

A Big Boost to Small Businesses

Introducing the Small Business Boost (SBB) to Further Your Impact in Your Communities

According to the Small Business Administration, there are more than 28 million small businesses in the United States, and they employ more than half of the working population. When you consider that companies such as Apple, Costco, Intel, and Nike all started as traditional small businesses, you see the clear value of building enduring relationships with today's entrepreneurs. Small Business Boost (SBB) is a new recoverable assistance program from FHLB Dallas designed to enhance your impact in your communities by supporting small businesses.



What Is SBB?

SBB provides secondary, unsecured loans to qualified small businesses that otherwise would not meet member loan underwriting criteria. SBB provides gap funding where there is a lack of equity, unique collateral or appraisal shortfall. In addition to a member loan provided to the small business, FHLB Dallas will provide up to \$100,000, or 50 percent of the member's loan, in SBB funding to the small business. And, as an added boost, the small business does not begin repaying the SBB loan until year two!

How It Is Used

SBB funds can be used for:

- Building purchases
- Land acquisition and construction
- Facility expansion
- Machinery and equipment purchase
- Leasehold improvements
- Permanent working capital
- Closing costs

Key Requirements

- Borrower must qualify as a small business based on Small Business Administration guidelines
- Member must provide at least 40 percent of total financing
- At least one full-time job must be created or retained for every \$50,000 in SBB funding

Applications for SBB funding must be submitted by an FHLB Dallas member institution. Funds are available on a first come, first-served basis. See [member bulletin](#) for full requirements.

BENEFITS

- Provides gap funding to make small business deals “bankable”
- No additional underwriting required
- May qualify for CRA credit
- Creates new business relationships and cross-selling opportunities
- Strengthens local economies by retaining and creating jobs

For more information, visit fhlb.com or contact:

Community Investment at 800.362.2944 or sbb@fhlb.com

FHLB Dallas does not act as a financial advisor. Member institutions should evaluate the suitability and risks of products and services offered by FHLB Dallas. Consult your advisors, as needed.