



LET'S
DISCUSS
SMALL
BUSINESS
funding.



DCAP

DELAWARE CAPITAL ACCESS PROGRAM

SSBCI is a federal program administered by the U.S. Department of the Treasury, created to provide financing to help small and diverse businesses access funding.

Through this program the Delaware Division of Small Business (DSB) provides funding to banks, credit unions and other lenders for eligible loans to small businesses.

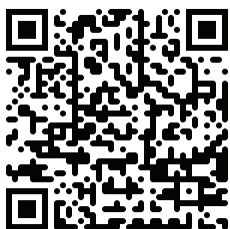
After consulting with our staff to see if this program is a good fit for you, you'll be set on the best path to connect with a participating lender which may mean talking with our resource partner the Delaware SBDC first. DSB then works in the background with your lender, contributing our portion of the loan to them, so you only have to deal with one lender and one set of paperwork.

DCAP KEY PROGRAM CHARACTERISTICS

- Provides loans to a business that has minor collateral or credit issues
- Designed to assist all businesses, with additional support for socially or economically disadvantaged individuals (also known as SEDI), or very small businesses (<10 employees)
- Includes a risk-pooling component where you, the lender and the state contribute a small percentage (around 2%) to a reserve fund that the lender can use in case of loan default
- Short and medium-term loans of 5 to no more than 10 years preferred



INTERESTED IN MORE INFORMATION?



Scan the QR code to connect with one of our Regional Business Managers!

[DE.GOV/SSBCI](https://de.gov/ssbci)



DELAWARE
SSBCI
STATE SMALL BUSINESS CREDIT INITIATIVE

D Delaware
DIVISION OF SMALL BUSINESS