

Business Finance Group (BFG) successfully arranged \$368,300 in SBA financing to purchase a business that distributes elastomeric materials located in Bishop, CA. To successfully fund, we had to address the following:

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

Solution: We negotiated with the seller to carry back a loan for seven years to mitigate the borrower's lack of net worth.

- **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.