

# Concepts Consulting

## LOAN PLACEMENT INFORMATION

Concepts Consulting is a business finance consulting company which specializes in government guaranty financing and assisting small business owners to find financing alternatives for their difficult-to-place loans.

### **LOAN SIZE:**

\$350,000 to \$10,000,000

### **PURPOSE OF LOAN:**

Purchase Real Estate  
Consolidate Debt  
Buy Equipment  
Business Expansion

Make an Acquisition  
Modernize/Update  
Improve Cash Flow  
Start-ups

### **TYPICAL BORROWERS:**

Manufacturers  
Wholesalers  
Distributors  
Retailers

Franchisees  
Professional Practices  
Restaurants  
Service Businesses

### **RATES & TERMS:**

Rates vary deal to deal from 1.0% to 5.0% over WSJP

Terms on Real Estate up to 25 years

### **WHEN CONSIDERING REFERRALS:**

- \* Businesses that banks tend to avoid such as restaurants, bars, gas stations and "Mom & Pop" type hotels and motels.
- \* Businesses with single use properties such as car washes, bowling centers and nurseries.
- \* Businesses that may have had problems in the past but with a good up-side projection.
- \* Businesses that need long-term financing with lower monthly payments to improve cash flow.

### **CONTACT INFORMATION:**

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