



**BUSINESS  
FINANCE  
GROUP**

Financing Solutions to expand  
your business horizons



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## BFG Newsletter

September 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](#)

### FEATURED TRANSACTION!

Global supplier of soldering materials used in electronic assembly process receives SBA equipment loan that enabled the business to acquire a 500 lb. steel capacity furnace to increase the company's melting capacity and to acquire a dust collector to remove particulates in the production area.

Business Finance Group through one of its Community Bank Lending Partners successfully funded a \$300,000 SBA to acquire equipment.

The benefits of the transaction were as follows:

- 10 year term provided the company with a longer repayment period thereby reducing the monthly debt burden from the newly acquire equipment. The SBA loan provided the business with a 50% payment reduction overall when compared to typical equipment leases that have 3-5 terms.
- SBA loan included proceeds for the installation and engineering of

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the equipment, which is typically excluded by traditional equipment leases.

- The business gets to depreciate the entire cost of the equipment this year.

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

- Issue: The company reported a \$1 million loss in 2009 with a narrowing loss to \$39,300 in 2010 due primarily to legal dispute with one customer. There were other weaknesses in the credit including high leveraging due to the losses and limited resources from the guarantors.
- Solution: On the surface, the losses coupled with the other weaknesses mentioned above would make any lender uncomfortable; however, our financing approach is defined by our clients financing needs, not some inflexible formula lending. Therefore, we worked closely with the client, their CFO, and their accountant to identify the non-recurring expenses related to the legal dispute. This resulted in positive cash flow available for debt service in 2009 and 2010. We also advised the client to obtain updated interim financial information for 2011 which showed a continued improvement in overall sales and profitability. Third, we developed realistic projections that supported the continued improvement in operations.

While many lending participants have substantially reduced their lending to small business clients, Business Finance Group, with its core community bank lending partners, has continued to be a very active participant and is positioned well to assist small businesses to meet their financing needs.

**[See More Equipment Financing Transactions](#)**

## **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.

**[Click Here for SBA 504 Blended Rates as of August 31, 2011](#)**

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

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Mark Austin - (626) 256-8890 or (541) 345-0873 - [mark@bfgloan.com](mailto:mark@bfgloan.com)

Nathaniel Booker - (626) 256-8870 - [nathaniel@bfgloan.com](mailto:nathaniel@bfgloan.com)

**To apply, go to our website at [www.bfgloan.com](http://www.bfgloan.com) and click on Apply Now!**

Sincerely,

Business Finance Group

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