

Small Business Administration Microloan Program



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Createspace, United States, 2014. Paperback. Book Condition: New. 279 x 216 mm. Language: English . Brand New Book ***** Print on Demand *****.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...



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