

# W. Lewis Burger

Lender Relations Specialist

Georgia District Office

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U.S. Small Business Administration

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**ME THE**

**MONEY!!!**



U.S. Small Business Administration



# SBA Guaranty Loan Options for Small Businesses (aka OPM)





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# www.SBA.gov/ga



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## GEORGIA DISTRICT OFFICE

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### Georgia District Office

233 Peachtree Street, NE Suite 1900  
Atlanta, GA  
Phone: 404-331-0100

### About Us

The District Office is responsible for the delivery of SBA's programs and... [MORE >>](#)

### Hours of Operation:

Monday through Friday from 8:30 AM to 5:00 PM

**District Director:** Terri L. Denison

[Office Directory](#)

### Resource Guide

[2017 Resource Guide](#)

[SBA Participation Request Form](#)

[SBA Logo Use Form](#)



Download 2017  
Guide

## Small Business Events

March 2017

Mar

16

### Boots to Business: REBOOT

Women's Business Center  
Thursday, March 16, 2017 - 9:00am EDT  
Resource Partner  
Business Accelerators  
975 Cobb Place BLVD, Suite 101  
Kennesaw, GA 30144  
[Registration Required](#)

Mar

16

### Overview of SBA Programs and Services

Thursday, March 16, 2017 - 10:00am EDT  
SBA Participating  
SBA Georgia District Office  
233 Peachtree Street  
Atlanta, GA 30303  
[Registration Required](#)

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# SBA Loan Programs

- **7a Loans**
- **504 Loans fixed asset financing**
- **Micro-loan program**
- **Community Advantage**



# SBA Loan Guaranties- Understanding How It Works

**SBA does not provide**

**Direct business loans**

**(except in a natural disaster)**



# SBA Loan Guaranty Process

- Applicant **applies** for commercial loan **at bank** – first approach your current banker
- If loan **doesn't fit** standard underwriting guidelines & needs **credit enhancement (usually b/c of lack of collateral)**, applicant and lender may consider an **SBA guaranty**
- Lender requests guaranty
- After SBA approves guaranty, **lender closes and disburses funds - & services the loan.**
- SBA (US tax payer) guaranties/**insures**  
50-90% of loan



# SBA Eligibility Requirements

## Businesses must:

- **For profit**
- **May not exceed SBA size standards**  
(Generally less than 500 employees  
and \$15M in Gross Sales)





# SBA Requirements (Con't)

- **Cash/Equity injection** required: generally 10-30%
- Personal guaranties required for **all** with 20% + ownership
- Collateral maybe required – **may need to pledge personal assets.**

- **Ineligible Businesses:**
  - Non-profits
  - Businesses engaged in lending activities
  - Speculative or investment type businesses
  - Businesses engaged in gambling
  - Businesses providing sexual material
  - Businesses promoting religion
  - Illegal (**Federally**) businesses



# Use of Proceeds

- **Expand & renovate facilities**
- **Purchase machinery & equipment, construct leasehold improvements**
- **Finance receivables & working capital**
- **Refinance existing debt (with compelling reason)**
- **Finance seasonal lines of credit**
- **Change of ownership**
- **Construct or purchase of commercial buildings**  
**(Owner Occupied: 51%+ occupied by your business)**
  - **Hospitality & RV Park – OK**
  - **Apartments, Mobile Home Park, Shopping Ctr – not OK**

## **Guarantee Fee**

**Up front to 3.75% and**

**Ongoing annual of 0.5+%**

And a

## **Packaging Fee**

**per SBA Guidelines**



# SBA Loan Programs – con't

- **7a guarantees – up to \$5M**
  - **Basic**
  - **Small Loans – Score Driven (<\$350k)**
  - **Industry Specific/Subset**
    - **CAPLines (Capital Lines of Credit)**
    - **Export Working Capital Program (EWCP)**
    - **International Trade term loans**
  - **Expedited (Express) Programs**
- **Veterans Advantage (reduced fees)**



## **SBA Guarantee Loan Programs**

# **Specifics of 7a**

**See  
SBA Loan Guaranty Program Matrix**

**Page 37 - 39  
2017 Georgia Resource Guide for  
Small Businesses**

# 504 Fixed Assets Financing

- **Sometimes referred to the “Real Estate Loan”, but is use for ‘non-rolling’ equipment too**
- **Provided by Certified Development Companies (CDC) – see page 32**
- **Owner Occupancy: 51% of existing structure or 66% for new construction**





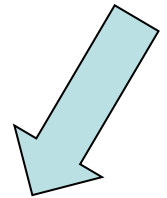
# A Typical 504 Project

- **A lender (bank) provides 50%**
  - first position lien at 50% Loan to Value
- **CDC (504 loan) provides up to 40%**
  - second position lien
- **At least 10% down payment by applicant**



- Micro Lenders **more likely to do start ups**
- Up to \$50,000 to small businesses
- Used for
  - Machinery, equipment & fixtures
  - Inventory
  - Working capital

- **Business management assistance is available and maybe mandatory**
- **For list of Micro Lenders, see page 32- 33**
- **Many SBA Micro Lenders have their own private loan (non SBA) funds too; **may exceed \$50k****





# Community Advantage Loans

Available only from **missioned focus lenders only** (next slide)

- See page 31

**Up to \$250,000**

## **Four lenders in GA**

- **Access to Capital for Entrepreneurs (ACE)**
- **Small Business Assistance Corp**
- **Small Business Access Partners, Inc (SBAP)**
- **Coastal Area District Development Authority (CADDA)**

- The CA program requires that 60% of loans be made to underserved markets. Underserved markets include:
  - Low-to-Moderate Income (LMI) communities (CA Lenders are encouraged to serve low and very-low income communities)
  - Businesses where more than 50% of their full time workforce is low-income or resides in LMI census tracts
  - Empowerment Zones and Enterprise Communities
  - HUBZones –
  - **New businesses (firms in business for no more than two years); over two years, still eligible but, not an underserved market.**
  - **Veteran-owned businesses**



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## SBA Business Loan Requirements



**Georgia District Office**  
233 Peachtree Street, NE  
Peachtree Center/Harris  
Tower, Suite 1900  
Atlanta, Georgia 30303  
404-331-0100  
[www.sba.gov/ga](http://www.sba.gov/ga)

The Georgia District Office provides SBA programs and services to all of Georgia's 159 counties. Working with SBA resource partners across Georgia, we can help you start, grow and achieve business success.

To learn more about SBA programs and services go to: [www.sba.gov/ga](http://www.sba.gov/ga).

For further information, please see our Georgia Small Business Resource Guide:

[SBA GEORGIA RESOURCE GUIDE](#)

Presented by  
U. S. Small Business Administration  
Georgia District Office  
and the

Georgia State University, Small Business Development Center

*One of the keys to a successful business start-up and expansion is your ability to obtain and secure appropriate financing. To be successful in obtaining a loan, you must be prepared and organized. This workshop will cover the SBA's 7(a) loan program eligibility requirements and credit criteria to accommodate a wide range of financing needs.*

General information will be provided on the following topics:

- Sources and Uses of Funds
- The components of a completed business plan
- Financial Data
- Resumes of Principals
- Site Plan/Physical Description of Building/Land
- Terms and Conditions
- Preparation for discussion with the banker
- Ratios
- Fees associated with loan closing costs
- Shopping your Loan
- Credit Report

**Free Admission**

**Dates:** January 26, April 27, July 27, and October 26, 2017

**Location:** U. S. Small Business Administration  
Peachtree Center/Harris Tower  
233 Peachtree Street, N.E., Suite 1900  
Atlanta, GA 30303

**Time:** 10:00 a.m.--1:00 p.m.

**Pre-registration is required as seating is limited.**

**SBA LINC  
Demonstration  
to  
Borrowers**

# Leveraging Information and Networks to Access Capital (LINC)

- LINC is a simple way for **borrowers to connect with SBA lenders**. Your **business information** will be sent to SBA **lenders who will contact you** within 48 hours should there be a match.
- You will also be sent information regarding SBA Resource Partners in your area that can provide free business consulting and low-cost training options.



Scroll down to...

## Connect and Stay Informed



### LINC

SBA LINC is a simple way for you to connect with prospective SBA lenders based on your business needs. To get started, simply register and fill out the online form.

[LEARN MORE](#)



### SBA NEAR YOU

SBA has resource partners like SCORE, Small Business Development Centers and Women's Business Centers that provide additional business counseling and training.

Zip Code

[SUBMIT](#)



### EMAIL UPDATES

**AUGUST 17, 2016**

Georgia training opportunities 8-17-16 /9-30-16

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## Connecting Borrowers with SBA Approved Lenders



### StepONE

Answer a [few questions](#) about your business



### StepTWO

Hear from SBA Lenders within 2 business days



### StepTHREE

Receive information on free and low-cost training options

[Login or Register to find a lender now](#)

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Register



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# Registration



## Account Information

**Username \***

Spaces are allowed; punctuation is not allowed except for periods, hyphens, apostrophes, and underscores.

**E-mail address \***

A valid e-mail address. All e-mails from the system will be sent to this address. The e-mail address is not made public and will only be used if you wish to receive a new password or wish to receive certain news or notifications by e-mail.

### Password Requirements

- Password must contain at least one digit.
- Password must not match last 6 passwords.
- Password must be at least 8 characters in length.
- Password must contain at least one lowercase character.
- Password must contain at least one uppercase character.
- Password must not contain the username.

**Password \***

Password strength: \_\_\_\_\_

**Confirm password \***

Provide a password for the new account in both fields.

### ▼ Profile (optional)

**Name**

**Title**

Your professional title

**About Me**

Enter a brief description of yourself.

Professional Web Site URL



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SBA LINC Verification - Message (HTML)

File Message McAfee E-mail Scan

Ignore Delete Reply Reply All Forward IM More

To and From JW/GL To Manager  
Team E-mail Done  
Reply & Delete Create New

Move Actions

Mark Unread Categorize Tags Follow Up Translate Select

Find Related Zoom

From: websupport@sba.gov Sent: Tue 5/19/2015 2:45 PM  
To: Burger, W. Lewis  
Cc:  
Subject: SBA LINC Verification

Thank you for using the SBA LINC tool, please enter in the following security code in order to submit your lender information form. Note: Please do not reload the page or this code will change. Code =



## Connecting Borrowers with SBA Approved Lenders



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Log In



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## Connecting Borrowers with SBA Approved Lenders



About You



About Your Company



Loan Information

1

Please check your email that is associated with your SBA.gov account for a security code and enter it here. This will allow us to verify account ownership.

2

Legal Business Name \*

3

Business operating zip code \*

Enter Security Code from email

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### Connecting Borrowers with SBA Approved Lenders



10 How many years has the business been in existence? \*

- New Business
- Less than 2 years
- 2 years or more

11 How many employees does the business have? \*

12 What is the business' estimated annual revenue? \*

13 Is the business a for-profit business? \*

- Yes
- No



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## Connecting Borrowers with SBA Approved Lenders



About You

About Your Company

Loan Information

What is the business type? \*

- Service
- Manufacturer
- Wholesale
- Retail
- Restaurant
- Hotel/Motel
- Gas Station
- Other (please specify)

14

What is the total amount of financing that you are seeking? \*

- less than or equal to \$50,000
- \$50,001 - \$150,000
- \$150,001 - \$250,000
- \$250,001 - \$350,000
- \$350,001 - \$1,000,000
- \$1,000,001 - \$5,000,000

15



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## Thanks for completing the application.

Your unique code for this submission is: *19:05:15-14:58:01-5050491-25659* Please record this number for your records as it can be used to track your submission should an issue arise.

You should receive correspondence from lenders within 48 hours. In the meantime, please visit [SBA's website](#) for free business consulting and low-cost training options available in your area.





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From: linc@sba.gov  
To: Burger, W. Lewis  
Cc:  
Subject: SBA Lender Contact Information

Sent: Tue 5/19/2015 3:02 PM

The following lender(s) has shown interest in your request for loan information. The lender(s) has received your business information and will contact you with requests for additional information.

For further assistance and to learn about free business consulting and low-cost training opportunities in your area, please connect with SBA's counseling network of resource partners. This local network can be accessed using our Zip Code Lookup at: <https://www.sba.gov/tools/local-assistance>.

Lender	Lender Contact	Email	Phone
Florida Business Development Corporation	Garcia, Herman	<a href="mailto:herman@ga504.com">herman@ga504.com</a>	404-373-8601

The following lenders have not responded yet

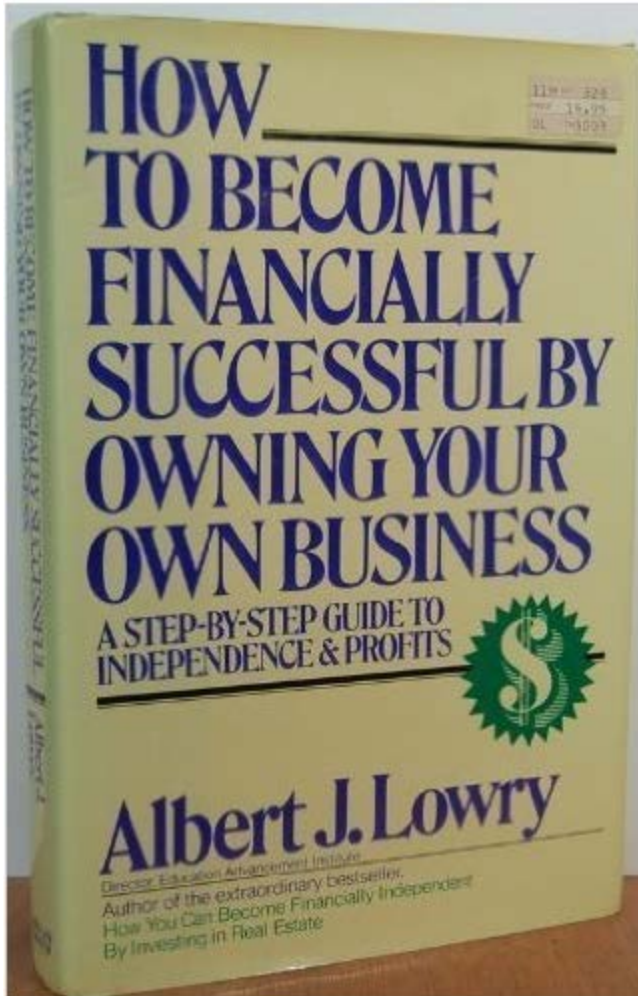
**Lender**

- ACCION USA, Inc.
- Appalachian Community Enterprises, Inc.
- CSRA Local Development Corporation
- Capital Partners Certified Development Company
- CapitalSpring SBLC, LLC
- Celtic Bank Corporation
- Coastal Area District Development Authority, Inc.
- Community Development Transportation Lending Services, Inc.
- First Bank Financial Centre
- Georgia Certified Development Corporation



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# A Personal Recommendation....



**How to Become Financially Successful by Owning Your Own Business** Hardcover – February, 1981  
by [Albert J. Lowry](#)



**AbeBooks.com**

**Used for \$5 - 10**

# Peter Drucker

The father of modern day business consulting

“Business has only two functions — marketing and innovation.”

“There is only one valid definition of business purpose: to create (WLB: and keep) a customer.”

# Q & A

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