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Financing Solutions to expand
your business horizons



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lication Financing Products Financing Programs Funded Transactions

BFG Featured Loan

October 2011

Dear Mark,

Business Finance Group (BFG) specializes in arranging financing for small to medium size businesses through our network of lenders committed to lending to these businesses. We also offer direct lending products through our affiliate, Business Funding Group.

BFG mission statement is "we are committed to providing innovative business financing solutions to our small business to medium size business clients so they can competitively expand their business horizons."

With over 75 years of combined business financing experience, we have the expertise to bridge the financing needs of our business clients with the business lending requirements of our lending network.

[Visit our Website](#)

IT CONSULTING FIRM RECEIVES \$1,233,000 SBA REAL ESTATE LOAN THAT

- More than doubled the company's office space enabling it to bring critical services in-house, which will reduce the company's travel time and increase its hourly billable rate and
- provided \$282,500 in office build-out.

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Business Finance Group through one of its National Real Estate Lending Partners successfully funded a \$1,233,000 real estate loan to a IT consulting firm located in Kennesaw, Georgia.

The benefits of the transaction were as follows:

- The business more than doubled its office space enabling it to bring some critical IT services in-house. This not only has enabled the business to hire 30 skilled IT professionals to keep pace with sales growth, but it will increase the company's billable hourly rates because the company can now perform certain IT support functions remotely. Ultimately, this will increase the company's bottom line profitability and cash flow.
- The 90% LTV financing enabled the company to acquire the property and to finance \$282,500 in office build-out. The property is a shell office condominium. Thus, the construction funds will be used to completely build-out the interior office area, which will include a state-of-the-art video conference room and PBX telephone system that will enable staff to communicate with customers and its California branch more effectively.
- The real estate term is 25 years.

We had to overcome the following credit issue in order to fund:

- Issue: The company has experienced a 51% annual compound sales growth rate from 2008 to 2011; however, the growth has been financed by a large receivable line and short-term private loans. As a result, the company's debt has been increasing and when the new real estate loan is factored, the company's ability to repay the new loan plus its existing debt is marginal from a historical perspective.
- Solution: We worked closely with the owner and his CFO to provide support for the sales growth and increasing profitability. We showed the Bank that the historical repayment analysis applies full debt payments on debts that were incurred in 2010 and 2011 as the company obtained short term working capital loans to purchase equipment and hire and train new personnel for several long term master service agreements with national telecommunication firms. This adversely effects the repayment ability of the company because it did not have the benefit of the additional r from the new master service agreements. Thus,

analyzing the debt repayment based on when debt was incurred is a more appropriate way to demonstrate the company's repayment ability.

[Click Here for Our Real Estate Product Summary](#)

SBA 504 BLENDED INTEREST RATES REMAIN AT HISTORIC LOW RATES!

SBA 504 continues to be the best financing option for business owners to acquire real estate. With only 10% down required on multipurpose properties and up to 20% down required on single purpose properties, business owners can acquire real estate without significantly impacting working capital needed for operations.

Note: Refinance rates assume a 50/50 loan allocation between SBA and Bank.

[Click Here for SBA 504 Blended Rates as of October 12, 2011](#)

Call one of our qualified team members today for your business financing needs:

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Nathaniel Booker - (626) 256-8870 - nathaniel@bfgloan.com

To apply, go to our website at www.bfgloan.com and click on Apply Now!

Sincerely,

Business Finance Group

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