

7(a) Working Capital Pilot Program

Working capital for growing manufacturers

The U.S. Small Business Administration's (SBA's) 7(a) Working Capital Pilot (WCP) is a line of credit program engineered to meet the needs of growing manufacturers.

The 7(a) WCP provides manufacturers with the liquidity necessary to take on new business, maintain strategic inventory levels, and expand into international markets.

Flexible Loan Options

Transaction-based loans allow manufacturers to finance projects or purchase orders. Can be structured independently or as a companion to a general line of credit.

Asset-based loans help manufacturers better leverage their balance sheet by providing working capital against their inventory (up to 60%), accounts receivables (up to 85%), or uninsured foreign accounts receivable (up to 70%).

Export Financing

The 7(a) WCP can provide critical working capital against domestic and international orders under a single loan facility. As an extra benefit, SBA subject matter experts offer one-on-one counseling to guide manufacturers and lenders through their working capital transactions.

Get Started

Visit sba.gov/finance-managers, scan, or email 7aWCP@SBA.gov to contact a local subject matter expert for assistance.



All SBA Programs and services are extended to the public on a nondiscriminatory basis. 4/2025.

FOR MANUFACTURERS



Loan Overview

Maximum Loan Amount:

\$5 million dollars

Working Capital Support for:

- Revolving asset-based working capital
- Project and contract financing
- Purchase order and pre-shipment financing
- Standby letters of credit
- Government contract financing

SBA Guarantee:

75% for loans greater than \$150,000, 85% for loans up to \$150,000.

Term:

Varies according to the borrower's need, up to a maximum of 60 months. You'll have access to our free online lead generation tool – Lender Match. Speak with your local SBA Lender Relations Specialist for registration information.



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