

## CLIENT CASE STUDY

# Business Acquisition Financing

## RIA Client Profile | Oilfield Services Company Acquisition in TX

Leveraging the **Osaic Loan Marketplace**, powered by Community Capital, an RIA client was successfully able to secure critical business acquisition financing in Texas.



### OPPORTUNITY

Client required financing for the acquisition of an oilfield services company.



### RESULTS

- ✓ Provided insights on SBA & conventional financing options.
- ✓ Attracted interest from conventional and SBA lenders.
- ✓ Client chose nationwide SBA lender with acquisition finance expertise.
- ✓ Selected lender delivered both financing and critical transactional guidance.
- ✓ Advisor gained valuable intelligence about the client's broader investment portfolio and long-term financial goals.

An RIA client and professional colleague, both seasoned professionals with extensive backgrounds in the oil & gas industry, decided to embark on a new venture by acquiring a company. One partner brought expertise in oilfield services operations, while the other had a strong finance background. They identified a company operating in Texas and Colorado that was available for purchase.

Seeking financing options, one partner approached their wealth manager. The advisor then engaged the Osaic Lending Team to evaluate the financing opportunity and identify potential lenders for their client to consider. The team met with the partners to gain a deeper understanding of the acquisition and discuss possible financing avenues. Given the partners' goal to minimize their equity contribution, the SBA 7(a) program, which allows for up to 90% loan-to-cost financing, emerged as a suitable option.

The team leveraged the Loan Marketplace, powered by Community Capital, to efficiently source and connect the client with potential lenders to discuss their SBA financing needs. The Marketplace enables RIA clients across the U.S. to anonymously present their lending opportunities directly to a network of over 1,400 lenders, including banks and credit unions.

Within a week, the client was connected directly with two interested SBA commercial lenders via the Loan Marketplace. Although other lenders were also identified, the client quickly chose to proceed with an \$8 billion bank that possessed extensive SBA capabilities and a strong track record in acquisition finance. This transactional expertise proved crucial to the client as the negotiation process between the buyers and seller extended over several months.

Ultimately, the client successfully collaborated with the seller and the chosen bank to underwrite, approve, close, and fund the business acquisition loan.

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

**Contact Name**

**Title**

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