



Your 2026 Guide to SBAC Small Business Financing Programs

Effective as of 10/01/2026



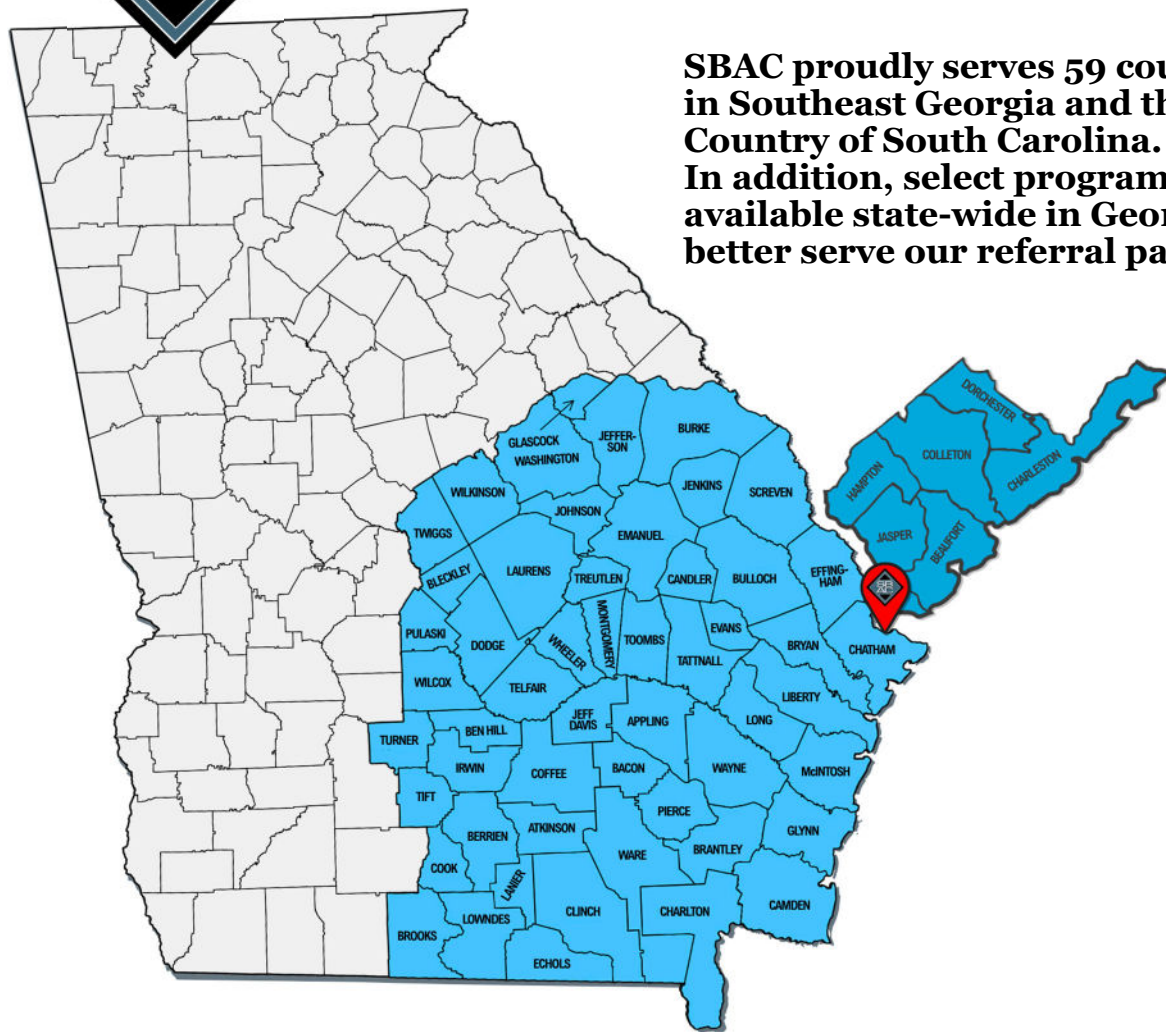
LOAN PROGRAM	USE OF FUNDS	SOURCE OF FUNDS	INTEREST RATE*	TERM	DOLLAR LIMITS	ELIGIBLE BUSINESSES**
SBA 504 LOAN PROGRAM	Real estate acquisition, construction, renovation; Machinery and equipment, assets with useful life of >10 years, certain refinancing and soft costs.	Typically: 50% from Bank (First Mortgage) 40% from SBA (Guaranteed Debenture - Second Mortgage) 10% Equity - Business Owner	Below Market Rate (fixed) on SBA Portion Negotiated Rate on Bank Portion	10, 20 or 25 Years on SBA Portion	Maximum: \$5,500,000 SBA Portion No project size limit	Average net profit after tax not over \$6.5 million Net worth less than \$20 million Businesses in the State of Georgia & Beaufort, Hampton & Jasper Counties (SC)
STATE SMALL BUSINESS CREDIT INITIATIVE (SSBCI 2.0)	Most any business purpose except goodwill	State of Georgia DCA	Variable Option: Prime + 0% (7% Floor) Fixed Option: Prime + 1% Negotiated Rate on Bank Portion	10 years max Up to 25 years amortization for Real Estate	Maximum: \$1,250,000 per project SSBCI Portion Total project limit \$20 million	For- Profit Businesses in 53 Counties in Southeast GA
COMMUNITY ADVANTAGE (7A) LOAN PROGRAM	Most any business purpose	SBAC (SBA Guarantees 75% - 85%)	Variable Option: Prime + 0% (7% Floor) Fixed Option: Prime + 1%	Real Estate: 25 years max. Machinery & Equip. Working Capital: 10 years max.	Maximum: \$350,000	For- Profit Businesses in 53 Counties in Southeast GA, Beaufort, Charleston, Colleton, Dorchester, Hampton & Jasper Counties (SC)
SBA MICROLOAN FUND	Most any business purpose except real estate purchase	SBA Micro (Re-lending)	Fixed Rate: 8.0%	Maximum 7 Years	Maximum: \$50,000	For- Profit Businesses in 53 Counties in Southeast GA, Beaufort, Charleston, Colleton, Dorchester, Hampton & Jasper Counties (SC)
RURAL IRP LOAN PROGRAM	Most any business purpose	USDA IRP (Re-lending)	Fixed Rate: 8.0%	Maximum 15 years	Maximum: \$150,000	For- Profit Businesses in Rural Portions of the 53 Counties of Southeast GA, Beaufort, Charleston, Colleton, Dorchester, Hampton & Jasper Counties (SC)
SBAC DIRECT LOAN PROGRAM	Most any business purpose	SBAC	Variable Option: Prime + 0.5% (7% Floor) Fixed Option: Prime + 1.5%	Maximum 10 Years	Maximum: \$150,000 Higher limits may be applicable.	For- Profit Businesses in 53 Counties in Southeast GA, Beaufort, Charleston, Colleton, Dorchester, Hampton & Jasper Counties (SC)
SPECIALTY PROGRAMS						
CITY OF SAVANNAH BUSINESS LOAN GUARANTY	Most any business purpose. (Except lease hold improvements)	Bank, City of Savannah Guaranty 80 - 90%	Negotiated Rate With Bank	Maximum 5 Years	Maximum: (Bank Loan) \$ 100,000	For-profit businesses in Savannah, GA
CITY OF SAVANNAH BUSINESS LOAN PROGRAM	Most any business purpose. (Except lease hold improvements)	City of Savannah	In the City of Savannah: - Target Area 4.00% Fixed - Outside Target Area 6.50% Fixed Outside of Savannah 8.00%	Maximum 10 Years	Maximum: \$150,000	For-profit businesses in Savannah, GA
CREDIT BUILDING LOAN PROGRAM	Most any business purpose	City of Savannah or SBA Micro (Re-lending)	0%	1 Year	\$1,000	For- Profit Businesses in 53 Counties in Southeast GA, Beaufort, Charleston, Colleton, Dorchester, Hampton & Jasper Counties (SC)
SMALL STEPS LENDING PROGRAM	Most any business purpose	City of Savannah or SBA Micro (Re-lending) or Direct	In the City of Savannah: - Target Area 4.00% Fixed - Outside Target Area 6.50% Fixed Outside of Savannah 8.00%	Negotiable	\$2,500—\$15,000	For- Profit Businesses in 53 Counties in Southeast GA, Beaufort, Charleston, Colleton, Dorchester, Hampton & Jasper Counties (SC)
SMALL BUSINESS CONTRACTOR/ INVOICE LOAN PROGRAM	Most any business purpose	SBAC or SBA Micro (Re-lending)	Fixed (may vary based on the source of funds used by SBAC)	Based on number of draw requests to perform on contracts in a timely manner	Maximum: \$150,000	For-profit businesses who have received a contract from the City of Savannah, Chatham County or the Savannah/Chatham County School Board

*Interest Rates and terms subject to change. ** Proof of funding, at reasonable terms and conditions, not be available from conventional sources may be necessary. SBAC is an Equal Opportunity Lender, Provider and Employer. SBAC strives to accommodate all persons with disabilities in compliance with the Americans with Disabilities Act (ADA). UPDATED 09/21/2026



SMALL BUSINESS ASSISTANCE CORPORATION

A Community Development Financial Institution For Small Business Lending



SBAC proudly serves 59 counties in Southeast Georgia and the Low Country of South Carolina. In addition, select programs are available state-wide in Georgia to better serve our referral partners.

Contact Us At:

Small Business Assistance Corporation
111 E Liberty Street, Suite 100
Savannah, GA 31401
912-232-4700 | sbacsav.com

Wendy J. Jeffers - Director of Lending
Direct Line: 912-721-6324
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Sue Strickland - Loan Officer
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Sean Vega - Loan Officer
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Hemita Chande - Loan Officer
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Charles Gillis
Business Development Officer
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Why Work With Us?

SBAC offers several assistance programs to fund new and existing small businesses that would benefit from more flexible financing options.

For Banks We Provide:

- Subordinate, gap financing to mitigate risk
- Competitive advantage
- Healthier bottom line for banks and their clients
- Opportunities for CRA credit
- Free educational resources
- Increased depository relationships

For Borrowers We Provide:

- Long term financing at below market interest rates
- Downpayments as low as 10%
- Flexible collateral requirements
- Local, free guidance and educational opportunities

