

Business Finance Group (BFG) successfully underwrote, packaged and submitted to SBA an \$850,000 SBA 7a loan for one of the banks we provide consulting services to. The borrower, a bank customer, wanted financing to acquire inventory and reduce payables for long-term working capital. To successfully fund, we had to address the following:

1. **Debt repayment not evident based on historical operation**

We worked closely with the borrower and the borrower's accountant to develop financial attainable projections supported by the permanent working capital request.

2. **Balance sheet Liquidity and Leverage ratios Inferior to Industry Ratios**

With the additional inventory combined with projected increase in profits, we convinced the bank that balance sheet ratios will improve and be more inline with or better than 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.