

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.**