



Small Business Boost \$4.75 Million Available for 2025



Small Business Boost (SBB) is a recoverable assistance program from the Federal Home Loan Bank of Dallas (FHLB Dallas) that can be used to support small businesses in members' communities. In 2025, FHLB Dallas has allocated \$4.75 million in funding for the program.

One Round: Available January 6 - December 5, or until funds are exhausted

How It Works

SBB provides secondary, unsecured loans to help participating members provide financing for qualified small businesses when there is a lack of equity, collateral shortfall or initial debt service challenges. **SBB fills the gap between what the member can finance, and the loan requested by the eligible small business.**

In addition to a member loan provided to the small business, FHLB Dallas will provide up to the lesser of \$125,000 or 50 percent of the member's loan in SBB funding. And, as an added boost, the small business does not begin repaying the SBB loan until year two! Beginning in year two, the member may charge up to 3 percent interest on the SBB loan. The small business repays the SBB loan to the member, and the member forwards payments collected to FHLB Dallas annually.

Uses

SBB funds can be used for the following activities (Not an exhaustive list):

- Machinery and equipment purchase
- Building purchase
- Land acquisition
- Facility expansion
- Leasehold improvements

If the deal involves real estate, then at least 51% must be occupied by the small business.

How to Apply

Members may request SBB enrollment and application forms be sent via Adobe Sign by submitting a request using the contact form at fhlb.com/sbb or by emailing SBB@fhlb.com. Funds are available on a first-come, first-served basis.

To Qualify

- Borrower must qualify as a small business based on Small Business Administration guidelines.
- Member must provide at least 40 percent of total financing to the small business. Extending or modifying existing member debt may be used to meet this requirement.
- Member must demonstrate a funding gap exists without the SBB funds.
- At least one full-time job must be created or retained for every \$62,500 in SBB funding. Or, an applicant can demonstrate other economic impacts.

Visit fhlb.com/sbb for more information, call 844.345.2265 or email sbb@fhlb.com.