



# **Surety Bond Guarantee Program for Small Businesses**

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

# SBA guarantees contract bonds



A variety of bond types and amounts:

**1 Bid**

**2 Performance**

**3 Payment**

**4 Maintenance**

For each government and private contract **up to \$6.5 million.**

For each direct federal contract **up to \$10 million.**

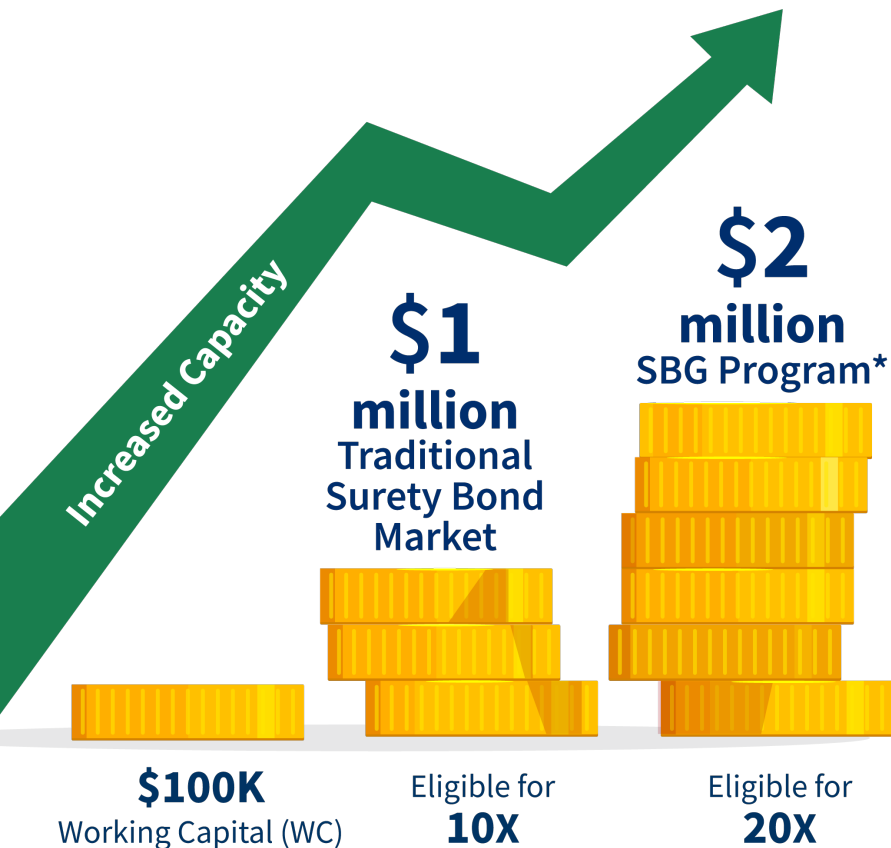
# Providing access and creating stability



**You gain access** to bid, performance, payment, and maintenance bonds.

**Our guarantee allows small businesses to qualify for more bonding.**

# Benefits of SBA guaranteed bonds



Working capital requirement is about half what is normally required for contract surety bonds.

We count the unused portion of bank lines of credit (BLOC) as working capital.

# Prior Approval Program and QuickApp = Fast decisions to meet your needs



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**Prior approval program** delivers underwriting decisions in **2 days**.



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**QuickApp** decisions within **24 hours** on bonds of **\$400,000 or less**.

# Typical surety bond fees



## **Bid bond guarantee fees**

are never charged by the SBA.

## **Contractor's fee**

0.6% of the contract amount  
paid to SBA for the guarantee.

## **Surety premium**

charge paid to the surety  
company for the bond.

# Find an SBA-authorized surety agent



Visit  
**[sba.gov/osg](https://sba.gov/osg)**



## Vera Hall, Small Business Owner

**“The ability to get this type of bonding through the SBA’s Surety Bond Guarantee program allows you as a small business owner to realistically compete with larger corporations for contracts that you want and need to grow your business.”**



# Thank you!

## Any questions?

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### Presenter contact information

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