BUSINESS SPECIALTY LENDING

SBA (Small Business Administration) CAPline Line of Credit

Government-Backed Growth Capital



CAPlines are part of the SBA 7(a) loan program and provide government-backed lines of credit designed for businesses with seasonal, contract-based, construction or general working capital needs. These loans are ideal for businesses facing cash-flow fluctuations or needing financing for specific projects.

SBA CAPline programs offer up to $5 Million to help small businesses with short-term working capital needs.

SBA CAPline Requirements

General requirements you must meet to be eligible for an SBA loan, including:

- Be a small business, as defined by the SBA
- Be a for-profit business
- Conduct business in the U.S. with a physical location on U.S. soil
- Prove that you have invested your own time and money into the business

The Four SBA CAPline Programs

These four SBA programs offer an opportunity for small to medium size and emerging business operators to unlock government-backed funding:

U.S.-based business owned 100% by U.S. citizens	**MINIMUM FICO** **620+**	**TIME IN BUSINESS (TIB)** **2 years**
LOAN AMOUNT **Up to $5 Million**	**LOAN TERMS** **12-month revolving “interest-only” LOC with a monthly borrowing base**	**AVAILABLE CAPITAL** **Up to 80% of eligible A/R and 50% on eligible inventory**
RENEWALS **Annual credit reviews**		

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Contract CAPline

The Contract CAPline helps businesses that need working capital to fulfill specific contracts, particularly large commercial agreements or government contracts. It is ideal for manufacturers, prime contractors, subcontractors, and service providers who incur significant costs before receiving payment.

USE OF FUNDS	MAXIMUM AMOUNT	REPAYMENT TERMS
Direct costs of performing contracts, including labor, materials and supplies	**Up to $5M per contract (can have multiple CAPlines)**	**Paid from proceeds of the contracts being financed**
COLLATERAL	**STRUCTURE**	
Contract proceeds (assignment of contract)	**Can finance multiple contracts simultaneously with separate sub-limits**	

Seasonal CAPline

The Seasonal CAPline is designed for businesses with predictable seasonal fluctuations in revenue and working capital needs. This includes retailers, tourism businesses, ag suppliers and any business whose cash flow follows a consistent annual pattern.

USE OF FUNDS	MAXIMUM AMOUNT	REPAYMENT TERMS
Inventory purchases, staffing costs and A/R financing during peak seasons	**Up to $5M**	**Must demonstrate ability to repay within a 12-month period from seasonal cash flow**
COLLATERAL	**MATURITY**	
Secured by inventory and A/R being financed	**Up to 10 years, though the LOC must cycle to zero annually**	

Working Capital CAPline

The Working Capital CAPline is the most flexible option, providing short-term working capital financing. It is designed for businesses that need a safety net for operational expenses that cannot be funded through normal cash flow.

USE OF FUNDS	MAXIMUM AMOUNT	REPAYMENT TERMS
Short-term working capital needs such as payroll, rent, operating expenses, etc.	**Up to $5M**	**Must demonstrate ability to repay within a 12-month period from cash flow**
COLLATERAL	**MATURITY**	
Blanket lien on business assets; specific collateral requirements vary	**Up to 10 years, with annual credit reviews**	

Builders CAPline

The Builders CAPline serves small general contractors and builders constructing residential or commercial properties for resale. It functions similar to a traditional construction loan, but with SBA backing.

USE OF FUNDS	MAXIMUM AMOUNT	REPAYMENT TERMS
Direct expenses such as labor, materials, permits, etc.	**Up to $5M**	**Paid from proceeds of the sale of the property**

COLLATERAL	STRUCTURE
The property under construction	**Draws typically tied to construction milestones**

Why Work with Eagle Bend Capital Financing?

Eagle Bend Capital Financing offers the financing you need, when conventional lending sources cannot. We work with a broad network of lending partners to help businesses secure flexible working capital solutions tailored to their needs.

Get Started

If you would like to learn more about our SBA and USDA loan programs, or any of our other product solutions, contact us today.

QUESTIONS? GIVE US A CALL

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