

Find the Right Funding for Your Small Business

Your small business deserves a fighting chance. Access to capital is critical, whether you're starting anew or ready to expand. Let the SBEC guide you in securing the right funding.

Cash flows covers a multitude of sins.

- Kevin Wilson, Executive Director, SBEC



SBA-Guaranteed Loans

Can be used as working capital, to purchase equipment, or to aid in operations expansion.

- ★ Lower interest rates, flexible repayment, quick disbursement, and better business credit.
- ✔ Small, for-profit businesses within the SBA's size standards are eligible.



Mission-Driven Lenders

Promote economic development in underserved areas.

- ★ Competitive loans, flexible repayments.
- ✔ Businesses with a social, economic, or environmental mission are eligible.



Business Lines of Credit

Allows business owners to borrow up to a certain amount and only pay back, with interest, the money borrowed.

- ★ Quick access to cash, lower interest than credit cards, build business credit.
- ✔ Established small businesses are eligible.



Grants

Include competitions for federal, state, local, and corporate seed money for qualifying entrepreneurs.

- ★ No repayment when recipients report usage and impact on business.
- ✔ Established small businesses are eligible.

DID YOU KNOW ?

- ✔ Collect all necessary documentation and qualifications before you begin.
- ✔ The wait could be days, weeks, or a month. Don't get discouraged.

SBEC will advocate for you throughout the process.