaster loan: <https://lending.sba.gov/>

Need Access to Capital? The SBA Can Help



Capital: Financing Your Business

SBA helps small businesses get funding by setting guidelines for loans and reducing lender risk –
lender makes credit decision:

- ☐ **Start** your business
- ☐ **Grow** your business
- ☐ **Export** your goods and services



Lending partner



Loan

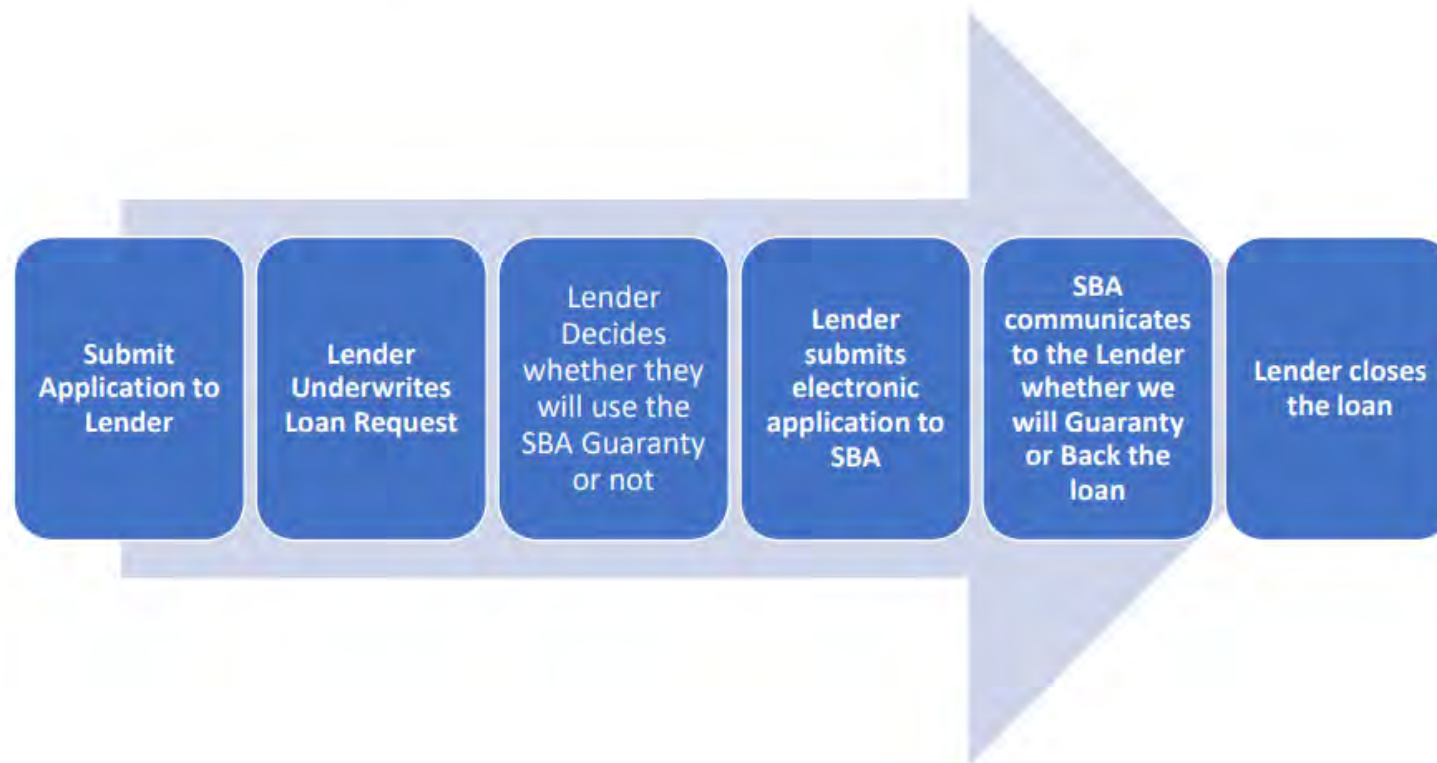


Small business
(You)

SBA reduces risk and enables easier access to capital.

Process of Getting an SBA Loan

Understanding the Process of Getting an SBA Loan



Eligibility Requirements

In general, eligibility is based on a business's source of income, ownership, and location. Your lender will provide you with a full list of eligibility requirements for your loan.



Be a for-profit business

The business is officially registered and operates legally.



Do business in the U.S.

The business is physically located and operates in the United States or its territories.



Be creditworthy

The business's credit must be sound enough to assure loan repayment.



Exhaust financing options

The requested loan is unavailable on reasonable terms from non-government sources.

Microloans

The microloan program helps small businesses and certain not-for-profit childcare centers start up and expand. Lending and credit requirements determined by each intermediary lender:

- ☐ **Maximum loan amount:** \$50,000
- ☐ **Terms:** Up to 7 years
- ☐ **Can** be used to rebuild, re-open, repair, enhance, or improve your small business.
 - ☐ Working capital, inventory
 - ☐ Machinery and equipment, **and more!**
- ☐ **Cannot** be used to:
 - ☐ Pay existing debts
 - ☐ Purchase real estate.



Find a microlender: <https://www.sba.gov/funding-programs/loans/microloans/list-microlenders>

Microlenders in NC

- ❑ Ascendus (NYC)
- ❑ Carolina Community Impact (Raleigh)
- ❑ Mountain BizWorks (Asheville)
 - ❑ Serves the 26 westernmost counties of North Carolina



7(a) Loan Program

General Purpose Loan

SBA's primary business loan program

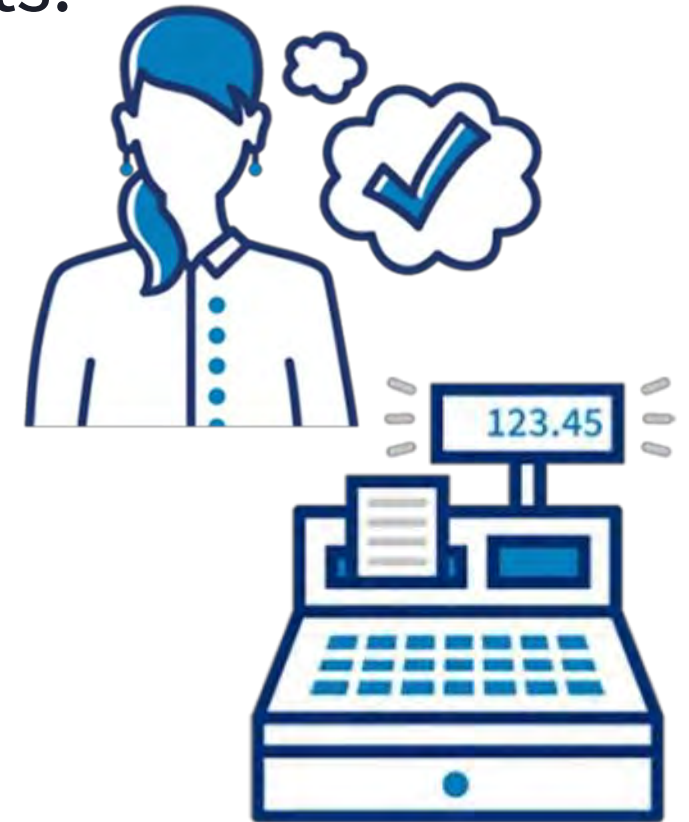
- ☐ Broad eligibility requirements
- ☐ Maximum loan amount: \$5 million
- ☐ Terms: Up to 10 years (up to 25 for real estate)
- ☐ Can be used for:
 - ☐ Working capital
 - ☐ Commercial real estate
 - ☐ Machinery and equipment
 - ☐ Refinance current business debt
 - ☐ Change of ownership, **and more!**



Community Advantage Loan Program

Community Advantage (CA) loan program assists small businesses in underserved markets.

- ☐ **Broad eligibility requirements**
- ☐ **Maximum loan amount:** \$350,000
- ☐ **Terms:** Up to 10 years (up to 25 for real estate)
- ☐ **Can be used for:**
 - ☐ Working capital
 - ☐ Commercial real estate
 - ☐ Machinery and equipment
 - ☐ Refinance current business debt, in some cases
 - ☐ Change of ownership, **and more!**



Community Advantage Lenders in NC

- ☐ Carolina Business Capital (Charlotte)
- ☐ Carolina Community Impact (Raleigh)
- ☐ Carolina Small Business Development Fund (Raleigh)
- ☐ Institute Capital (Durham)
- ☐ Mountain BizWorks (Asheville)
 - ☐ Serves the 26 westernmost counties of North Carolina



504 Loan Program

The 504 Loan Program provides long-term, fixed rate financing for major fixed assets that promote business growth and job creation.

- ☐ **Broad eligibility requirements**
- ☐ **Maximum loan amount:** \$5 million (5.5 million for certain energy projects)
- ☐ **Terms:** Up to 10 years (up to 25 for real estate)
- ☐ **Can** be used for:
 - ☐ Commercial real estate
 - ☐ Machinery and equipment
- ☐ **Cannot** be used for:
 - ☐ Working capital or inventory
 - ☐ Consolidating, repaying or refinancing debt



What is the Lender looking for in Financing Your Business?

- ❑ **Character:** Borrower's trustworthiness and willingness to repay the loan.
- ❑ **Capacity:** Ability to repay (positive cash flow):
 - ❑ Business **plan (startup)**
 - ❑ Three years **financial projections (startup)**
 - ❑ Three years **tax returns**
- ❑ **Creditworthy:** Credit must be sound to assure repayment.
- ❑ **Capital:** Amount invested in the business from the owner.
- ❑ **Collateral:** Business assets that can be sold if a business fails to repay.



Business Plan



Roadmap for how to structure, run, and grow your new business.

- ❑ **Experience:** Highlight relevant **management experience**.
- ❑ **Market Analysis:** Identify target market. What do successful competitors do? Why does it work? Can you do it better?
- ❑ **Startup Expenses:** Calculate **when** your business will make a profit and **how much** you need to reach that point. Budget an extra 10% or more for **unexpected expenditures**.

Financial Projections



Demonstrate ability to repay
with detailed projections.

- ☐ **Cash Flow:** Justify revenue. Include **supporting assumptions** which reflect positive cash flow within 2 years.
- ☐ **Support Projected Cash Flow:**
 - ☐ Provide **source(s)** for data.
 - ☐ Justification for revenue growth.
 - ☐ A comparison to current industry trends.
- ☐ **General Business Statistics:**
 - ☐ [SBA](#)
 - ☐ [North American Industry Classification System \(NAICS\)](#)





MySBA Lender Match

Get matched to potential lenders funding with competitive rates and fees.

[Click here](#)

Lender Match
Benefits of SBA-guaranteed loans
Competitive terms: SBA-guaranteed loans generally have rates and fees that are comparable to no counseling and education: Some loans come with continued support to help you start and run your business. Unique benefits: Lower down payments, flexible overhead requirements, and no collateral needed.

We would like to ask a few preliminary questions to find the right lender for you.

What is the industry of your business? *

Choose Industry

How much experience do you have in this industry?

☐ Less than 1 year ☐ 1 - 2 years ☐ 2 - 5 years ☐ 5+ years

[Back](#)

[Need help?](#) [Register for MySBA](#) [Sign in](#) [Search/ask questions](#) [Find Lender Match](#)

SBA U.S. Small Business Administration
409 3rd St., SW
Washington, DC 20416
1-888-972-8552

SBA Lender Match
Request ID: 10201
Request in Progress

About Your Business

Business Details

What is the name of your business? *

What is your business website url? *

Tax ID *

DUNS *

Is your business involved in bankruptcy/insolvency? *

☐ Yes ☐ No

Is your business a franchise? *

☐ Yes ☐ No

Please describe what your business does? *

2000 Character Max

Business Jobs

Number of Employees *

Number of Jobs Retained *

Number of Jobs Created *

Business Address

Address Line 1 *

Address Line 2 *

Zip *

[Continue](#) [Need Help?](#)

Lender Match Request Summary

[View my Lender Match Details](#)

SBA Lender Match for Parsons Farm Inc.
Current Status: Waiting for Review Industry: Agriculture Requested Amount: \$15,000-\$50,000 Year of Fundraising: Buying an Existing Business [Show Full Summary](#)

What's happening right now?
The SBA Lender Match will now review your information and send a decision to provide a loan to your business applying for a MySBA. Please review and decide on the offer(s) you receive.

[Review Request](#)

Lender Matches **Documents & Notices**

Lender	Loan Details	Action
INTERESTED LENDER INTERESTED LENDER INTERESTED LENDER Lender Name: Community Bank Lender Website: Community Bank Regular Interest Rate: 10.24% (20.24% APR) Balance Transfer Fee: 3.0% of each transfer (20.24% APR) Annual Fee: \$10.00	Regular Interest Rate: 10.24% (20.24% APR) Balance Transfer Fee: 3.0% of each transfer (20.24% APR) Annual Fee: \$10.00	View Loan Details
Community Bank Lender Name: Community Bank Lender Website: Community Bank Regular Interest Rate: 10.24% (20.24% APR) Balance Transfer Fee: 3.0% of each transfer (20.24% APR) Annual Fee: \$10.00	Regular Interest Rate: 10.24% (20.24% APR) Balance Transfer Fee: 3.0% of each transfer (20.24% APR) Annual Fee: \$10.00	View Loan Details
LENDING Lender Name: Community Bank Lender Website: Community Bank Regular Interest Rate: 10.24% (20.24% APR) Balance Transfer Fee: 3.0% of each transfer (20.24% APR) Annual Fee: \$10.00	Regular Interest Rate: 10.24% (20.24% APR) Balance Transfer Fee: 3.0% of each transfer (20.24% APR) Annual Fee: \$10.00	View Loan Details

Lender Match

1.

**Describe
Your Needs**



2.

**Interested Lenders
Reply Within 2 Days**



3.

**Talk to
Lenders**



4.

**Apply for a
Loan**



<https://lending.sba.gov/lender-match/>



MySBA Lender Match



[MySBA Home](#) [Need help?](#) [Register for MySBA](#) [Sign in](#)

Lender Match

Benefits of SBA-guaranteed loans

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Counseling and education: Some loans come with continued support to help you start and run your business.

Unique benefits: Lower down payments, flexible overhead requirements, and no collateral needed for some loans.

We would like to ask a few preliminary questions to find the right lender for you.

What is the industry of your business? *

Choose Industry ▼

How much experience do you have in this industry?

☐ Less than 1 year ☐ 1 - 2 years ☐ 2 - 5 years ☐ 5+ years

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[Need help?](#) [Register for MySBA](#) [Sign in](#) [Search disaster declarations](#) [Find Lender Match](#)



U.S. Small Business Administration
409 3rd St., SW
Washington, DC 20416
[1-833-572-6502](tel:18335726502)



[Home](#) [Loan Accounts](#) [Messages](#) [Jenny Moore](#) [EN](#)

SBA Lender Match

Request #1003
Request in Progress

About Your Business

About Your Industry

About Your Request

Summary

About Your Business

Business Details

What is the name of your business? *

.....

What is your business website url? *

.....

Tax ID *

.....

DUNS *

.....

Is your business involved in bankruptcy/insolvency? *

☐ Yes ☐ No

Is your business a franchise? *

☐ Yes ☐ No

Please describe what your business does? *

2000 Character Max

.....

Business Jobs

Number of Employees *

.....

Number of Jobs Retained *

.....

Number of Jobs Created *

.....

Business Address

Address Line 1 *

.....

Address Line 2 *

.....

City *

.....

State *

Choose State ▼

Zip *

.....

[Continue](#)

U.S. Small Business Administration 409 3rd St., SW Washington, DC 20416

contact@thesummitgrp.com [1-800-659-2955](tel:1-800-659-2955) [FAQ](#) [Give us Feedback](#)

[Need Help?](#)





How a Match is Presented to Potential Borrowers

After two business days have passed, all lenders who choose to opt into a match will be presented on the borrowers.

Potential borrowers can review all the matches and express interest to multiple lenders.

Clicking the interested button will navigate the user to your desired application link and provide the owner with your contact information.

The screenshot displays the SBA Lender Match Request Summary page for a borrower named Parsons Farm Inc. The page is part of the U.S. Small Business Administration's online portal. At the top, there's a navigation bar with links for Home, Loan Accounts, Messages, and a user profile for Jenny Moore. The main heading is "Lender Match Request Summary" with a link to "View my Lender Match Details". Below this, a summary box shows the request details: "SBA Lender Match for Parsons Farm Inc", "Request #1003", "Current Status: Waiting for Matches", "Industry: Agriculture", "Requested Amount: \$55,000.00", and "Use of Funds Description: Buying an Existing Business". A section titled "What's happening right now?" explains that lenders are reviewing the information and decisions will be made regarding a 7(a) loan. A "Withdraw Request" button is also present. A progress bar indicates the stages: "Request Submitted", "Searching for Lender Interest", and "Receive Offers from Lenders". Below the progress bar, there are two tabs: "Lender Matches" (showing 2 matches) and "Documents & Notices" (showing 0). The main content area lists three lender matches:

Lender	Loan Details	Action
HOMETOWN BANK Interested Lender James Mason 555 - 555 - 5555 jmason@hometownbank.com	Hometown Bank CanBest Meet Your Needs Intro Balance transfer APR - 0% for 21 Months Regular Balance transfer APR - 19.24% - 29.99% Variable Balance Transfer Fee - Intro fee 3% of each transfer, (\$5 min) completed within the, First 4 months of account opening. No Annual Fee - \$0.00	<input checked="" type="checkbox"/> You have expressed interest Visit Lender Application
Community Bank Interested Lender Racheal Smith	Why apply for a loan from Community Bank? Intro Balance transfer APR - 0% for 21 Months Regular Balance transfer APR - 19.24% - 29.99% Variable Balance Transfer Fee - Intro fee 3% of each transfer, (\$5 min) completed within the, First 4 months of account opening. No Annual Fee - \$0.00	<input checked="" type="checkbox"/> Yes, I am interested
RIDGELINE LENDING Interested SBIC Investor Sara Wise	A Better Borrowing Experience Intro Balance transfer APR - 0% for 21 Months Regular Balance transfer APR - 19.24% - 29.99% Variable Balance Transfer Fee - Intro fee 3% of each transfer, (\$5 min) completed within the, First 4 months of account opening. No Annual Fee - \$0.00	<input checked="" type="checkbox"/> Yes, I am interested

Borrower Click-through Tasks

MySBA Lender Portal

Request ID: 2159 | Current Task: Review Borrower Match | Assigned to: Jon Smith | Business Name: Mason Pizza LLC | Product: SBA 7(A) Loan | Requested Amount: \$75,000 | Loan Risk: N/A

Borrower Click-through

Borrower Follow Up

Borrower Details

The following contact information has been provided by the borrower you have opted into for an SBA guaranteed loan. Please record contact.

Contact Name: Elizabeth Mason

Contact Phone Number: 555-555-5555

Contact Email: Mason Pizza LLC

Business Name: ABC LLC

Tax ID: XX-XX5342

DUNS: -----

Address: 6473 Red Valley Rd Madison, IN 57634

Website: -----

1

What is happening now?
The Borrower has selected you as the desired lender. They have been provided with your application link and you can contact this business to follow up.

Borrower Lead Follow Up

Why are these follow up questions important?
Leads are underwritten and funded will increase your ranking amongst lenders when being presented for future borrowers.

Did the borrower submit an application? * ☐ Yes ☐ No

Have you underwritten this loan? * ☐ Yes ☐ No

Have you funded this loan? * ☐ Yes ☐ No

What type of loan was funded? * ☐ Commercial ☐ SBA Guaranteed

2

Save Submit Match Data

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Borrower Click-through Tasks

These tasks are generated when a borrower expresses interest in you as a lender.

1

Borrower Contact Details

The borrower's contact details are provided for reference as you service the loan application.

2

Follow Up Questions

These questions are designed to collect data on how you work the loan application for this borrower. The questions will impact your sort order when being presented to future matches.

SBA Lender Match FAQ

- **Am I guaranteed to get matched?**
 - No, using Lender Match doesn't guarantee that you'll get matched or be offered a loan. Lender Match isn't a loan application — it's a tool to help businesses find lenders in their communities.
- **What should I ask a lender?**
 - Ask lenders about interest rates, minimum credit score, cash flow requirements, and other qualifying factors. Get an understanding of prepayment penalties, grace periods, and if/when the lender can demand full repayment of the loan's principal.
- **Why am I asked my personal information?**
 - The personally identifiable information you share will be used to connect you with prospective SBA lenders. Registering and providing responses to the questionnaire is no guarantee that SBA-approved lenders will find you eligible for their programs.
- **Which lenders participate?**
 - More than 800 lenders participate in Lender Match throughout all 50 states and U.S. territories. While all lenders who use Lender Match offer SBA-approved loans, many also offer conventional loans.



Questions?

Jason Woods

Lender Relations Specialist

(704) 816-7063 | Jason.Woods@sba.gov

SBA NC District Office:

<https://www.sba.gov/district/north-carolina>