Business Finance Group (www.bfgloan.com) - Recently Funded SBA Loan - Debt Consolidation & Equipment

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Dated: Sep 24, 2010

Business Finance Group (BFG) successfully arranged $555,700 in SBA 7a financing to consolidate business debt and to acquire equipment.

Our client provides short-haul transportation services in Southern California. To successfully fund, we had to address the following:

 1. Existing Debt Structure Strained Liquidity
 The borrower was using a factor to support sales growth and used 3-5 year leases to acquire vehicles, which strained liquidity. We replaced the existing debt and leases with 10 year repayment term debt to reduce monthly debt payments by 50%. Additionally, to insure adequate liquidity due to the transition from the factor relationship, we provided for working capital financing.

 2. Balance sheet Liquidity and Leverage ratios Inferior to Industry Ratios
 With proforma cash flow savings from the reduced debt payments combined with projected increase in profits, we convinced the bank that balance sheet ratios will improve and be more inline with industry ratios.

 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.

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Business Finance Group (BFG) specializes in arranging financing for small to medium size businesses through its network of lenders committed to lending to the small to medium size business community.

Category	Sba, Working Capital, Small business loans
Tags	sba, machine shops, lending, banking, funding, equipment loans, working capital, refinance, business loans
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