

2009



THE PREMIER
BUSINESS
MANAGEMENT FIRM
FOR EMERGING AND
GROWTH COMPANIES

We're On The Web
strategicbusinessgroup.com

Phone: 651 484.0093

Using our process you can get your business plan created quickly and get the cash you require.

The key to getting your loan is knowing what the lender wants and then how to show the lender you're ready mentally and financially to become a successful business person.

Our proven process helps you create your business plan quickly!

Buy, Start or Franchise

Any of the 3 Choices Requires a Plan

If you're one of the 6-million Americans who are currently working and say they plan to strike out on their own and start a new business in the next 12 months you have 3-options; 1) buy a business, 2) start your own or 3) buy a franchise.

If you decide to buy a business you will need to determine its value—not easy but we can help. Starting a business is more risky because you need to create a complete business model and convince a lender that it will work. If you purchase a franchise you are acquiring a developed, tested, and proven business model that can help new business owners avoid most of the numerous problems that any new business encounters.

Financing your new business may be your greatest concern. We can help you get the long-term financing you will need.

BASIC REQUIREMENTS

1. You must have 25% to 30% of the total amount required in cash.
2. You must have the cash sources to support your lifestyle (household bills) during the first critical year of operation.
3. One of the owners must be the full-time owner-manager.
4. The full-time owner-manager may draw a first year salary of \$2,500 per month.
5. Your credit score must be 680+. You can check you credit scores at our website.
6. Lenders prefer that the owner have a secondary income source e.g. spouse or other investments. This represents an alternative source of cash flow to perhaps help your business.
7. The loan term is 10-years. The interest rate is NY Prime plus a margin of up to 2.75%.
8. The lenders prefer (may demand) that the owner have industry related experience.



We help our clients get the money they need to open and grow their business!

WE HELP YOU CREATE YOUR BUSINESS PLAN

- Our fee for **professional assistance** is only **\$3,000**. It's paid \$1,000 to start, \$1,000 when your business plan package is complete and ready to be sent to the lender and \$1,000 when a lender requests your business plan package.
- Using our Financial Planning template we help you to create a pro forma financial plan that is both realistic and that meets the lenders requirements. **Our clients get financed!**

BUYING A BUSINESS

- ▶ Is the business profitable?
- ▶ What is the value of the business? Asking price and value are NOT the same thing.
- ▶ We can help you estimate the value and suggest purchase options. **Additional cost.**
- ▶ We can help you create a plan to finance the purchase.

STARTING A NEW BUSINESS

- ▶ Must be based on your skills, knowledge, and have a viable established market.
- ▶ You must create a business model, name, logo, processes, and procedures.
- ▶ Your product or service must meet a current need, it must meet a prospective price, and deliver a product or service not previously available or available at a higher price or with less features.
- ▶ These are the most difficult to get financed due to failure rates for new businesses of up to 90%.

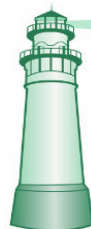
FRANCHISING

- ▶ Proven business model.
- ▶ Franchisor has established a market for the product or service and created uniqueness—**DEMAND.**
- ▶ Requires paying a franchise fee and a percent of total sales as a royalty fee.
- ▶ You must follow the franchisor's business model and continue to meet its standards and requirements.
- ▶ A good franchise is often easier to finance since the existing franchisees have established a solid financial history of performance—profits.

WHY WE ARE DIFFERENT

- We do our own research on your industry to create a business plan description that is unmatched. We incorporate your business model into the description including foot-notes. This gives the lender confidence in your business model and the industry critical elements.
- You use our copyrighted template to provide us with specific information for your company, location, area, competition, ownership, and management.
- We independently research your industry using published information and/or purchased financial information from recognized industry sources to create our copyrighted 3 Year Financial Planning template. Lenders check your financial plan and compare it to; 1) another similar business they financed, 2) the actual performance of the business you plan to buy, and 3) standard industry sources (the same ones we use) to determine how "valid" your financial plan really is.
- When you use our Financial Planning template we help you understand the basics (units, price, days open, cost of goods, sales & marketing expenses) to create your financial plan. Most business plans are rejected because of poor financial planning or planning that is too optimistic or conservative when compared to the industry.
- Working with our Group you will be guided to create a realistic financial plan that meets the lenders expectations. You get **professional support** to help you. Our goal is to not only get you financing but to help you be a profitable business owner.
- Using our Client Activity Checklist you will collect all of the documents required by lenders e.g. legal documents, Letter of Intent to lease, lease, contractor bid, equipment bid, sign bid, inventory bid, insurance (business and life), tax returns, photo ID, and specific information on each owner.
- Your Business Loan Package is sent by us to lenders we know are interested in financing your business Your Plan meets the lender's requirements and thus approval is generally in 10 to 18-business days! **Lenders tell us it is one of the most complete loan packages they receive**
- Your cash investment is generally 25% to 30% of the funds required! We help you qualify and often recommend alternative strategies to get you financed. We know the SBA guidelines and thus we help you qualify. This also decreases your loan approval time from the lender.

OUR CLIENTS GET FINANCED!!



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