

# Financing New and Existing Businesses

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# TSU SBDC Counties



# Rural Counsel & Development Loan Program Counties



# SBA Loan Programs

- General Business Purposes
- Real Estate (Not Development)
- No longer just a cash flow lender
- Most loans are made by CLP and PLP
- Up to \$2,000,000 dollars

# Micro Loan Programs



- Accion of Texas
- BLX (Business Loan Express)

# Lender Requirements

- Approved TA (Technical Assistance) Provider to participate in these programs
- BLX requires Women, Minorities, or Veterans

# Interest Provisions

- Accion is credit and collateral based
- BLX is a character loan based on FICO score

# Services

- We act as a Technical Provider
- Small Business University
- Online Plan



The screenshot displays the SmallBizU website interface. At the top left, the logo "SmallBizU™" is visible. Below the logo, there is a navigation menu with several options: "Find A Course" (highlighted in red), "Sample Course Tutorial", "Get Help", "Money" (highlighted in red), "Management", "Marketing", and "Master Classes". The main content area is titled "Money Courses" and lists six items:

- Finding Money To Start A Business
- Creating A Loan Package
- Finding and Attracting Investors
- Creating Financial Projections
- Accounting 101: The Fundamentals
- Crafting A Business Plan

At the bottom of the page, there is a footer that reads: "Need help choosing a course? Try the [SmallBizU Course Selector](#)".

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