

## Small Business: Access to Capital and Job Creation (Paperback)



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Createspace Independent Publishing Platform, United States, 2015. Paperback. Condition: New. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.The U.S. Small Business Administration (SBA) administers several programs to support small businesses, including loan guaranty and venture capital programs to enhance small business access to capital; contracting programs to increase small business opportunities in federal contracting; direct loan programs for businesses, homeowners, and renters to assist their recovery from natural disasters; and small business management and technical assistance training programs to assist business formation and expansion. Congressional interest in these programs has increased in recent years, primarily because assisting small business is viewed as a means to enhance economic growth. Some, including President Obama, have argued that the SBA should be provided additional resources to assist small businesses in acquiring capital necessary to start, continue, or expand operations and create jobs. Others worry about the long-term adverse economic effects of spending programs that increase the federal deficit. They advocate business tax reduction, reform of financial credit market regulation, and federal fiscal restraint as the best means to assist small business economic growth and job creation. During the 111th Congress, P.L. 111-5, the American Recovery and Reinvestment Act of 2009 (ARRA), provided the SBA an additional \$730 million, including \$375 million to temporarily subsidize SBA fees and increase the 7(a) loan guaranty program s maximum loan guaranty percentage to 90 . P.L. 111-240, the Small Business Jobs Act of 2010, authorized a \$30 billion Small Business Lending Fund to encourage community banks to provide small business loans (\$4 billion was issued); \$1.5 billion State Small Business Credit Initiative to provide funding to participating states with small business capital access programs, numerous changes to the SBA s loan guaranty and contracting programs, and \$510 million to continue the SBA s fee...

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