

Need Financing?

Visit your local SBA office or lender to learn about these funding options.



The 7(a) Loan, the SBA's Largest Financing Program

If you're unable to get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: \$5 million

INTEREST RATE: generally prime + a reasonable rate capped at 2.75 percent

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

GUARANTEE: 50 to 90 percent

CAPLines

Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan

Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: \$350,000

INTEREST RATE: for loans less than \$50,000, prime + 6.5 percent; for loans of \$50,000 and greater, prime + 4.75 percent

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital.

GUARANTEE: 50 percent

Community Advantage Program

Financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6 percent

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90 percent

Microloan Program

Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from \$500 to \$50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than \$10,000, lender cost + 8.5 percent; loans \$10,000 and greater, lender cost + 7.75 percent

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program

If you do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for your business, ask about the 504 loan program. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (up to 40 percent of the total project): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms

TERMS: 20 or 25 years for real estate or long term equipment, 10 years for general machinery and equipment

GUARANTEE: the lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10 percent

SBA Lenders

Our participating lenders serve all Louisiana unless otherwise noted.

ABBEVILLE

Gulf Coast Bank

221 S. State St.
(337) 893-7733

ALEXANDRIA

Red River Bank

1412 Centre Court Drive
(318) 561-4000

South Heritage Bank

5617 Coliseum Blvd.
(318) 442-2228

BATON ROUGE

American Gateway Bank

11307 Coursey Blvd.
(225) 368-2500

B&K Bank

7415 Corporate Blvd.
(225) 761-2529

Britton & Koontz First National Bank

8810 Bluebonnet Blvd.
(225) 761-2526

Business First Bank

8440 Jefferson Highway, suite 101
(225) 932-8916

Essential FCU

2370 Town Center Blvd.
(220) 337-2407

Investar Bank

7244 Perkins Road
(225) 448-5451

LiftFund

3233 S. Sherwood Forest Blvd.
(504) 410-6162

Neighbors FCU

(225) 819-2178

Pelican State CU

3232 S. Sherwood Forest Blvd.
(225) 408-6128

BELLE CHASSE

Mississippi River Bank

8435 Highway 23
(504) 392-1111

BOSSIER CITY

Barksdale Credit Union

2701 Village Lane
(318) 549-8017

Citizens National Bank

2711 E. Texas St.
(318) 747-6000

BOUTTE

First National Bank USA

13386 Highway 90
(985) 785-8411

COLUMBIA

Caldwell Bank & Trust Co.

(318) 649-2351

COTTONPORT

Cottonport Bank

106 Cottonport Ave.
(318) 985-2101

COUSHATTA

Bank of Coushatta

(318) 932-5776

COVINGTON

First Castle FCU

100 Cherokee Rose Lane
(985) 867-8867

CROWLEY

Bank of Commerce & Trust

(337) 783-2201

DERIDDER

City Savings Bank & Trust Co.

ERATH

Bank of Erath

105 W. Edwards St.
(337) 937-5816

FARMERVILLE

Marion State Bank

1024 Sterlington Highway
(318) 368-4571

FERRIDAY

Delta Bank

302 Louisiana Ave.
(318) 757-8601

GIBSLAND

Gibsland Bank & Trust

1246 S. Third St.
(318) 243-4477

HAMMOND

First Guaranty Bank

400 E. Thomas St.
(985) 345-7685

Florida Parish Bank

1300 W. Morris Ave.
(985) 269-7049

HARAHAN

ASI Federal CU

5508 Citrus Blvd.
(504) 733-7274

HOUMA

Pedestal Bank

1300 W. Tunnel Blvd.
(504) 580-2265

South Louisiana Bank

1362 W. Tunnel Blvd.
(985) 851-3434

Synergy Bank

(985) 851-3341

LAKE CHARLES

Cameron State Bank

4440 Nelson Road
(337) 312-7000

First Federal Bank

1135 Lakeshore Drive
(337) 421-1194

First National Bank of Louisiana

551 W. Prien Lake Road
(337) 562-3320

JD Bank

(337) 439-3545

Lakeside Bank

4537 Nelson Road
(337) 474-3766

LAFAYETTE

Bank of Sunset & Trust
900 Kaliste Saloom Road
(337) 234-5220

Iberia Bank

200 W. Congress St.
(337) 521-4886

HomeBank

503 Kaliste Saloom Road
(337) 572-1004

Iberia Bank

200 W. Congress St.
(337) 521-4886

Midsouth Bank

102 Versailles
(337) 237-8343

LAPLACE

Louisiana Federal CU
805 Robin St.

LEESVILLE

Merchants & Farmers Bank
501 S. Fifth St.
(337) 239-6504

MANSFIELD

Community Bank of Louisiana
118 Jefferson St.
(318) 872-3831

MARKSVILLE

Union Bank
305 N. Main St.
(318) 253-4531

METAIRIE

Chase Bank
3420 Severn Ave.
(504) 456-7720

Jefferson Financial CU

7701 Airline Drive
(504) 348-2424

MONROE

Banco South
1220 N. 18th St.
(318) 388-3990

Homeland Bank

2591 Tower Drive
(318) 570-6704

Origin Bank

1800 Hudson Lane
(318) 998-4600

Ouachita Independent Bank

909 N. 18th St.
(318) 338-3000

Richland State Bank

1816 Forsythe Ave.
(318) 699-8412

MONTGOMERY

Bank of Montgomery
1000 Caddo
(318) 646-3386

MORGAN CITY

MC Bank
1201 Brashear Ave.
(985) 384-2100

NATCHITOCHEs

City Bank & Trust Co.
(318) 352-4416

Sabine State Bank

780 Front St.
(318) 443-3090

NEW IBERIA

First National Bank of Jeanerette
413 Jefferson Trace Blvd.
(337) 276-3692

NEW ORLEANS

Biz Capital BIDCO
909 Poydras St., suite 2230
(504) 832-1993

Business Resource Capital

3801 Canal St., suite 320
(504) 524-6172

Fidelity Homestead Bank

201 St. Charles Ave.
(985) 871-4202

First Bank & Trust

909 Poydras St.
(985) 249-6761

Gulf Coast Bank & Trust

200 St. Charles Ave.
(504) 561-6100

Hope Credit Union

1726 O.C. Haley Blvd.
(504) 527-0688

Liberty Bank

6600 Plaza Drive, suite 600
(504) 240-5107

Regions Bank

1920 St. Charles Ave.
(504) 544-6017

Regional Loan Corp.

3810 Canal St., suite 320
(504) 524-6172

Whitney Bank

228 St. Charles Ave.
(504) 846-2577

NEW ROADS

Guaranty Bank & Trust Co.
175 Hospital Road
(225) 638-5625

Peoples Bank & Trust of Pointe Coupe

805 Hospital Road
(225) 638-3713

OPELOUSAS

American Bank & Trust
307 E. Landry St.
(337) 948-3056

PATTERSON

Patterson State Bank
(985) 395-8140

PLAQUEMINE

Anthem Bank & Trust
23910 Railroad Ave.
(225) 687-6337

Citizens Bank & Trust Co.

Iberville Bank
(225) 687-2091

Plaquemine Bank & Trust

24024 Eden St.
(225) 687-6388

RACELAND

Community Bank
4626 Highway 1
(985) 537-5283

RAYNE

Bank of Commerce & Trust
300 N. Adams Ave.
(337) 334-2875

Rayne State Bank & Trust

200 S. Adams Ave.
(337) 334-3297

RUSTON

Bank of Ruston
505 N. Vienna St.
(318) 255-3733

Community Trust Bank

1511 N. Trenton St.
(318) 368-3111

SHREVEPORT

ANECA Federal CU

4361 Youree Drive
(318) 698-6000

Carter Federal Credit Union

6885 Bert Kouns
(318) 382-4425

Campus Federal CU

1555 E. 70thSt.
(318) 675-5395

SPRINGHILL

Carter Federal Credit Union

(318) 539-4655

Citizens Bank & Trust

106 S. Main St.
(318) 539-5656

ST. FRANCISVILLE

Bank of St. Francisville

5700 Commerce St.
(225) 635-6397

ST. MARTINVILLE

St. Martin Bank & Trust Co.

301 S. Main St.
(337)
394-7800

TALLULAH

Cross Keys Bank

(318) 574-3210

VACHERIE

First American Bank

2785 W. Highway 20
(504) 450-6702

VILLE PLATTE

The Evangeline Bank & Trust

497 W. Main St.
(337) 363-5541

VIVIANA

Citizens Bank & Trust Co.

120 W. Arkansas

WEST MONROE

Centric Federal Credit Union

1091 Thomas Road
(318) 340-9656

Ouachita Valley FCU

1420 Natchitoches St.
(318) 387-4592

WHITE CASTLE

Bank of Commerce

(225) 545-3656

WINNSBORO

Franklin State Bank

(318) 435-3711

YOUNGSVILLE

Farmers State Bank & Trust Co.

412 Iberia St.
(337) 856-8611

OUT OF STATE LENDER

TruFund Financial Services

(504) 293-5550

**Participating
Certified
Development
Companies**

JEDCO Development Corp.

700 Churchill Parkway
Avondale
(504) 875-3908
Fax (504) 875-3923

Louisiana Capital CDC Inc.

307 La Rue France
Lafayette
(337) 234-2977
Fax (337) 234-5535

New Orleans Regional Loan Corp.

3801 Canal St., suite 320
New Orleans
(504) 524-6172
Fax (504) 524-0002

Louisiana Business Loans Inc.

1810 Auburn Ave., suite 101
Monroe
(318) 323-0878
Fax (318) 323-9492

Community CDC

4603 S. Carrollton Ave.
New Orleans
(504) 267-1310
Fax (504) 208-3794

**Community
Advantage
Lender**

LiftFund

New Orleans Office
3330 N. Causeway Blvd., suite 446
Metairie
(888) 215-2373
Fax (504) 836-6894
Director of Business Support Delta Region
Lindsey Navarro (se habla espanol)
lnavarro@liftfund.com

**Participating
Microlenders**

Newcorp Business Assistance Center

2924 St. Bernard Ave.
New Orleans
(504) 208-1700
info@newcorpinc.net
newcorpinc.net

LiftFund

New Orleans Office
3330 N. Causeway Blvd., suite 446
Metairie
(888) 215-2373
3233 S. Sherwood Forest Blvd.
Baton Rouge
(225) 247-2232
Director of Business Support Delta Region
Lindsey Navarro (se habla espanol)
lnavarro@liftfund.com

**Small Business
Investment
Companies**

Jefferson Capital Partners II LP

5 Sanctuary Blvd., suite 103
Mandeville,
(985)727-7232
Francis T. Cazayoux Jr.
pgiffin@jeffcap.com

LongueVue Capital Partners II LP

111 Veterans Blvd., suite 1020
Metairie
(504) 293-3610
Max Vorhoff
mvorhoff@lvcpartners.com