

Business Finance Group (BFG) successfully arranged \$251,500 in SBA financing to purchase a child care facility in Pomona, CA. BFG has successfully arranged several separate financing transactions for this client including business and real estate purchase financing to acquire their first childcare facility in 2004 and business expansion financing to add infant care to their first facility in 2006. To successfully fund this transaction, we had to address the following:

- **Buyer only able to inject 10% towards the business acquisition and offered nominal collateral support.**

Solution: We used the client's existing childcare facility as support for the new business acquisition.

- **Cash flow from business not readily evident from tax returns and seller's financials showed declining sales trends.**

Solution: We worked closely with seller to identify discretionary expenses to demonstrate the historic repayment ability of the business to be acquired. We also worked with the buyer to develop a detailed projection to mitigate the declining sales trends.

To ensure the success of obtaining suitable business financing or business insurance for our clients, we thoroughly analyze and evaluate every transaction engagement.

We look forward to working with you and your clients, who you feel require business financing and/or business insurance to allow their businesses to successfully expand their business horizons.