



U.S. Small Business
Administration

Need Access to Capital? The SBA Can Help



1. Need a Business Loan to Start, Grow, or Expand?



The SBA works with approved lenders to offer **microloans** and **SBA-backed loans** with:

- Competitive terms
- Lower down payments
- Flexible overhead requirements
- Counseling and education



How SBA Loans Work

You build a business plan and loan package with the help of SBA resource partners



You apply with lender of your choosing (typically who you already bank with)



If lender chooses SBA, lender submits to SBA for approval



Lender chooses loan program to use (SBA or traditional)

- SBA **does not** provide the loans (with the exception of disaster loans)...we **back** the loans!
- SBA **does not** have grants for small businesses
- SBA **does not** set the interest rates
- SBA cannot force a lender to approve a loan for a small business...this is entirely up to the lender!

How Can an SBA-backed Loan Help You?



- Launch, grow, or repair a start-up
- Start or purchase a small business
- Access revolving credit or working capital for day-to-day expenses



- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service

Increase Your Chances of Securing a Loan

Lenders want to know they're making a smart choice by giving you a loan. Your local SBA Resource Partners can help you develop your:



- **Business plan**
- **Expense sheets**
- **Financial statements**
- **Financial projections**

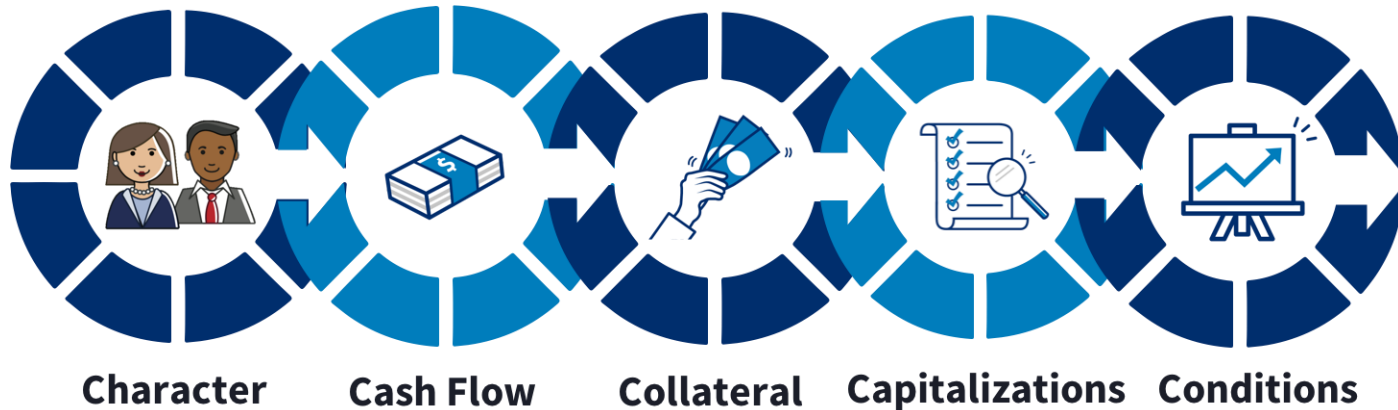
Lender Match



Find an SBA-approved lender that's right for you by visiting
[SBA.gov/lendermatch](https://www.sba.gov/lendermatch)

Determine Your Creditworthiness

Your local SBA District Office or SBA Resource Partners can work with you to determine your creditworthiness using the **5 Cs Model**:



7(a) Loan Program

- Provides funds for a variety of uses
- Federally-guaranteed loans up to \$5 Million
- Competitive loan terms
- Term loans or revolving lines of credit

- **SBA Express Programs**
 - Streamlined, expedited loan process
 - Geared toward faster approvals
- **Community Advantage Pilot**
 - Originated and serviced by mission-based lenders
 - Focus on underserved markets
 - Receive loan guaranties up to 90 percent



Microloan Program



- Mission-based lenders and nonprofits
- Microloans of up to \$50,000
- Interest rates negotiated by lender
- Eligible for annual Technical Assistance Grant
- Eligible to be Community Advantage lender
- Use of Lender Match for lead generation



Benefits for Borrowers

- Reasonable term loan which borrower may not otherwise qualify
- Longer financing – up to 25 years
- Smaller equity requirements
- Longer repayment terms mean lower monthly payments and increased cash flow
- Interest rate max based on Wall Street Prime Rate
- No renewals
- No balloon payments
- Can transfer the loan to a new owner



SBA Lending to Super Markets & Other Groceries (NAICS 445110)

FY2020 - 2022

Table of Contents

Time period

\$/# Loan Toggle

10/5/2020 to 6/10/2022

of Loans

Total \$

Select an item on the left (or CTRL select multiple!) to update the visual on the right

\$ Approved
\$703,487,100

720

Jobs
11,452



Net Change
217M

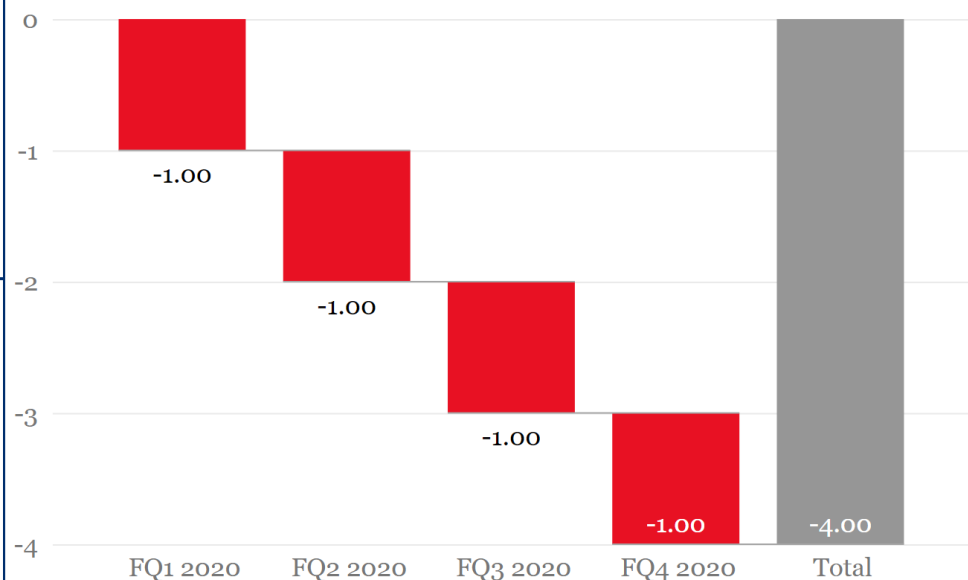
Percentages represented on the chart below are represented as a decimal number, 0.1 = 10%

Calculation Method Toggle
 % of Total
 Total

FYs for Comparison
 Select all
 F 2018
 F 2019
 F 2020
 F 2021
 F 2022

Year over Year change + Cumulate change over the period

● Increase ● Decrease ● Total



Loan Sizes	# or \$	% of Total	Median
Loans \$350,001 To \$2 Million	333,906,600	47.46%	\$848,500
Loans Over \$2 Million	329,340,700	46.82%	\$3,026,000
Loans \$150,001 To \$350,000	29,029,400	4.13%	\$248,000
Loans \$150,000 Or Under	11,210,400	1.59%	\$62,500

NAICS Category	# or \$	% of Total	Median
<input checked="" type="checkbox"/> Retail Trade (44) Supermarkets And Other Gr...	703,487,100	100.0...	\$566,000

Sub Program	# or \$	% of Total	Median
<input checked="" type="checkbox"/> 7A- Guaranty	542,546,800	77.12%	\$871,400
<input checked="" type="checkbox"/> Dev Comp Sec. 504 - Loan Guara	124,562,000	17.71%	\$794,000
<input checked="" type="checkbox"/> 7A - FA\$TRAK (Small Loan Expre	19,218,300	2.73%	\$80,250
<input checked="" type="checkbox"/> 504 Commercial Real Estate Ref	16,530,000	2.35%	\$835,000
<input checked="" type="checkbox"/> Community Advantage Initiative	630,000	0.09%	\$125,000

The SBA Resource Partner Network

Access the right tools at the right time—wherever you are.



Approved and funded by the SBA



1,400+ partner offices nationwide



Find local resource partners near you at [SBA.gov/local-assistance](https://www.sba.gov/local-assistance)



Want to Learn More?

Visit www.SBA.GOV

Contact Us

Wichita District Office
220 W. Douglas Ave.
Suite 450

316-269-6616
Wichita_DO@sba.gov
www.SBA.gov/KS

 @SBA_Wichita

Work With Us

Wayne Bell
District Director
(316) 269-6566
wayne.bell@sba.gov

Sarah Haymaker
Deputy District Director
(316) 250-5612 cell
sarah.haymaker@sba.gov



U.S. Small Business
Administration