

SBA Loan Options for Small Manufacturers

7(a), 504, and MARC Loans Explained

LOAN TYPE	BEST FOR	MAXIMUM LOAN AMOUNT	KEY FEATURES	ELIGIBLE USES	FY 2026 FEE WAIVER
7(a) Loan (MLP track)	General financing needs	\$5 million	Flexible terms, SBA guaranty up to 75–85%	Equipment, working capital, some real estate, refinancing certain debts	0% upfront fee on loans ≤ \$950,000
504 Loan (MLP track)	Fixed asset projects	\$5.5 million	Long-term, fixed-rate financing	Major equipment, real estate purchase, facility expansion	0% upfront fee and 0% annual service fee on all loans
MARC Loan (new 7(a) method)	Working capital	\$5 million	Term or revolving credit, SBA guaranty up to \$3.75M Maximum guaranty % 85% for loans up to \$150K and 75% for loans over \$150K	Inventory, payroll, operating expenses (not ownership changes or tax arrears)	Not specified

MLP = Manufacturing Loan Program
MARC = Manufacturers' Access to Revolving Credit
Waiver Effective 10/1/25 - 9/30/26

Data Source - US Small Business Administration - September 2025



Summary Developed by

