



SBA 7(a) Community Advantage Loans

FINANCING FOR UNDERSERVED COMMUNITIES

Are you a small business owner having trouble securing capital because you've only been in business for a few years? Are you a woman, veteran, or minority entrepreneur with limited financial resources?

The SBA 7(a) Community Advantage (CA) loan program was designed to assist small businesses in underserved markets. This program provides access to capital for start-ups (less than 2 years in business) and woman-, veteran-, or minority-owned businesses with limited financial resources.

Proceeds from the loan may be used to provide working capital or purchase real estate, equipment, or inventory.

Contact SCKEDD today to learn more about how our loan programs can provide the funding needed for your small business.

MAXIMUM LOAN AMOUNT

\$5,000 - \$350,000

RATES, TERMS, AND FEES

- Term: Up to 25 years
- Fees: 3-5% of the loan
- Interest Rates: Fixed & variable rates available, typically 6.00% to 9.00%

ELIGIBLE USES

- Working Capital
- Inventory
- Furniture & Fixtures
- Equipment
- Business Acquisitions
- Commercial Real Estate

