

Community Advantage Program

Financing for Underserved Communities

Are you a small business owner having trouble securing capital because you've only been in business for a few years? Are you a woman, veteran or minority entrepreneur with limited financial resources? The SBA-backed Community Advantage Loan program was designed with you in mind.

Some Community Advantage lenders will also provide business counseling to help you grow and succeed. Additionally, other SBA resources are available that can help you develop your business plans, as well as create financial projections and competitive analyses.

Ready to Apply?

Visit your local SBA district office for a referral or use sba.gov/lendermatch, SBA's online lender matching tool.

Need Help?

Contact your local SBA district office to discuss your options. Visit sba.gov/tools/local-assistance to find your nearest SBA district office or resource partner.

FOR BORROWERS



How a Community Advantage Loan Benefits You

Proceeds from the loan may be used to purchase real estate, equipment, inventory or provide working capital.

Maximum loan amount: \$350,000

Interest rate: Competitive

Required collateral: Negotiable

Terms: 10 years on a working capital loan or 25 years for a real estate loan



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