# State Small Business Credit Initiative: Implementation and Funding Issues (Paperback)



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## STATE SMALL BUSINESS CREDIT INITIATIVE: IMPLEMENTATION AND FUNDING ISSUES (PAPERBACK)



Createspace Independent Publishing Platform, United States, 2014. Paperback. Condition: New. Language: English. Brand New Book \*\*\*\*\*\* Print on Demand \*\*\*\*\*\*. Congressional interest in small business access to capital has increased in recent years because of concerns that small businesses might be prevented from accessing sufficient capital to enable them to create and retain jobs and assist in the economic recovery. Some, including President Obama, have argued that the federal government should provide 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 businesses and create jobs. During the 111th Congress, P.L. 111-240, the Small Business Jobs Act of 2010, provided the Small Business Administration (SBA) additional funding and enhanced several SBA lending programs in an effort to assist small businesses access capital. The act also authorized the Secretary of the Treasury to establish a \$1.5 billion State Small Business Credit Initiative (SSBCI). The SSBCI provides funding, allocated by formula and distributed in one-third increments, to states, territories, and eligible municipalities (hereinafter referred to as states) to expand existing or create new state small business investment programs, including state capital access programs, collateral support programs, loan participation programs, loan guarantee programs, and venture capital programs. In most instances, the initial round of funding (called a tranche) took place in FY2011. Most states received their second tranche during FY2013. As of June 30, 2014, 47 states had received at least two tranches and 20 had received their third and final tranche. The remaining states are expected to receive their third and final t



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