SBA Funding Options

Outreach & Marketing Specialist,
Brandon Adolph

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U.S. Small Business Administration

Community Financial Development Institutions (CDFIs)

- Advantage One
- Credit Union
- Advia Credit Union
- Alpena Community Credit Union
- Awakon Federal Credit Union
- CASE Credit Union
- Chi Ishobak
- Community Promise FCU
- Credit Union ONE
- Detroit Development Fund
- Detroit Rehabilitation Initiatives LLC
- ELGA Credit Union
- First Independence Bank
- Frankenmuth Credit Union
- Grand Rapids Opportunities for Women
- Invest Detroit Foundation
- Kalamazoo Neighborhood Housing Services, Inc.
- Keweenaw Bay Ojibwa Housing and Community Development Corp.
- Metro Community Development, Inc.
- Northern Economic Initiatives Corporation
- Northern Shores Community Development
- OMNI Community Credit Union
- One Detroit Credit Union
- Opportunity Resource Fund
- Public Service Credit Union
- Security Credit Union
- Settlers Federal Credit Union
- Southwest Michigan Community Development Corporation
- Straits Area Federal Credit Union
- Venture North Funding & Development
- Wayne Westland Federal Credit Union

Helping Businesses Start, Grow & Succeed: Funding

Lenders and loan programs have unique eligibility based on:

- ✓ what a business does to receive its income
- ✓ the character of its ownership
- ✓ where the business operates

And, the business must:

- ✓ meet size standards
- ✓ be able to repay
- ✓ have a sound business purpose

Be a for-profit business

Do business in the U.S.

Have invested equity

Exhaust financing options

Helping Businesses Start, Grow & Succeed: FUNDING

Two flagship business loan guarantee programs help start-up businesses launch and existing business expand

7(a) loans

Provide a guarantee of select small business loans made by lender participants

504 loans

Support job creation and economic development through guaranteed debentures

- Equipment
- Working Capital
- Certain Refinancing of Debt
- Real Estate and Buildings
- Accounts Receivable & Inventory
- Financing Change of Ownership
- Leasehold Improvements

7(a) Small & Express Overview

	7(a) Small	SBA Express
Maximum loan amount	$350,000	$500,000
Interest Rate	Lender & Borrow Negotiation	Lender & Borrow Negotiation
Turn around	2-10 business day	30 business days
Forms Needed	SBA Form 1919 is required for every loan	Lender primarily uses own forms and procedures, plus SBA Form 1919
Credit decision	By SBA or qualified lenders may be granted delegated authority to process, close, service and liquidate the loan without SBA review.	Made by the lender

7(a) Manufacturers' Access to Revolving Credit (MARC) Overview

- **MARC loan is a new 7(a) loan** that functions structurally like an SBA Express loan, with options to support both revolving and term needs.

- **Eligibility** - Small businesses must be engaged in manufacturing
  - (**NAICS sectors 31, 32, or 33** - the first 2 digits of the business's 6-digit NAICS code) - **North American Industry Classification System**

- Monitoring requirements are like an SBA Express loan with a required annual review

- Unless stated, all 7(a) Loan Program Requirements apply to MARC loans
  - Except the Guaranty Fees are waive

- PLP Lenders must process all MARC loan applications using their PLP delegated authority

International Trade Loan Program Expansion

The SBA announced the Grocery Guarantee and Made in America Loan Guarantee as part of an expanded International Trade Loan (ITL) Program that became effective May 1, 2026. The ITL program unlocks long-term, affordable financing to support American producers – offering borrowers additional flexibility through an increased SBA guarantee of 90% compared to the standard 75% guarantee for the agency's flagship 7(a) Loan Program.

- Up to 90% Guaranty to lenders
- Must apply with your bank or credit union
- Term loans only, no lines of credit
- Secured by 1st lien on assets financed

Loan Uses:

Buy New or used equipment **Purchase real estate** **Renovate facilities** **Inventory**

Increase staffing **Debt Refinance & Change in Ownership** **Permanent Working Capital – On the business' base line of inventory**

International Trade Loan Program Expansion
Eligible NAICS Codes

Made in America NAICS CODES: 31 – 33

Grocery Guarantee NAICS Codes:

- 1111 - Oilseed and Grain Farming
- 1112 - Vegetable and Melon Farming
- 1113 - Fruit and Tree Nut Farming
- 1121 - Cattle Ranching and Farming
- 1122 - Hog and Pig Farming
- 1123 - Poultry and Egg Production
- 1124 - Sheep and Goat Farming
- 1125 - Aquaculture
- 1129 - Other Animal Production

- 1141 - Fishing
- 1151 - Support Activities for Crop Production
- 1152 - Support Activities for Animal Production
- 423820 - Farm and Garden Machinery and Equipment Merchant Wholesalers

- 4244 – Grocery and Related Product Merchant Wholesalers
- 4245 – Farm Product Raw Material Merchant Wholesalers
- 424910 – Farm Supplies Merchant Wholesalers
- 445110 – Supermarkets and Other Grocery Retailers
- 484220 –Specialized Freight Trucking, Local – Food Only
- 484230 – Specialized Freight Trucking, Long Distance – Food Only
- 493120 – Refrigerated Warehousing and Storage
- 493130 – Farm Warehousing and Storage

***Note:** NAICS 484220 and 484230 are limited to refrigerated and frozen trucking, farm products, grain products and livestock

International Trade Loan

- **Romy Ancog**
- **Lead Finance Manager**
- Covering Michigan, Indiana, Northern Ohio, Kentucky, Tennessee
- 202-765-9469
- romualdo.ancog@sba.gov

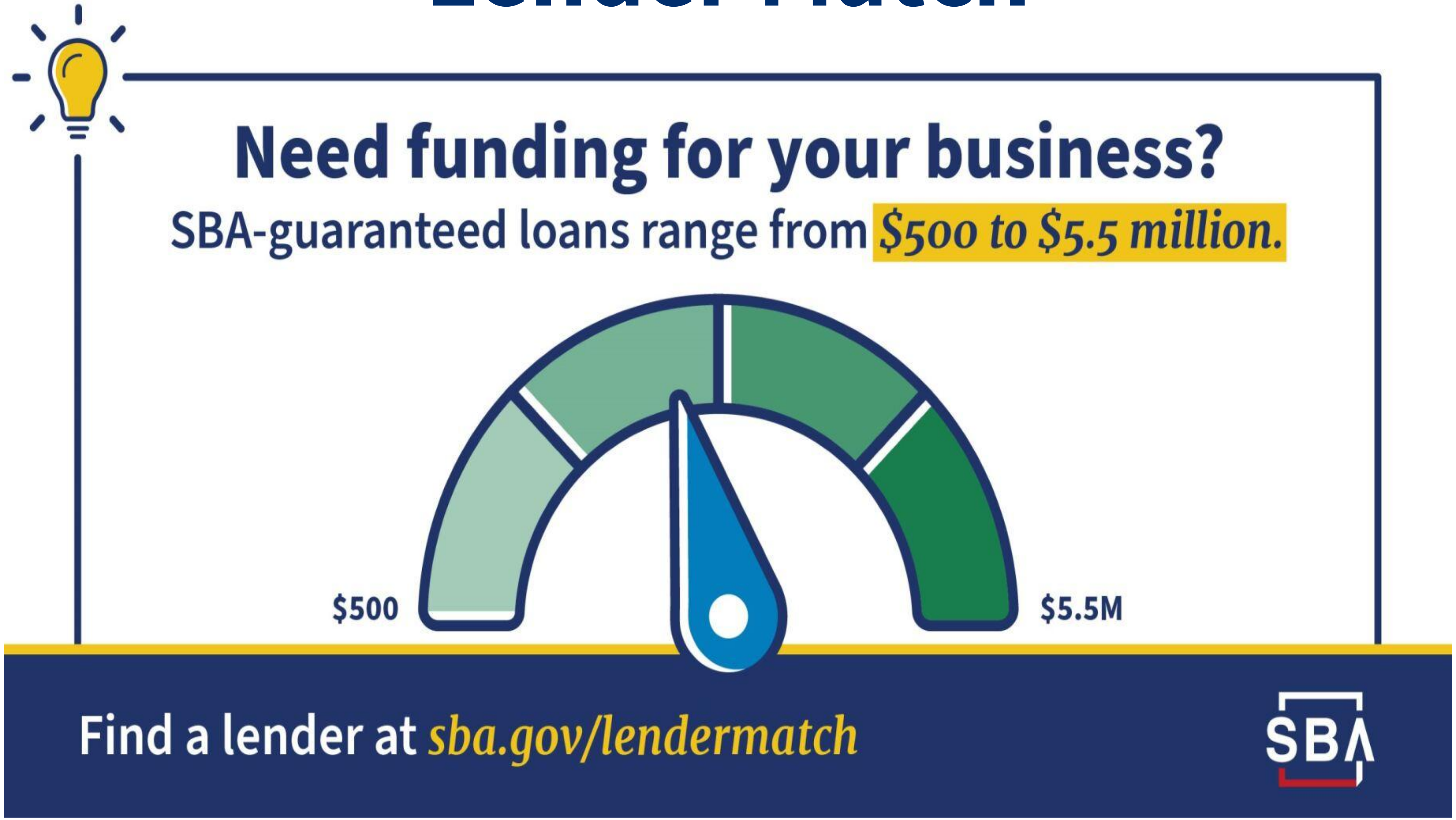
Helping Businesses Start, Grow & Succeed: FUNDING

The **micro- & Community Advantage** loan programs drive economic growth in underserved markets and help startups achieve success.

Benefits include:

- ✓ Consideration beyond your numbers/credit history
- ✓ Small-dollar microloans up to $50,000 at fixed interest rate
- ✓ Community Advantage loans from $50,000 to $350,000 help with expansion
- ✓ More affordable credit and favorable terms
- ✓ Business-based training, mentoring and support resources
- ✓ Funds supplies, inventory, expansion and/or working capital

Lender Match




QUESTIONS