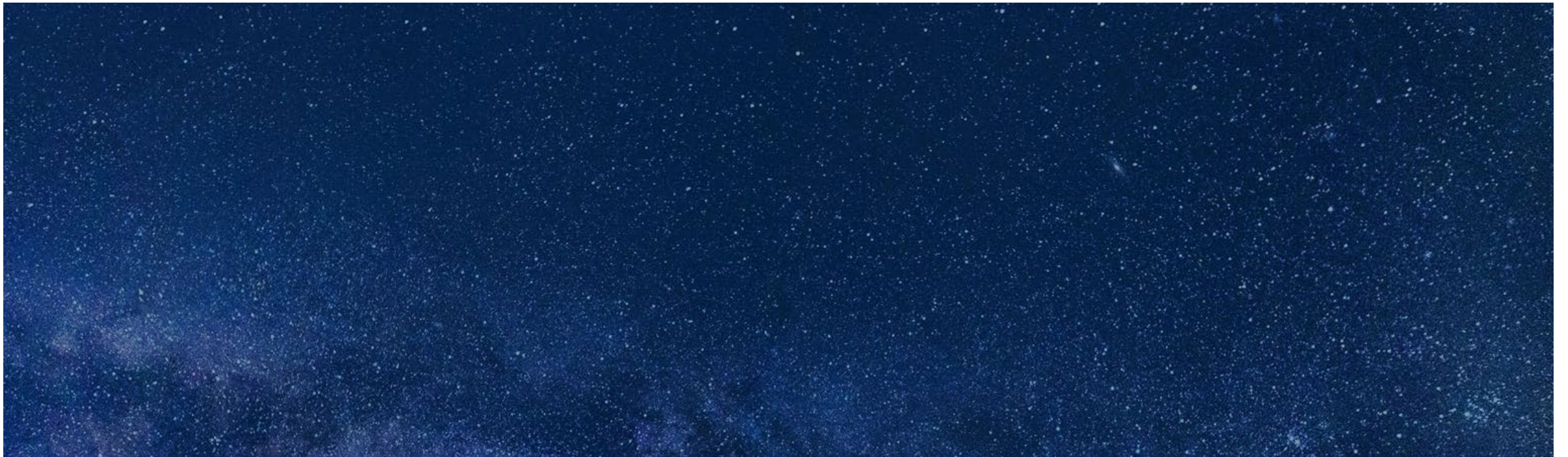




Lending Overview

Nancy Sanders, Program Director, Small Business Development Center



Panel Moderator



Nancy Sanders

AZSBDC Certified Business Counselor, AZED Pro



- Led award-winning team to assist clients obtain more than \$100 million in funding (last three years)
- Founded numerous businesses
- Arizona Economic Development Professional (AZED Pro) Certification
- MBA in Global Management, BS in Business Administration (Marketing)

SBDC Services



Maricopa SBDC is part of America's SBDC Arizona Network.



Counseling
(No Fee)



Training



Resources

AZ Certified Business Counselors in Maricopa County and around the state.

10 SBDC Centers in Arizona

<https://www.maricopasbdc.com/>

What You Need to Know



- Lending Sources and Types of Capital
- Loan Evaluation Criteria
- Lending Options
- The Loan Package
- Panel Discussion



Sources of Small Business Capital

- Commercial Banks
- Micro Lenders
- SBA Community Advantage Programs
- CDFI
- Other sources: Accounts Receivables, Factoring, Investors
- SBA loans one option
- Loan comes from the financial institution the SBA guarantees a portion of the loan.
- 7(a)- Working Capital
- 504 - Buildings & Equipment

Loan Evaluation Criteria



680

Credit
History

Loan
Repayment

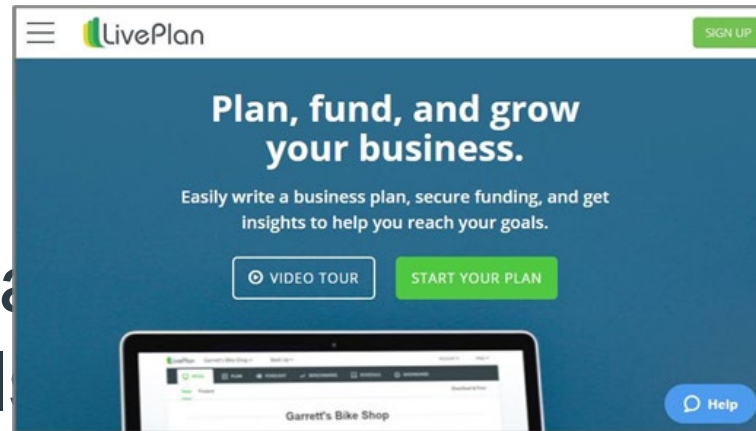
Collateral

Owner
Capital
Infusion

Management
Ability

Preparing to Meet with a Lender

- Prepare Business Plan
- Know Your Financials
- Research Options
- Learn from Mistakes



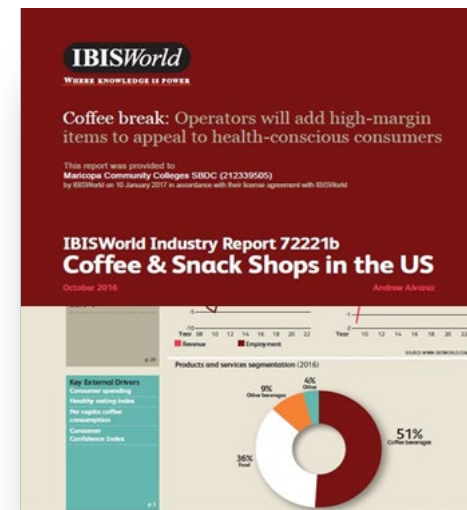
sageworks Industry Data

Industry: 722511 - Full-Service Restaurants
 Sales Range: Yearly sales \$1 Million to \$10 Million
 Location: US - Arizona
 Prepared On: 1/29/2020

INDUSTRY FINANCIAL DATA AND RATIOS

Average by Year (Number of Financial Statements)

Financial Metric	Last 12 Months (1)	2019 (1)	2018 (6)	Last 5 Years (40)	All Years (200)
Current Ratio	--	--	2.86	2.60	2.22
Quick Ratio	--	--	1.55	1.52	1.29
Gross Profit Margin	--	--	70.47%	63.18%	60.46%
Net Profit Margin	--	--	7.45%	1.70%	3.27%
Inventory Days	--	--	12.87	12.19	14.69
Accounts Receivable Days	--	--	0.15	0.63	1.16
Accounts Payable Days	--	--	7.47	13.23	17.09
Interest Coverage Ratio	--	--	10.68	21.23	12.94
Debt-to-Equity Ratio	--	--	0.93	1.20	2.21
Debt Service Coverage Ratio	--	--	8.43	10.18	6.06
Return on Equity	--	--	63.92%	52.96%	39.11%
Return on Assets	--	--	41.62%	25.16%	20.83%
Gross Fixed Asset Turnover	--	--	5.05	3.66	3.55
Sales per Employee	--	--	--	--	\$46,973
Profit per Employee	--	--	--	--	(\$159)
Growth Metric	Last 12 Months (6)	2019 (5)	2018 (5)	Last 5 Years (30)	All Years (117)
Sales Growth	--	--	0.47%	2.45%	4.65%
Profit Growth	--	--	99.61%	18.28%	22.99%



Lender Panel



HOSTED BY



POWERED BY



SPEAKERS



Sachin Shah

Vice President
Business Development
Lendistry

Jonathan Bedoe

Vice President
Business Banker
National Bank of Arizona

Elvin Ezrre

Business Development
Officer
Prestamos CDFI

Geoff McGivern

Senior Vice President,
Business Development
TMC Financing



Sachin Shah is the VP of Business Development at Lendistry.

- At Lendistry he develops relationships with partners and customers alike to fulfil immediate and long-term lending needs. Specifically, Sachin places a heavy emphasis in the company's Airport Concession and Green Energy verticals.
- Sachin has crafted and finely-tuned his skillset over the past 23 years, while working in the financial institutions such as Wells Fargo, Morgan Stanley, and now Lendistry. Sachin's primary focus has always been in delivering a world-class client experience and doing it with professional integrity.
- From working as a Relationship Manager to managing and leading a large team of individuals spanning California and Texas for the company's Business Banking operations, Sachin's time at Wells Fargo has resulted in numerous awards and accolades. It culminated with Sachin being asked to lead nearly 1,000 team members at Wells Fargo through the Paycheck Protection Program (PPP) for Small Businesses.
- After Wells Fargo, Sachin transitioned to Morgan Stanley, where he managed a over \$100MM in assets for customers over a 3 ½ year period. While a lot was learned and there was plenty to like, Sachin's passion for Small Businesses led him to Lendistry.



SACHIN SHAH
VICE PRESIDENT
BUSINESS DEVELOPMENT
LENDISTRY

Jonathan Bedoe is the Vice President Business Banker at National Bank of Arizona.

- Specializes in assessing the financial needs of business clients and providing tailored banking solutions.
- Committed to developing and maintaining strong relationships with his clients, recommending appropriate financial products such as loans, credit lines, and treasury services.
- He stays updated on market trends and regulatory changes affecting business banking to ensure comprehensive service delivery.

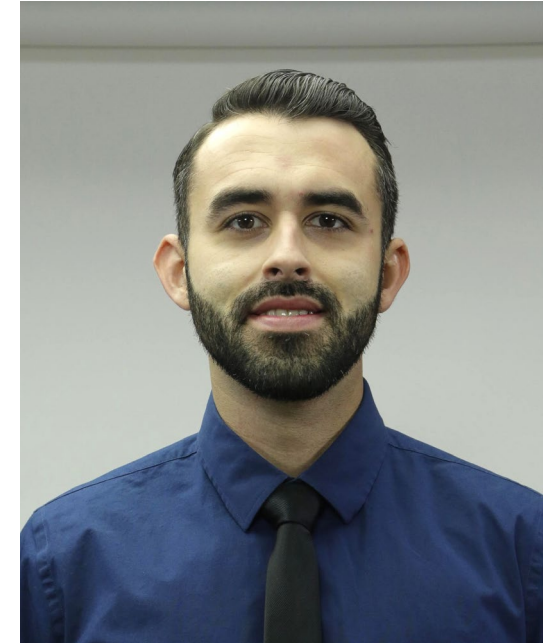
Founded in Tucson, Arizona in 1984, National Bank of Arizona specializes in serving the financial needs of businesses and individuals in Arizona. With a network of 56 branches throughout Arizona and backed by the strength of Zions Bancorporation, we proudly offer our clients the resources they need with the responsiveness and personalized service they deserve.



**JONATHAN
BEDOE**
VICE PRESIDENT
BUSINESS BANKER
NATIONAL BANK OF
ARIZONA

Elvin Ezrre is the Business Development Officer at Prestamos CDFI.

- He has a background in finance, lending, credit analysis and nonprofit administration.
- Has been working for 4 years at Prestamos CDFI.
- Is focused and detail-oriented in helping businesses prepare for and apply for capital.
- Bilingual and Bi-cultural.



ELVIN EZRRE
BUSINESS DEVELOPMENT
OFFICER
PRESTAMOS CDFI

Geoff McGivern is Senior Vice President, Business Development Officer for TMC Financing.

- 25+ year career in economic development
- Geoff has consistently been a top dollar/volume producer and has originated over \$2 Billion in SBA 504 projects.
- Joined TMC Financing in January 2021 to lead the company's expansion into the Arizona trade area.

As an enthusiastic advisor, keen listener, SBA 504 subject matter expert, and highly networked individual, Geoff possesses the drive and skills necessary to meet his customer/referral source needs by developing creative loan structures and actively managing project schedules to meet deadlines.

TMC Financing is the no. 1 SBA 504 lender in Arizona as well as across the United States, in both dollars and units. TMC Financing partners with Banks and non-Bank lenders in facilitating Small Business Administration loan programs in Arizona, California, Nevada, Oregon & Hawaii. SBA 504 loans provide for owner occupied, fixed asset financing and offer a below market fixed rate. Project sizes typically range from \$250,000 - \$30,000,000 +.



**GEOFF
MCGIVERN**
SENIOR VICE PRESIDENT,
BUSINESS DEVELOPMENT
TMC FINANCING

CONTACT US

