

Business Finance Group (BFG) successfully underwrote, packaged and submitted to SBA an \$885,000 SBA 7a loan for one of the banks we provide consulting services to. The borrower, a bank customer, wanted financing to startup a technical trade school business to prepare its students for careers in the radio and television broadcast industry. To successfully fund, we had to address the following:

1. **Startup Business with Aggressive Sales Projections**

In reviewing the initial financial forecast provided by the borrower, we determined the projections did not appear attainable and overly aggressive based on a best-case scenario. We worked closely with the client to develop financial projections we believed to be more attainable and developed a more suitable financing structure. The bank and SBA agreed with our financing solution.

2. **Initial opening scheduled in middle of school calendar**

The Bank agreed with our recommendation to provide a three month interest-only payment period to coincide with the schools calendar year and reduce the start-up company's initial cash.

**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.**