
La Small Business Loans

Annual Report to the President and Congress
Most Borrowers of Economic Opportunity Loans
Have Not Succeeded in Business

Report

The State Small Business Credit Initiative (SSBCI)
Strengthening Hurricane Recovery Efforts for
Small Businesses

Reports and Documents

Access to Credit in "distressed" Communities

Problems of Small-business Financing

March 31, April 1 and 2, 1971, Los Angeles, Calif.;
April 5, 1971, Albuquerque, N.Mex.; April 6, 1971,
Santa Fe, N. Mex

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Rebuilding the Gulf Coast

Federal Register

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to the
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Explore the
many options
available to
get the money
you need for
your business
Whether your
business is a
new start-up,
an established
company
attempting to
grow, or
somewhere in
between, Get
Your Business
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business plan
competitions,
and the
"friends and
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untapped
funding
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Loans Have Not Succeeded in Business America's Economic Development Banks play an important role in financing small business growth, yet the data on bank lending is limited. In 1977, the Community Reinvestment Act (CRA) required banks to report on the amount of small business lending to neighborhoods at different income levels in counties across the country. This was done to

provide oversight and correct for a history of discriminatory lending practices against low-income and minority neighborhoods, commonly referred to as "redlining." While the CRA small business data provided some insight into lending patterns in low-income areas, it didn't provide data on the income or minority status of business owners. The only other publicly available data on small

business lending comes from the small percentage of business loans backed by the Small Business Administration (SBA) 7(a), which comprises only 3% to 7% of small business loan volumes.³ This lack of data cloaks bank small business lending practices, hindering regulators' and stakeholders ability to monitor and hold banks accountable. To dig deeper, the National

<p>Community Reinvestment Coalition (NCRC) took two approaches. First, it used publicly available data on small business lending to analyze bank lending practices from 2008 to 2016. Then, NCRC used mystery shoppers to examine differences in the customer service experiences for potential borrowers of different races in Los Angeles in 2018. <u>Report</u> John Wiley & Sons Business</p>	<p>Development and the Role of the Small Business Administration SBA Quarterly Report, 503/504 Economic Development Loan Programs Than ks, But No Banks! Amer ican Woman's Economic Development T he Small Business Advocate Semi annual Report - Small Business Administration Semi-annual Report of the Small Business Administration Report Increasi ng the Outstanding</p>	<p>Loan Ceiling of the Small Business Administration The Engine of America John Wiley & Sons <i>The State Small Business Credit Initiative (SSBCI)</i> Business Development and the Role of the Small Business Administration SBA Quarterly Report, 503/504 Economic Development Loan Programs Than ks, But No Banks! The SSBCI provides funding to states,</p>
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territories, and eligible municipalities to expand existing or to create new state small business investment programs, including state capital access programs, collateral support programs, loan participation programs, loan guarantee programs, and venture capital programs. This book examines the SSBCI and its implementation, including Treasury's response to

initial program audits conducted by the U.S. Government Accountability Office and Treasury's Office of Inspector General. These audits suggested that SSBCI participants were generally complying with the statute's requirements, but that some compliance problems existed, in that, the Treasury's oversight of the program could be improved; and performance

measures were needed to assess the program's efficacy. Strengthening Hurricane Recovery Efforts for Small Businesses Nova Science Publishers Includes data for the executive branch of the Federal Government only. *Reports and Documents* Oxford University Press, USA With the resources of both governments and traditional philanthropy barely

growing or in decline, yet the problems of poverty, ill-health and environmental degradation ballooning daily, it is increasingly clear that new models for financing and promoting social and environmental objectives have become urgently needed. Fortunately, however, a significant revolution appears to be underway in the way in which social and environmental purposes are being

financed. The heart of this revolution is a massive explosion in the instruments and institutions being deployed to mobilize private resources in support of social and environmental objectives. Where earlier such support was limited to charitable gifts, now a bewildering array of new instruments and institutions has surfaced—loans, loan guarantees, private equity,

barter arrangements, social stock exchanges, bonds, secondary markets, investment funds, and many more—all of them designed to leverage not just the tens of billions of dollars of philanthropic grants but the hundreds of billions, indeed trillions, of dollars of private investment capital. While the changes under way are inspiring and by no means trivial, however, they

remain largely uncharted in any systematic fashion. This monograph, and of the companion volume for which it also serves as the introductory chapter, is designed to overcome this problem, to provide the first comprehensible and accessible roadmap to the full range of important new developments taking place on the frontiers of philanthropy and social investment. In

the process, it seeks to broaden awareness of these developments, increase their credence and traction, and make it possible to maximize the benefits they can generate while acknowledging the limitations and challenges they also face. Access to Credit in "distressed" Communities Liberty National Bank, Los Angeles, which opened in 1982 specializing in small business financing, set

objectives for 1984 to include the generation of \$15,000,000 in Small Business Administration loans, fee income of \$750,000 by selling the loans to a secondary market, and a sufficient increase in market share to become the largest SBA lender in Southern California. The Bank also wanted to provide fast response to loan requests and to achieve above-average loan charge off

ratios.
Problems of Small-business Financing
Winning business strategies from CEOs of 50 successful small businesses (some of which are now large corporations) who share their experiences to help those starting or growing their own business
Small business is the engine that drives America's new economy. In *The Engine of America*, former

administrator of the Small Business Administration (SBA), Hector Barreto and veteran journalist Bob Wagman reveal the winning business strategies of CEOs from 50 companies. For all those starting or growing their own small business, the wisdom, experience, and counsel of these successful leaders provides inspirational and thoughtful advice on making it as an

entrepreneur. In this book, Barreto shares details of business success, and the insights he gained while administering the nation's largest small business loan, training, and counseling organization. Some of those sharing their stories in *The Engine of America* have grown their businesses from the most humble of beginnings into corporate giants whose brands are household names and whose operations are

integral parts of the national economy. Others may not be instantly recognizable, but what they have in common is success. Hector Barreto believes if you can teach a small business owner something he or she doesn't know, but which is critical to the growth of their small business or which allows them to avoid a critical mistake, you have helped put them on the road to success. That's what

The Engine of America will do. Hector V. Barreto (Los Angeles, CA) is the former five-year administrator of the U.S. Small Business Administration where he directed a \$60 billion support system for American entrepreneurs . He has lived and worked in all regions of the country, and is currently the Chairman of the Latino Coalition and a frequent speaker on small business topics. Robert Wagman

(Washington, DC) is the former Capitol bureau chief for Scripps Howard's Newspaper Enterprise Association. He is also a former field producer for 60 Minutes, editor of the World Almanac on Politics, and author of many business and political nonfiction books.
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