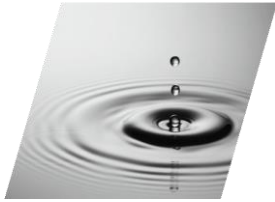


Business CapEx & Debt Consolidation Financing

RIA Client Profile | 2nd Generation Family-Owned Franchise Business

Utilizing the **Osaic Loan Marketplace**, powered by *Community Capital*, the Lending Team assisted a wealth manager with sourcing a loan to finance capital expenditures and debt consolidation for a client.



OPPORTUNITY

Client seeking a loan for capital expenditures and debt consolidation.



RESULTS

- ✓ Met with client to discuss the financing need
- ✓ Leveraged Sora Loan Marketplace to identify interest from several lenders for both conventional and SBA financing
- ✓ Client took meetings with three identified lenders, and selected an SBA 7a term sheet from a Missouri based lender
- ✓ Lender worked with the client to secure approval of the SBA 7a loan and closed the loan

A second-generation owner of a Culligan Water franchise sought guidance from her wealth advisor on financing options for capital expenditures and consolidating existing corporate debt. Recently, the business owner had purchased the family business from her parents and acquired a neighboring Culligan franchise. To support the integration of the two franchises, she needed funds for equipment purchases and facility upgrades.

The Advisor reached out to the Sora Lending Team to assist with the client's financing request. The Osaic and Community Capital team scheduled a 30-minute discovery call with the client to discuss her needs and identified a funding requirement of approximately \$550K. While the client preferred a loan with a payback period of at least five years, her goal was to repay it as quickly as feasible.

To facilitate the lending due diligence process, the Osaic Lending Team provided a secure data room where the client could upload necessary documents: details on current debt, capital expenditure plans, three years of company financial statements, a personal financial statement, and three years of personal tax returns.

Using the Osaic Loan Marketplace, powered by Community Capital, the client's lending opportunity was anonymously shared with a network of over 1,400 lenders, primarily banks and credit unions. Within a week, three banks expressed interest. Ultimately, the client selected a Missouri-based bank that offered an SBA 7(a) loan with a 10-year term. The bank worked closely with her to underwrite the debt and secure the SBA backing needed for the financing.

Through the Osaic Loan Marketplace, the advisor was able to connect the client with lenders quickly, helping her access the funding critical to continue growing her business. This solution strengthened the advisor-client relationship by providing a streamlined lending process and reinforcing the advisor's role as a trusted resource for comprehensive financial support.

osaic

To learn more about the **Osaic Loan Marketplace**, powered by *Community Capital*, please contact:

Contact Name

Title

☎ (XXX) XXX-XXXX

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