Break Bread Lending Announces New SBA Approach Funding Complete Files in as Little as Three Weeks

Break Bread Lending breaks the mold on the SBA loan, routing every application across a book of SBA lenders and funding files in as little as three weeks

LEXINGTON, KY, UNITED STATES, November 19, 2026 /EINPresswire.com/ -- Break Bread Lending today announced that it has built a book of SBA lenders and, together with Anima Core, Inc., is running a new kind of SBA process on top of it. Every application is matched to the lender whose appetite fits the file, the package is assembled with Anima Core's technology before it goes out, and complete files are moving from application to funding in as little as three weeks.

The model starts from a fact most owners never hear. The SBA writes the program rules, but the SBA doesn't make the credit decision. The lender does, and every lender layers its own appetite over the program: its own score floor, its own list of industries it won't touch, its own limits on the debt a borrower can already carry, its own reading of the same numbers. An SBA denial at one bank is one lender's appetite talking, not the program's verdict, and the same file can draw a completely different answer from a different lender.

Break Bread Lending built its book for exactly that reason. The book spans SBA preferred lenders, express lending lanes, community banks, and nonbank SBA lenders, each one mapped by the deal sizes, industries, credit profiles, and debt loads it actually wants. Every answer the book returns, yes or no, is logged back into the map, so the routing gets sharper with every file.

Anima Core supplies the technology half of the combination, and it's where the three weeks comes from. The file is assembled before it ever goes out, the numbers are checked against each other, and the package is built to the checklist of the lender it's headed to. Most SBA timelines don't die in underwriting. They die in document ping-pong and in files parked at desks that never wanted them. A complete file at the right desk doesn't stall.

"Ask an owner who got denied and they'll tell you the SBA turned them down," said Ryan Shamim, founder and CEO of Break Bread Lending and founder of Anima Core. "The SBA didn't turn them down. Their bank did, and their bank is one appetite out of dozens. We built the book so the file meets the lender that wants it, and we built the process so nothing gets asked for twice. Three weeks isn't a stunt. It's what happens when the file's complete and the desk is right."

The combined desk handles the full SBA range: SBA Express loans up to $500,000 and standard SBA 7(a) loans up to $5 million, for acquisitions, expansions, equipment, and refinancing expensive short-term debt into long-term capital. Break Bread Lending charges borrowers no fee of its own; its compensation comes from its lending partners at closing and is disclosed in the closing paperwork.

Funding is subject to eligibility, underwriting and approval. Amounts, rates, terms and timing vary by file.

About Break Bread Lending
Break Bread Lending is a business funding firm founded in 2022 by Ryan Shamim. The firm helps established businesses secure term loans, SBA loans, lines of credit, and invoice factoring, and helps companies license their operational data. Learn more at https://breakbreadlending.com.

About Anima Core
Anima Core, Inc. is a software and AI company. CapitalStackOS, its first product, is an operating system for business credit stacking: estimate, cure, sequenced application rounds, live tracking, and a planned exit. Learn more at https://animacore.ai.

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