

# Small Business Administration Microloan Program

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# **Small Business Administration Microloan Program Crs Reports**

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# **Small Business Administration Microloan Program Crs Reports:**

Empowering Women Entrepreneurs United States. Congress. Senate. Committee on Small Business and Entrepreneurship, 2015 Small Business Administration Microloan Program Congressional Research Congressional Research Service, 2014-12-22 The Small Business Administration's SBA's Microloan program provides direct loans to qualified nonprofit intermediary lenders who in turn provide microloans of up to 50 000 to small business owners entrepreneurs and nonprofit child care centers It also provides marketing management and technical assistance to microloan borrowers and potential borrowers The program was authorized in 1991 as a five year demonstration project and became operational in 1992 It was made permanent subject to reauthorization in 1997 The SBA's Microloan program is designed to assist women low income veteran minority entrepreneurs and small business owners and other individuals possessing the capability to operate successful business concerns by providing them small scale loans for working capital or the acquisition of materials supplies or equipment In FY2014 Microloan intermediaries provided 3 919 microloans totaling 55 7 million The average Microloan was 14 210 and had a 7 54% interest rate Critics of the SBA's Microloan program argue that it is expensive relative to alternative programs duplicative of the SBA s 7 a loan guaranty program and subject to administrative shortfalls The program s advocates argue that it assists many who otherwise would not be served by the private sector and is an important source of capital and training assistance for low income women and minority business owners Congressional interest in the Microloan program has increased in recent years primarily because microloans are viewed as a means to assist very small businesses especially women and minority owned startups to get loans that enable them to create and retain jobs Job creation always a congressional interest has taken on increased importance given continuing concerns about job growth during the current economic recovery This report opens with a discussion of the rationale provided for having a Microloan program describes the program s eligibility standards and operating requirements for lenders and borrowers and examines the arguments presented by the program s critics and advocates It then discusses P L 111 240 the Small Business Jobs Act of 2010 which increased the Microloan program s loan limit for borrowers from 35 000 to 50 000 and the aggregate loan limit for intermediaries after their first year of participation in the program from 3.5 million to 5 million. The act also authorized the SBA to waive in whole or in part through FY2012 the nonfederal share requirement for loans to the Microloan program s intermediaries and for grants made to Microloan intermediaries for small business marketing management and technical assistance for up to a fiscal year The report also discusses several bills introduced in the 113th Congress H R 3191 the Expanding Opportunities to Underserved Businesses Act would have increased the Microloan program s loan limit for borrowers from 50 000 to 75 000 S 2487 the Access to Capital Access to Opportunity Act would have increased that limit to 100 000 S 2693 the Women's Small Business Ownership Act of 2014 would have among other provisions increased the Microloan program s aggregate loan limit for intermediaries after their first year of participation in the program from 5

million to 7 million The bill would have also removed the requirements that no more than 25% of Microloan technical assistance grant funds may be used to provide information and technical assistance to prospective borrowers and that no more than 25% of those funds may be used on third party contracts for the provision of technical assistance **Small Business in America** Arnold Gould,2002 Small businesses are a key cog in the American economy as firms of under 100 employees represent 98% of the country s enterprises In 1953 Congress created the Small Business Administration to help small firms face the problems of large scale industry mobilisation Congress declared that preserving free and competitive markets are dependent on the vitality of small companies Since the temporary inception of the SBA the federal government has expanded its agencies for and involvement in small businesses This new book examines issues key to small business

Women's Entrepreneurship Policy Colette Henry, Susan Coleman, Kate V. Lewis, 2023-01-17 Bringing together scholars from around the world this book provides extensive coverage of the academic literature and research on women s entrepreneurship policy Small Business Administration Congressional Research Service, 2014-10-09 The Small Business Administration SBA administers several types of 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 the SBA's loan venture capital training and contracting programs has increased in recent years primarily because small businesses are viewed as a means to stimulate economic activity create jobs and assist in the national economic recovery Many Members of Congress also regularly receive constituent inquiries about the SBA s programs This report provides an overview of the SBA's business loan guaranty programs including the 7 a loan guaranty program the 504 Certified Development Company CDC program International Trade and Export Promotion Loan programs and the Microloan program venture capital programs including the Small Business Investment Company program and the New Markets Venture Capital program entrepreneurial development programs including Small Business Development Centers Women s Business Centers and SCORE government contracting and business development programs including the 8 a Minority Small Business and Capital Ownership Development Program the Historically Underutilized Business Zones HUBZones program the Service Disabled Veteran Owned Small Business Program and the Women Owned Small Business WOSB Federal Contract program and capital access programs including the Surety Bond Guarantee Program The report also discusses programmatic changes resulting from the enactment of P L 111 5 the American Recovery and Reinvestment Act of 2009 P L 111 240 the Small Business Jobs Act of 2010 P L 112 239 the National Defense Authorization Act for Fiscal Year 2013 and P L 113 76 the Consolidated Appropriations Act 2014 In addition it provides an overview of the SBA's budget and references other CRS reports that examine these programs in greater detail Participants in SBA's Microloan Program

Could Provide Understanding of Recovery Act Fund Uses and Expected Outcomes, **Small Business Administration** Microloan Program ,2015 Small Business Administration Microloan Program Robert Jay Dilger, 2013 SBA Reauthorization United States. Congress. Senate. Committee on Small Business and Entrepreneurship, 2004 SBA's Pilot Microloan Program United States. Congress. House. Committee on Small Business, 1995 **Maine State Government Annual Report** Maine. Bureau of the Budget, 1993 **Oversight of the SBA's Microloan Program** United States. Congress. Senate. Committee on Small Business, 1997 SBA's Pilot Microloan Program United States Congress House Commi, 2025-05-22 This document contains the official record of a hearing before the Committee on Small Business of the U S House of Representatives held on March 14 1995 concerning the Small Business Administration's SBA Pilot Microloan Program The hearing convened during the One Hundred Fourth Congress First Session took place in Washington D C The focus of the hearing was to examine the effectiveness and impact of the SBA's microloan program which provides small loans to entrepreneurs and small businesses that may not have access to traditional lending sources Witnesses provided testimony on the program s structure its successes and challenges and its role in fostering economic development and job creation This hearing record offers valuable insights into the legislative oversight of small business initiatives and the ongoing efforts to support entrepreneurship at the federal level This work has been selected by scholars as being culturally important and is part of the knowledge base of civilization as we know it This work was reproduced from the original artifact and remains as true to the original work as possible Therefore you will see the original copyright references library stamps as most of these works have been housed in our most important libraries around the world and other notations in the work This work is in the public domain in the United States of America and possibly other nations Within the United States you may freely copy and distribute this work as no entity individual or corporate has a copyright on the body of the work As a reproduction of a historical artifact this work may contain missing or blurred pages poor pictures errant marks etc Scholars believe and we concur that this work is important enough to be preserved reproduced and made generally available to the public We appreciate your support of the preservation process and thank you for being an important part of keeping this knowledge alive and relevant Hearing on the Small Business Administration's Microloan Demonstration Program and Business <u>Development Programs</u> United States. Congress. Senate. Committee on Small Business, 1994 Oversight Hearing of the Small Business Administration's Microloan Demonstration Program United States. Congress. Senate. Committee on Small Crs Report for Congress Congressional Research Service: The Libr, Kate M. Manuel, 2013-11 This report Business, 1993 discusses what constitutes a disadvantaged small business for purposes of federal and federally funded contracting programs and how firms are certified or otherwise designated as such Three primary categories of disadvantaged small businesses are currently eligible for various contracting programs 1 small businesses participating in the Small Business Administration s SBA's Minority Small Business and Capital Ownership Development Program commonly known as the 8 a Program 8 a

participants 2 small disadvantaged businesses SDBs and 3 disadvantaged business enterprises DBEs These firms are characterized as disadvantaged because they are at least 51% owned by one or more socially and economically disadvantaged individuals or groups However social and economic disadvantage is defined somewhat differently for each program Members of certain racial and ethnic groups are presumed to be socially disadvantaged for purposes of the 8 a and SDB programs while women are also presumed to be socially disadvantaged for purposes of the DBE program Similarly individuals net worth must be 250 000 or less for entry into the 8 a Program while net worth can be as high as 750 000 for newly designated SDBs or DBEs. The programs for the various types of firms also differ in their operation. The 8 a Program is Full Committee Hearing on the Small Business Administration's Microloan Program United States. Congress. House. Committee on Small Business, 2007 Small Business Administration 7(a) Loan Guaranty Program Congressional Research Service, 2015-02-12 The Small Business Administration SBA administers several programs to support small businesses including loan guaranty programs designed to encourage lenders to provide loans to small businesses that might not otherwise obtain financing on reasonable terms and conditions The SBA s 7 a loan guaranty program is considered the agency s flagship loan program Its name is derived from Section 7 a of the Small Business Act of 1953 P L 83 163 as amended which authorizes the SBA to provide business loans and loan guaranties to American small businesses In FY2014 the SBA approved 52 044 7 a loans totaling 19 2 billion The average approved 7 a loan amount was 368 737 Proceeds from 7 a loans may be used to establish a new business or to assist in the operation acquisition or expansion of an existing business Congressional interest in the 7 a program has increased in recent years because of concerns that small businesses might be prevented from accessing sufficient capital to enable them to assist in the economic recovery Some including President Obama argue that the SBA should be provided additional resources to assist small businesses in acquiring capital necessary to start continue or expand operations with the expectation that in so doing small businesses will create jobs Others worry about the long term adverse economic effects of spending programs that increase the federal deficit They advocate business tax reduction financial credit market reforms and fiscal restraint as the best means to help small businesses further economic growth and job creation This report discusses the rationale provided for the 7 a program the program s borrower and lender eligibility standards and program requirements and program statistics including loan volume loss rates use of proceeds borrower satisfaction and borrower demographics It also examines issues raised concerning the SBA's administration of the 7 a program including the oversight of 7 a lenders and the program s lack of outcome based performance measures In addition the report surveys congressional action taken during the 111th Congress to enhance small businesses access to capital including the providing more than 1 1 billion to temporarily subsidize the 7 a and 504 Certified Development Companies CDC loan guaranty programs fees and temporarily increase the 7 a program s maximum loan guaranty percentage to 90% funding was exhausted on January 3 2011 raising the 7 a program s gross loan limit from 2 million to 5

million and establishing an alternative size standard for the 7 a and 504 CDC loan programs Microloan Programs for New and Growing Small Businesses United States. Congress. Senate. Committee on Small Business, 1991 Full Committee

Legislative Hearing on the SBA's Microloan and Trade Programs United States. Congress. House. Committee on Small Business, 2007

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