

### Small Business Association - Finance Programs for Businesses

PROGRAMS	TARGETED BUSINESSES	USE OF FUNDS/ CONDITIONS	APPLICATION CONTACT	AMOUNTS	TERMS
Small Business Administration (SBA) Loans	Small Businesses unable to obtain financing from banks without guarantee assistance. Businesses must be for profit and fit size and standards set by the SBA.		For Information on any SBA loans listed contact:  SBA - St. Louis Office 200 N. Broadway Suite 1500 St. Louis, MO. 63102 (314) 539.6600		
SBA: 7(a) Loan Guarantee Program	Eligible Small Businesses Include: Manufacturing - 500 to 1,500 employees; Wholesaler - up to 100 employees; Service Industries - from \$2.5 MM to \$21 MM in sales; General Construction - from \$13.5 MM to \$17 MM in average sales not to exceed \$7 MM; Special Trade Construction - annual sales not to exceed \$7 MM; Agriculture - from \$500K to \$9 MM in sales.	Guarantees may be applied to loans used for: expansion or renovation of facilities; purchase of machinery, equipment, fixtures & leasehold improvement; financing receivables; augmenting working capital; refinancing of debt; seasonal lines of credit; acquisition / construction of commercial owner-occupied buildings and/or purchasing of land and equipment.	Same as above.	SBA guarantees up to 75% of loans with participating lenders. The maximum loan amount per borrower is \$1million. If the borrower's gross loan amount is under \$100K, then SBA guarantees up to 85%.	Financing terms for 7(a) loans are dependent on use of proceeds: Typically, 5-to-10 years for working capital and up to 25 years for fixed asset or real estate purchase. Sufficient collateral is required to secure 7(a) loans. Personal guarantees from principals are required. Fixed and variable rates are available. Typically, loans with a maturity over 7 years will be charged interest rates not more than 2.75% over the prime rate. Loans under \$150K may have higher interest rates.
SBA: Micro-loan Program	All businesses who are unable to obtain bank financing.	Financing for working capital, fixed assets, and equipment.	Same as above.	Micro-loans from \$1K to \$35K.	Sufficient business experience, collateral, & earnings. Competitive interest rates with 3, 4 & 5 year's amortization.
SBA - International Trade Loan Program	Small Businesses engaged in or entering international trade, as well as those affected adversely by foreign imports.	Funds may be used for working capital, purchasing land, building core capital equipment and/or to produce good or services for export. Funds may be used to repay existing debt.	Same as above.	Up to \$1.25 MM in working capital and fixed asset loans can be guaranteed under the International Trade Loan Program.	Working capital loans have a maximum maturity of three-year loans for capital facilities or equipment can be up to 25 years. Domestic collateral is required. Participating lenders require first-lien position and a personal guarantee. Rates and fees are the same as those listed for regular 7(a) loans.

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SBA - CAPLines Lines of Credit Revolving & Non-Revolving	<p>Designed to meet specialized short-term credit and cyclical working capital needs of small businesses. Credit lines available:</p> <ul style="list-style-type: none"> <li>Seasonal line</li> <li>Contract line</li> <li>Builders line</li> <li>Standard Asset-Based Line</li> <li>Small Asset-Based</li> </ul>	<p>CAPLines may be used to finance: Seasonal and working capital needs; Direct costs associated with commercial or residential construction; Operating capital advances against existing inventory or account receivable; Consolidation of short term debt is possible.</p>	<p>For Information on any SBA loans listed contact:</p> <p>SBA - St. Louis Office 200 N. Broadway Suite 1500 St. Louis, MO. 63102 (314) 539.6600</p>	<p>CAPLines guarantees up to 75% of participating lender's loan. The maximum gross loan amount to be guaranteed under CAPLines is \$750K except for "Small Asset-Based Lines." This credit line is revolving and gross maximum loan amount is \$200K.</p>	<p>Maturity up to 5 years. Typically, collateral requirements are met by short-term assets being financed. Interest rates are negotiable with participating lenders not to exceed 2.25% over prime.</p>
SBA - 504 Certified Development Company Program	<p>Expanding small businesses. A small business is eligible if it falls within the size and standard for the 7(a) Program or:</p> <ul style="list-style-type: none"> <li>Business' tangible net-worth does not exceed \$7.5 MM; and,</li> <li>Average net income is not in excess of \$2.5 MM after taxes. Loans cannot be used for speculative investment.</li> </ul>	<p>Participating financial institution finances 50% of the project as 1st trust deed.</p> <p>Debentures are issued for 40% of the project cost for land, buildings, in 2nd trust deed.</p> <p>Borrower contributes 10% down.</p>	<p>For Information on any SBA loans listed contact:</p> <p>SBA - St. Louis Office 200 N. Broadway Suite 1500 St. Louis, MO. 63102 (314) 539.6600</p>	<p>100% guarantee on SBA debenture issue with a gross debenture amount up to \$750K.</p>	<p>Maturity available is dependent on useful life of assets being financed: either 10 or 20 years. Typically, the participating financial institution takes a first lien position on assets being financed. Personal guarantee of principals required. Interest rates are at market. Fees total approximately 3% of the debenture and may be financed with the loan.</p>
Export-Import Bank of the United States	<p>Small, medium or large exporters and foreign purchasers of U.S. (at least 50% domestic content) goods and services.</p>	<p>Funds may be used for: Working Capital needs, Export Credit Insurance, Guarantees of commercial loans of foreign buyers of U.S. goods and services, Direct loans to foreign buyers of U.S. products.</p>	<p>For inquires contact: U.S. Export Assistance Center, John Blum Regional Manager (314) 425.3304</p>	<p>Guarantee Amounts in favor of participating lenders dependent on type of buyer. Guarantees range from 85% to 100%. EX-IM Bank loans may be structured on a case-by-case basis.</p>	<p>Working capital loans are guaranteed up to 90% for creditworthy small and medium-sized companies. Minimum gross loan amount guaranteed is \$833,334. Generally, export loan guarantee insurance covers 85% of contract price and 100% of financing portion. Up to 90% guarantee to participating lenders on one year revolving line or transaction specific line of credit for working capital guarantees.</p>