



U.S. Small Business  
Administration

# 7(a) Loan Guarantee Program With Up to 90% Financing

## CapLine Guarantee Program for Lines of Credit to fund

- Operating expenses
- Seasonal needs
- Specific contracts
- Builders with NAICS of 236220, 236115, 236116, or 236118

## Term Loans to fund:

- Working Capital Needs
- Inventory
- Account and Trade Payables
- Equipment Purchases and installation costs
- Business debt refinance
- Changes of ownership (100% or Partial)
- Tenant improvements
- Acquisition of owner-occupied real estate
- Acquisition of owner-occupied land and ground up construction

# 504 Loan Program

## With Up to 90% Financing on Owner-Occupied Commercial Real Estate

### How the Financing is Structured

- A lender finances at least 50% of the total project
- The SBA through the CDC processing agent finances 30% to 40% of the total project  
(Ameritrust CDC [www.ameritrustcdc.com](http://www.ameritrustcdc.com); Capital Matrix [www.capitalmatrix.org](http://www.capitalmatrix.org); Evergreen Business Capital [www.evergreen504.com](http://www.evergreen504.com); Northwest Business Development Association [www.nwbusiness.org](http://www.nwbusiness.org); Northwest Business Development Association [www.nwbusiness.org](http://www.nwbusiness.org); Panhandle Area Council [www.pacidaho.org](http://www.pacidaho.org))
- The borrower's capital injection is 10% to 20% of the total project
  - 10% for a business in operation 2+ years with a general-purpose building
  - Additional 5% for a business in operation less than 2 years
  - Additional 5% for a special use building (only on the first project)
  - Green Projects have a maximum funding limit per transaction of \$5.5 Million, but no aggregate limit

# **Community Advantage Small Business Loan Companies (CASBLCs)**

## **Loans up to \$350,000 and Microlender Loans up to \$50,000**

### **CASBLCs**

Business Impact NW [www.businessnw.org](http://www.businessnw.org)

Craft 3 [www.craft3.org](http://www.craft3.org)

Evergreen Business Capital [www.evergreen504.com](http://www.evergreen504.com)

NW Native Development Fund [www.thenndf.org](http://www.thenndf.org)

### **Microlenders**

Business Impact Northwest [www.businessimpactnw.org](http://www.businessimpactnw.org)

Ventures [www.venturesnonprofit.org](http://www.venturesnonprofit.org)

SNAP (Spokane Neighborhood Action Partners) [www.snapwa.org](http://www.snapwa.org)

New Roots [www.newrootsfund.org](http://www.newrootsfund.org)

# Small Business Investment Companies

Investment capital | U.S. Small Business Administration ([sba.gov](https://www.sba.gov))

- **Debt**--A typical SBIC loan ranges from \$250,000 to \$10 million, with an interest rate between 9% and 16%.
- **Equity**--SBICs will invest in your business in exchange for a share of ownership in your company. Typical investments range from \$100,000 to \$5 million.
- **Debt with equity**--Financing includes loans and ownership shares. Loan interest rates are typically between 10% and 14%. Investments range from \$250,000 to \$10 million.

# Investing in America--Manufacturing

New grant funding that may help lower energy costs and improve operational productivity for small- to mid-sized manufacturing facilities

[IAC implementation grants for small manufacturers | U.S. Small Business Administration \(sba.gov\)](https://www.sba.gov/implementation-grants)

- No cost assessments to save on energy costs at your manufacturing facility
- The program enables small and midsized manufacturers to get a no-cost energy assessment.
- Following the assessment, manufacturers can apply to the Implementation Grants Program.
- The Implementation Grants program provides funding of up to \$300,000 per project

# Benefits of SBA guaranteed bonds



Working capital requirement is about half what is normally required for contract surety bonds.

We count the unused portion of bank lines of credit (BLOC) as working capital.

# Your Local SBA District Office Can Help

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## Spokane Branch Office

801 W. Riverside Ave., Suite 444  
Spokane, WA 99201  
(509) 353-2800

## Seattle District Office

2401 4<sup>th</sup> Ave., Suite 450  
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## Connect with Us

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