



Small Business: Access to Capital and Job Creation

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Small Business Access To Capital And Job Creation

JL Elias



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Small Business Robert Jay Dilger, 2015-01-06 The Small Business Administration SBA administers several programs to support small businesses including venture capital programs to provide long term loans and equity capital to small businesses especially those with potential for substantial job growth and economic impact¹ and loan guaranty programs to encourage lenders to provide loans to small businesses that might not otherwise obtain financing on reasonable terms and conditions

Small Business Congressional Research Service, 2015-01-28 The U S Small Business Administration SBA administers several programs to support small businesses including loan guaranty and venture capital programs to enhance small business access to capital contracting programs to increase small business opportunities in federal contracting direct loan programs for businesses homeowners and renters to assist their recovery from natural disasters and small business management and technical assistance training programs to assist business formation and expansion Congressional interest in these programs has increased in recent years primarily because assisting small business is viewed as a means to enhance economic growth Some including President Obama have argued that the SBA should be provided additional resources to assist small businesses in acquiring capital necessary to start continue or expand operations and create jobs Others worry about the long term adverse economic effects of spending programs that increase the federal deficit They advocate business tax reduction reform of financial credit market regulation and federal fiscal restraint as the best means to assist small business economic growth and job creation During the 111th Congress P L 111 5 the American Recovery and Reinvestment Act of 2009 ARRA provided the SBA an additional 730 million including 375 million to temporarily subsidize SBA fees and increase the 7 a loan guaranty program s maximum loan guaranty percentage to 90% P L 111 240 the Small Business Jobs Act of 2010 authorized a 30 billion Small Business Lending Fund to encourage community banks to provide small business loans 4 billion was issued 1 5 billion State Small Business Credit Initiative to provide funding to participating states with small business capital access programs numerous changes to the SBA s loan guaranty and contracting programs and 510 million to continue the SBA s fee subsidies and 90% maximum loan guaranty percentage through December 31 2010 and about 12 billion in tax relief for small businesses The SBA subsequently was provided authority to continue the fee subsidies and the 90% maximum loan guaranty percentage through March 4 2011 or until available funding was exhausted which occurred on January 3 2011 During the 112th Congress several bills were introduced to enhance small business access to capital including bills to extend the SBA s temporary fee subsidies and the 90% maximum loan guaranty percentage Congress did not adopt these legislative efforts Instead Congress passed legislation to enhance small business contracting opportunities expand access to the SBA s surety bond guarantee program amend the SBA s size standard practices require a review and reassessment of the federal procurement small business goaling program and expand small business mentor prot g programs During the 113th Congress P L 113 76 the Consolidated Appropriations Act 2014 increased the annual

authorization amount for the SBA's Small Business Investment Company venture capital program to 4 billion from 3 billion. The increased authorization amount is designed to provide small businesses additional access to venture capital. This report addresses a core issue facing the 114th Congress: What if any additional action should the federal government take to enhance small business access to capital? It discusses the role of small business in job creation and retention, then provides an assessment of the supply and demand for small business loans and recently enacted laws designed to enhance small business access to capital by increasing either the supply of small business loans or the demand for small business loans or both.

Small Business Library of Congress. Congressional Research Service, 2009. Examines pros and cons of Federal intervention in the marketplace to enhance small business access to capital in light of Obama Administration proposals and SBA reauthorization legislation in 2009. Assesses recent Federal credit market interventions including creation of the troubled asset relief program and term asset backed securities loan facility modifications to SBA loan guarantee programs and other small business provisions under the American Recovery and Reinvestment Act of 2009. Empirical evidence concerning small business lending and borrowing including the number and amount of small business loans guaranteed by SBA and efficacy of SBA programs designed to enhance small business access to capital. **Small Business** Conversion Research Service, 2015-06-26. The SBA administers several programs to support small businesses including loan guaranty programs to enhance small business access to capital, contracting programs to increase small business opportunities in federal contracting, direct loan programs for businesses, homeowners and renters to assist their recovery from natural disasters, and small business management and technical assistance training programs to assist business formation and expansion. Congressional interest in these programs has increased in recent years primarily because assisting small business is viewed as a means to enhance economic growth. **Small Business Access to Capital** United States. Congress. Senate. Committee on Small Business and Entrepreneurship, 2014. **The State of Small Business Access to Capital and Credit** United States. Congress. House. Committee on Small Business, 2011. *Small Business' Access to Capital* United States. Congress. House. Committee on Small Business, 1996. **Various Small Business Capital Formation Proposals and Their Job Creation Potential** United States. Congress. Senate. Committee on Small Business. Subcommittee on Urban and Rural Economic Development, 1983. *Small Businesses' Access to Capital* United States. Congress. House. Committee on Small Business, 1996. **Job Creation and the Revitalization of Small Business** United States. Congress. House. Committee on Small Business. Subcommittee on Tax, Access to Equity Capital, and Business Opportunities, 1982. **Full Committee Hearing on Increasing Access to Capital for Small Businesses** United States. Congress. House. Committee on Small Business, 2009. **Encouraging Small Business Growth and Access to Capital** United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations, 2004. **Access to Capital** United States. Congress. House. Committee on Small Business, 2011. *Small Business Access to Equity and Venture Capital* United States.

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