



# Capital Access Services

## Fostering Business Growth & Expansion

**\$468 MILLION  
IN CAPITAL ACCESSED  
by client businesses in  
2016 and more than  
\$2.8 billion since 1980.**

### TESTIMONIAL

"We took [our consultant's] advice, put things together as he recommended and produced a loan package that even our banker complimented us on."



**Wes Stapp**, Partner  
Applied Contracting  
Services, Inc., Winter  
Garden, Florida

### READY TO ACCESS CAPITAL?

Visit us online or contact your local office and get started on your path to success today.

→ [FloridaSBDC.org](http://FloridaSBDC.org)



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WEST FLORIDA**

Seeking capital to grow your business or finance a new business venture and unsure about the most effective path? Florida SBDC Capital Access Specialists offer no-cost consulting and low-cost training to help you locate, prepare, and obtain financing. Whether you're looking for a traditional bank loan, government-backed loan, or a loan provided by an alternative lender, our specialists have the tools, expertise, and resources to help you obtain the financing needed to succeed.

### How We Can Help

While Florida SBDCs do not loan money or administer grants, our Capital Access Specialists maintain valuable relationships, public and private, with local lenders and understand their lending requirements. These relationships are so productive that lenders often require their business borrowers to work with a Florida SBDC before considering a loan or finance application.

Florida SBDC Capital Access Specialists are professionally certified business consultants, many of whom are former bankers, business owners, and executives with years of experience and advanced business degrees. They'll provide you with confidential assistance to help guide you through the process of securing the right source of capital, including:

- ★ **Uncover** available debt coverage and ability to repay a loan
- ★ **Assess** financing options and opportunities
- ★ **Identify** appropriate sources of financing
- ★ **Develop** or refine a quality business plan suitable for lenders
- ★ **Conduct** an in-depth financial analysis
- ★ **Create** a professional loan package
- ★ **Formulate** a comprehensive finance strategy
- ★ **Facilitate** effective lender relationships

### Providing the tools, strategies, and expertise to help Florida's business community thrive.

The Florida SBDC Network is a statewide partnership program nationally accredited by the Association of America's SBDCs and funded in part by the U.S. Small Business Administration, Defense Logistics Agency, State of Florida, and other private and public partners, with the University of West Florida serving as the network's lead host institution. Florida SBDC services are extended to the public on a nondiscriminatory basis. Language assistance services are available for limited English proficient individuals.

**State Designated as Florida's Principal Provider  
of Business Assistance [288.001, Fla. Stat.]**

**Helping Businesses  
Grow & Succeed**

# Types and Sources of Financing

Listed below is a sampling of the various types and sources of loans our specialists provide assistance with:

Whether you're looking for working capital, an equipment loan, financing to purchase property or expand your workforce, a line of credit, or startup capital to get your business off the ground, our credentialed specialists will help qualified and funding-ready businesses find the right source of capital.



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## Loans / Debt Financing

- ★ Commercial Finance Companies
- ★ Intermediary Lenders
- ★ Banks and Credit Unions
  - Conventional Loan
  - Line of Credit

## U.S. Small Business Administration (SBA) Guaranteed Loan Programs

- **7(a) Loan:** Long-or short-term working capital needs, inventory, and equipment purchases, expansion/renovation, starting a business or refinance existing debt
- **CDC/504 Loan:** Long-term, fixed-rate financing to acquire fixed assets for expansion/modernization for major assets such
  - as land, buildings, machinery
- **Disaster Loans:** Business Physical Disaster Loans; Economic Injury Disaster Loans
- **Veteran and Military Community Loans:** Military Reservists Economic Injury Loans
- **Export Loans:** SBA Export Express; Export Working Capital Loans; and SBA's International Trade Loan Program

## Florida-Based Loan Programs

- ★ **Microfinance Loan Program:** Through DEO and its Loan Administrators, short-term loans of up to \$50,000 made available to small businesses; borrowers must participate in business training and technical assistance provided by the Florida SBDC Network
- ★ **Microfinance Guarantee Program:** Enterprise Florida, Inc. (EFI) utilizes state funds to guarantee loans between \$50,000 and \$250,000 made by private lenders; guarantees cannot exceed 50% of the total loan amount
- ★ **State Small Business Credit Initiative (SSBCI) Programs**  
Florida Capital Access Program (Cap); Florida Export Support Program; Florida Venture Capital Program (Florida Opportunity Fund); and Florida Small Business Loan Support Program
- ★ **Florida Small Business Emergency Bridge Loan Program**  
Short-term, interest-free working capital loans intended to "bridge the gap" between the time a major catastrophe hits and when a business has secured longer term recovery resources; available when activated by the Governor

## Other Sources of Financing

- ★ Microloan Funds
- ★ Venture Capital
- ★ Angel Investors
- ★ Crowdfunding

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