

7(a) MARC Loan Program

A Game-Changer for America's Growing Manufacturers

Did you know small businesses make up **98% of U.S. manufacturers**? The U.S. Small Business Administration's (SBA's) new **7(a) Manufacturers' Access to Revolving Credit (MARC) Loan Program** was built to power their growth fueling liquidity, flexibility, and innovation to restore **American manufacturing leadership**.

Why MARC is Different

MARC loans deliver **maximum flexibility** for small and mid-sized manufacturers and give lenders the ability to create **simplified working capital solutions** that scale as you grow.

With MARC, you can:

- Structure loans as a **revolving line of credit or term loan**
- Fund **short-term working capital** from inventory to new contracts
- Unlock equity in existing **facilities or equipment**
- Combine with other **SBA or conventional loans** for an even greater impact

The Bottom Line

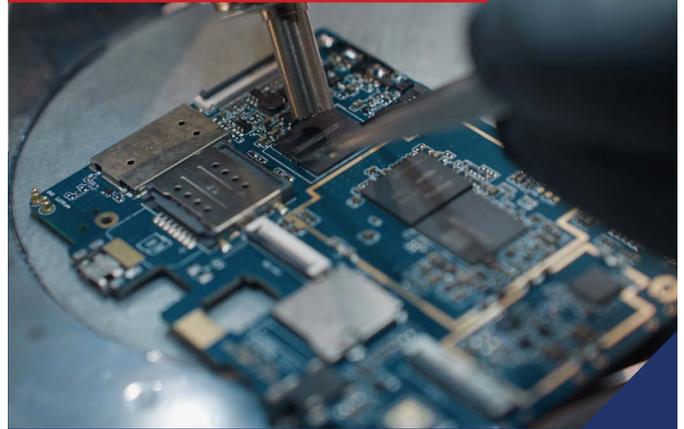
The 7(a) MARC Loan Program isn't just financing, it's a **strategic tool** to expand operations, win new business, and strengthen domestic production. **Empower your growth. Reshore America's industrial strength.**

Get Started

To learn more, contact an SBA Regional Finance Manager at sba.gov/finance-managers, or connect with your local SBA district office at sba.gov/localassistance.

All SBA programs and services are extended to the public on a nondiscriminatory basis. 9/2025.

FOR MANUFACTURERS



MARC Overview

Max loan amount: \$5 million dollars.

Interest rate: Lenders and borrowers can negotiate the interest rate, but it may not exceed the SBA maximum.

Terms: Revolving loans may have a maturity of up to 20 years (10 years revolving, 10 years term). Term loans may have a maturity of up to 10 years.

Working Capital Support: SBA's national staff of Regional Finance Managers are working capital experts who can help you evaluate the MARC and other SBA offerings to help grow your business.

MARC loans are available exclusively for eligible small business manufacturers (NAICS sectors 31-33).



U.S. Small Business
Administration

[SBA.gov](https://sba.gov)