

Surety Bond Guarantees

Help Small Businesses Thrive and Grow

Maybe you're in the construction, service or supply industries and realize that you need a surety bond to compete for new or larger contracts. What do you do? As a small or emerging business your options may be limited. For over 50 years the U.S. Small Business Administration (SBA) has helped small businesses get their first surety bond or increase their bonding capacity through the Surety Bond Guarantee (SBG) program.

Bridge the Gap

With SBA-guaranteed bonds, working capital requirements are lower — while the traditional market provides for 10 times working capital, the SBG program provides 20 times working capital. Unused lines of credit can be used as capital, and applicants have a decision in hours for projects under \$500,000. And surety companies and agents authorized to issue these bonds have years of experience working with small businesses.

Overcome issues with credit scores or limited resources, establish your own bonding track record, and build for the future.

Get Started

To find an SBA-Authorized Agent visit [sba.gov/osg](https://www.sba.gov/osg)

All SBA programs and services are extended to the public on a nondiscriminatory basis. (07/2023)

FOR SMALL BUSINESSES



Increased Project Bonding Limits

*Unused bank line of credit balances can also be used as working capital to further increase the bonding limits.

Consider the SBA



Compete for bigger contracts — government and private



Flexible requirements help you qualify for your own surety bonds



Get approval within hours for small bonded projects



Work with bonding agents who understand small business



Enjoy peace of mind with a proven SBA program



U.S. Small Business Administration

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