

# Small Business Investment Companies

*Overview, Performance, and Analyses of the SBA Program*

BUSINESS ISSUES,  
COMPETITION AND  
ENTREPRENEURSHIP



Kelly E. Nichols  
Editor

Novinka

# Small Business Information On Sbas Small Business Investment Company Programs

**BM King**



## **Small Business Information On Sbas Small Business Investment Company Programs:**

*Small Business* DIANE Publishing Company,1996-11 Small Bus Invest Companies SBIC and specialized SBIC s SSBIC provide funding for starting maintaining and expanding operations This report covers the performance of the prog s over the period from 1990 94 including trends in the no funding losses capitalization and size of SBICs and SSBICs and on liquidations of these invest co s as well as SSBICs participation in the 3% Preferred Stock Repurchase Prog SBICs invest activities over the period from 1990 94 and the educ l background and work experience of personnel who manage the program **Small**

**Business Investment Company Program** United States. Congress. Senate. Committee on Banking and Currency.

Subcommittee on Small Business,1966

The Small Business Administration's Small Business Investment Company Program ,1991

**Small Business: Update of Information on SBA's Small Business Investment Company Programs**

,1997 The Small Business Investment Act of 1958 created a program to help small businesses obtain financing for starting maintaining and expanding operations Under the program Small Business Investment Companies SBIC provide funding to small businesses through equity investments and debt In 1972 the Congress amended the act to establish Specialized SBICs called SSBICs to provide funding to small businesses owned by socially or economically disadvantaged individuals In addition to using their own private capital to support small businesses SBICs and SSBICs can also obtain funds by issuing debentures or participating securities which the Small Business Administration SBA pools and sells to the public The principal and interest on both of these instruments are guaranteed by SBA Until November 1989 SSBICs could sell to SBA stock carrying a 3% annual dividend generally referred to as 3% preferred stock and until October 1995 they could also sell stock to SBA carrying a 4% annual dividend SBA refers to the financial assistance that SBICs and SSBICs receive as leverage In May 1995 we reported on the performance of the programs and investment activities for fiscal years 1990 through 1994 Because of your interest in the SBIC and SSBIC programs you requested that we update through fiscal year 1996 selected information presented in that report As agreed with your office this report provides information on 1 the programs trends for fiscal years 1990 through 1996 in terms of the number size funding and private capitalization of SBICs and SSBICs 2 SBA s cumulative net program losses through fiscal year 1996 from liquidating SBICs and SSBICs and SSBICs participation in the 3%

Preferred Stock Repurchase Program through December 1996 **Small Business Investment Company Program** United

States. Congress. House. Committee on Small Business. Subcommittee on Capital, Investment, and Business

Opportunities,1978 *The Small Business Investment Company Program* United States. General Accounting Office,1978

*The Small Business Investment Company Program, Hearings Before a Subcommittee of ...,89-2 ..., July 15, 19, and 29,*

1966 United States. Congress. Senate. Banking and Currency Committee,1966 Considers Small Business Investment

Company programs to determine whether any problems or weaknesses exist and whether any new legislation is needed

*Small Business* United States. General Accounting Office,1995

**Sba Small Business Investment Company**

**Program** Robert Jay Dilger, 2013-01-05 The Small Business Administration's SBA's Small Business Investment Company SBIC Program is designed to enhance small business access to venture capital by stimulating and supplementing the flow of private equity capital and long term loan funds which small business concerns need for the sound financing of their business operations and for their growth expansion and modernization and which are not available in adequate supply Facilitating the flow of capital to small businesses to stimulate the national economy was and remains the SBIC program's primary objective At the end of FY2012 there were 301 privately owned and managed SBICs licensed by the SBA providing financing to small businesses with private capital the SBIC has raised regulatory capital and funds the SBIC borrows at favorable rates leverage because the SBA guarantees the debenture loan obligation SBICs pursue investments in a broad range of industries geographic areas and stages of investment Some SBICs specialize in a particular field or industry while others invest more generally Most SBICs concentrate on a particular stage of investment i.e. startup expansion or turnaround and geographic area The SBA is authorized to provide up to 3 billion in leverage to SBICs annually The SBIC program has invested or committed about 18.2 billion in small businesses with the SBA's share of capital at risk about 8.8 billion In FY2012 the SBA committed to guarantee 1.9 billion in SBIC small business investments and SBICs provided another 1.3 billion in investments from private capital for a total of more than 3.2 billion in financing for 1,094 small businesses Some Members of Congress the Obama Administration and small business advocates argue that the program should be expanded as a means to stimulate economic activity create jobs and assist in the national economic recovery Others worry that an expanded SBIC program could result in losses and increase the federal deficit In their view the best means to assist small business promote economic growth and create jobs is to reduce business taxes and exercise federal fiscal restraint Some Members have also proposed that the program target additional assistance to startup and early stage small businesses which are generally viewed as relatively risky investments but also as having a relatively high potential for job creation In an effort to target additional assistance to newer businesses the SBA has established as part of the Obama Administration's Startup America Initiative a 1 billion early stage debenture SBIC initiative up to 150 million in leverage in FY2012 and up to 200 million in leverage per fiscal year thereafter until the limit is reached Early stage debenture SBICs are required to invest at least 50% of their investments in early stage small businesses defined as small businesses that have never achieved positive cash flow from operations in any fiscal year This publication describes the SBIC program's structure and operations including two recent SBA initiatives one targeting early stage small businesses and one targeting underserved markets It also examines several legislative proposals to increase the leverage available to SBICs and to increase the SBIC program's authorization amount to 4 billion

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