Microlending

Accessing Capital When You're a Small Business

Are you having trouble securing a conventional loan because you're a startup, have limited collateral, have challenges with cash flow or do not have enough industry experience? U.S. Small Business Administration-backed Microloans are designed to help aspiring entrepreneurs who lack access to capital and need business counseling.

Microloans provide small dollar loans to women, minorities, veterans and other small business entrepreneurs through a nationwide network of microlenders. So, if you need working capital or funds for supplies, equipment, fixtures and furniture, a microloan can help start and grow your business.

In addition, you can take advantage of the free business technical assistance provided by SBA microlenders to help you develop your business plan, financial projections, competitive analysis and more! There's real staying power — technical assistance continues after the loan to help sustain your business. In fact, you can take advantage of a wide range of other SBA programs and services as you build your business.

Ready to Apply?

Visit your local SBA office for a referral or use the Lender Match online tool (**sba.gov/lendermatch**) to find a local SBA microlender that fits your needs.

Need Help?

Contact your local SBA district office at **sba.gov/tools/local-assistance**.

All SBA Programs and services are extended to the public on a nondiscriminatory basis. mcs-0098 (10/2018)

FOR BORROWERS

SBA Microloans

SBA microlenders work closely with entrepreneurs to determine the exact amount of financing you'll need — even as little as $500.

Loan amount: Up to $50,000

Interest rate: Negotiated between the borrower and lender up to SBA's maximum

Terms: Are negotiated by the lender; no penalties for early payoffs.

SBA

U.S. Small Business Administration

SBA.GOV