

Business Finance Group (BFG) successfully arranged \$750,000 in SBA financing to refinance commercial real estate and to construct an auto bay on the same property. The client operates a used car dealership located in Fontana, CA. To successfully fund, we had to address the following:

Decline in Auto Industry Sales

We overcame the bank's concern with the current well documented industry-wide decline in auto sales based upon the following:

- Our client's ability to shift his auto inventory mix from SUV to small fuel efficient cars. As a small used car dealer, he was able to make shifts in product mix faster than larger new car dealerships. His overall sales continued to increase in 2008 as a result of this shift in inventory mix, which we supported with our analysis of the business checking account.
- Our client consolidated operations into a single location. This reduced occupancy expense allowing the business to operate profitably at a lower sales volume.
- Our refinancing the existing commercial real estate mortgages reduced monthly debt payments by more than 20% which improved profitability and cash flow available for debt service.

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.