

Take your investment strategy from good to greatness

As a business owner, you know achieving greatness takes grit and determination, especially in today's financial environment. With climbing interest rates and tightened lending standards, it can be difficult to access the capital you need for growth. In 2023, just 49% of small businesses said they had adequate access to capital and loans, a significant decrease from 67% in 2017.¹

Despite a challenging landscape, unlocking your business' full potential can be possible with the right financing solution. With help from a trusted financial partner that understands your unique vision, you can find an option that not only suits your short-term goals but also sets you up for greatness.

Here's what you should know:

Find the Small Business Administration (SBA) loan that fits your needs.

SBA loans can be an excellent source for businesses looking for capital to support projects that are \$500,000 to \$12.5M.

They provide benefits like longer terms and lower down payment requirements, but different types have different eligibility criteria. A financial partner with experience lending in the space can help you determine which option is right for your business.



SBA 7(a) loan:

This loan ranges from \$500,000 to \$5M with a term of 10 to 25 years, depending on the loan's purpose. The structure will be up to 90% bank loan with a borrower down payment as low as 10%.



SBA 504 loan:

This type of loan is used specifically for real estate and equipment. SBA 504 loans are structured with up to 50% bank loan, up to 40% from a community development corporation and a borrower down payment as low as 10%.



Ace the application process.

For an easier, more efficient application process, you need a banking partner that specializes in SBA loans. A preferred lender with the right experience can tailor your loan to your specific requirements and underwrite and decision your application with a Texas-based team. By taking steps to ensure a smoother application process, you'll have more time to focus on what's most important: running your business.

By closing your SBA loan in-house, Texas Capital can further speed up the process. This can give you access to your funds faster, so you can meet your goals faster — whether you're looking to close on property, increase cash flow or scale your business. Texas Capital can also help you get fixed rates, ensuring your cost to borrow remains more predictable over a period of time. Adding this stability now can help your business focus on long-term goals.



Achieve your goals with a line of credit.

Whether you're buying inventory or looking to better manage day-to-day operations, credit options can provide the working capital to meet your current needs while driving future success. This route can also lead to benefits beyond credit including cash back, rewards toward travel and merchandise and the tools to manage expenses and reporting.



Decide if it's the right time to refinance.

Refinancing can be a strategic move to improve cash flow, reduce costs and optimize your capital structure. If your company's profits are growing, lenders may find your business more attractive, and you can get a lower rate. But refinancing can be complicated. You may see a short-term improvement in cash flow, but rising market rates can mean it's not the best time for a lower rate. It's important to consider your business' needs and the market before moving forward with refinancing.

Your Texas Capital team is here to help.

As your business chases new heights, the right financial provider will take the time to understand your vision and deliver a tailored financing solution that fits you. At Texas Capital, our highly personalized approach and full suite of products and solutions mean we can scale with you and help you think bigger.



[Click here](#) to learn more about how Texas Capital can meet your business and financing needs. Together, we can pave a path toward greatness.

