

Business Finance Group (BFG) successfully arranged \$200,000 in SBA financing to provide permanent working capital for a client located in Santa Fe Springs, CA who provides book bindery and tab services. BFG has successfully arranged several separate financing transactions for this client, including refinancing their manufacturing facility in 2004, refinancing their equipment leases in 2006, and purchasing high-speed collator machines in 2007. All of the financing improved our client's cash flow and allowed them to successfully expand their business horizons. To successfully fund, we had to address the following:

- **Business did not Demonstrate the Historic Ability to Repay the Loan**

The company reported a sizable loss in the most recent tax period due to overseas competition. To overcome the bank's concern, we worked closely with the client to identify key areas of growth that we could use as support for projections. The supportable projections coupled with the company's cost cutting activities to reduce its monthly fixed overhead enabled us to successfully demonstrate that the projected cash flow was reliable.