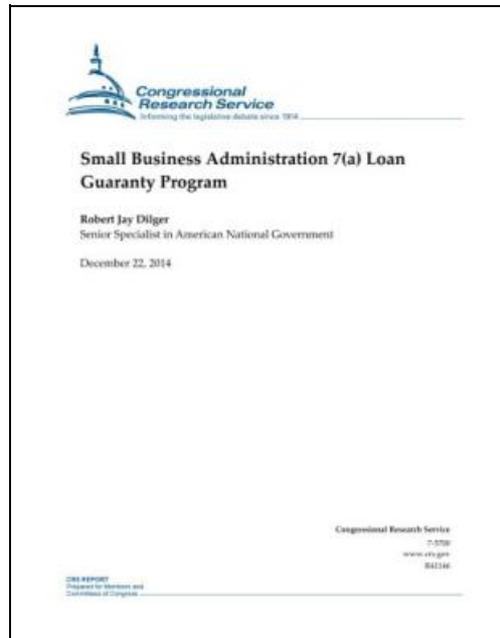


Small Business Administration 7(a) Loan Guaranty Program (CRS Reports)



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SMALL BUSINESS ADMINISTRATION 7(A) LOAN GUARANTY PROGRAM (CRS REPORTS)



CreateSpace Independent Publishing Platform. Paperback. Condition: New. This item is printed on demand. 42 pages. Dimensions: 11.0in. x 8.5in. x 0.1in. 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...



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