



IBS INSTITUTIONAL CORPORATE FINANCE

Entrepreneurs Investing in Entrepreneurs

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Financing Challenges for Small & Medium Business



“Many businesses seeking growth capital are strong companies who have simply fallen outside of the parameters for bank financing. Issues such as fluctuation in historical gross revenue, overly ambitious tax write-off strategies or sudden extraordinary circumstances have often stood between a growing business and the capital that it needs. The regulatory nature of banks tends to restricts their underwriting capacity to be centered purely upon the numbers. In business, there are ups and downs. IBS strives to understand the story behind the numbers and partner with companies through all economic cycles. That is why we are entrepreneurs investing in entrepreneurs.”

- J. Jackson, Chairman and Chief Investment Officer
IBS, North America Corp.

As featured in

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South Florida
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Making News That Matters

IBS Investment Bank offers institutional investors a distinctive array of qualified investment opportunities through its origination arm Institutional Banking Services, N.A. CORP (IBS, N.A.). IBS, N.A.'s prowess has led it to be covered by over 250 new outlets on a monthly basis. Below are select national coverages which outlays IBS, N.A.'s capabilities. To view National Press or Recent Transaction visit the links at the bottom of this page.

[IBS Investment Bank Targets South Florida Real Estate With \\$180MM \(2018\)](#)

[IBS Investment Bank Joins Inc 500 List \(2018\)](#)

[IBS Investment Bank Recommits \\$105MM For Florida CRE Realtors & By-Owner Sellers \(2018\)](#)

[IBS Investment Bank Begins Second Round Financing For Atlanta ACO Premier Healthcare Network \(2017\)](#)

[IBS Investment Bank Acquires Interest in The Progressive Orthopaedic Company \(2017\)](#)

[IBS Investment Bank Inks \\$100MM Agreement With NC Multifamily Operator MACC \(2017\)](#)

[IBS Investment Bank Provides \\$430MM in Financings For 2016 and scores \\$475MM for 2017 \(2016\)](#)

[IBS Investment Bank Chief Investment Officer Jason Jackson Joins the Forbes Finance Council \(2016\)](#)

National Press Releases

<http://www.ibsinvestmentbank.com/press/national-press/>

Recent Transactions

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[IBS Investment Bank Provides Over \\$210 Million in Financings During First Half of 2016](#)

[IBS, N.A. Sets Aside \\$85MM For Florida CRE Realtors and By-Owner Sellers \(2015\)](#)

[IBS Investment Bank Completes Landmark Healthcare Investment \(2015\)](#)

[IBS Investment Bank Commences \\$225MM Small Balance Investment Real Estate Fund \(2014\)](#)

[IBS Investment Bank Enters ABL Market Through \\$25MM Agreement with Capital Banking Solutions \(2013\)](#)

[IBS Investment Bank Commences \\$350MM Distressed Real Estate Fund \(2013\)](#)

[IBS Provides \\$20MM For IHOP Franchisees \(2012\)](#)

[IBS Named Exclusive Lender For IHOP's BRFA \(2011\)](#)

National Press Releases

<http://www.ibsinvestmentbank.com/press/national-press/>

Recent Transactions

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Program Overview

IBS Provides Over \$230MM in Financings to Growing Small & Medium Businesses in 2017

After posting another successful year in 2017 IBS, N.A. is aggressively seeking to deploy capital to small and medium sized businesses throughout 2018. Hundreds of businesses trust IBS, N.A. as their sole capital provider throughout all economic cycles. Additionally, through our Corporate Finance division, we have been intentional in providing qualified referral partners a reliable source for corporate loan financing. Read more to discover how IBS, N.A. exceeds expectations of our referral partners and clients'.

IBS Corporate Finance Program

Depending on the size and need of your business our corporate finance division has the proven ability to provide you with the rate and terms you need so that you can fuel your ideas. A true corporate finance lender, IBS is asset and cash flow focused versus credit driven. Program highlights include:

1. **Short Term Bridge:** from \$150k to \$1MM, rates starting at 9%. Secured strictly based on the company's gross revenue and ability to repay (based on bank and financial statements).
2. **Expansion Term Loan:** from \$1MM to \$15MM, rates starting at WSJ Prime plus 5%. Secured by the company's net operating income or tangible assets.
3. **Asset Based Revolving Credit Line:** from \$2MM to \$25MM, rates starting at LIBOR plus 3%. Secured by the value of equipment, inventory, real estate and accounts receivable.
4. **Standby Letters of Credit:** from \$500k to \$5MM, rates starting at WSJ Prime plus 4%. Secured by a combination of cash collateral and/or the company's net operating profits.

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Leading The Way



Equity/Supplier Financing

Scenario: In January of 2016, Florida based manufacturer, Modal Manufacturing was seeking a reliable investment partner to invest in their supply chain. With orders coming from some of the largest, most respective hospitals in the world, the company found itself in a supply chain gridlock. With specialized inventory, the company was unable to gain trade terms with suppliers or financings from depository bank

Solution: By March of 2016, IBS, N.A. entered into an investment agreement with Modal Manufacturing, making \$1MM investment to restore the supply chain. With IBS, N.A. as a trusted partner, the company's supplier delivered over \$3MM of inventory with 14 month payment term. Within 7 months of the IBS, N.A. investment, the company gain the interest of a large, publicly traded medical company which recapitalized IBS, N.A.'s equity position.

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Short Term Bridge/Equity Financing

Scenario: In May of 2018 SOBE Builders, LLC was seeking a responsive lending partner to finance their project draws. Historically, the company received adverse feedback when applying for conventional financing, as banks struggled to navigate the risk of financing progress-billing orientated construction projects.

Solution: By June of 2018 IBS, N.A. entered into an investment agreement with SOBE acquiring the supplies needed for the company to complete its outstanding projects. IBS, N.A. provided additional bridge financing to SOBE within 2 months of the initial investment.

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Short Term Bridge Financing

Scenario: In August of 2011 IHOP's Blue Roof Franchise Association (BRFA) was seeking a responsive lending partner to finance five-year remodel project for their franchisees. Historically, many members of the franchise had experienced undesirable feedback when applying for a loan with their local depository bank. Reasons for the loan declinations included notation of the restrictive franchise agreement coupled with the limited assets and cash liquidity of franchisees.

Solution: By September of 2011 IBS, N.A. entered into an agreement with IHOP's BRFA making \$25MM in financing available to their members. With five-year remodel costs averaging \$75k to \$150k per store, franchisees were able to rest easy knowing that IBS, N.A. was a trusted partner that understood their business model and could execute quickly.

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Short Term Bridge Financing



Short Term Bridge Financing



Expansion Term Loan Financing



Asset Based Line Financing



Short Term Bridge Financing



Letter of Credit Financing

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Letter of Credit/Equity Financing



Short Term Bridge Financing



Expansion Term Loan Financing



Expansion Term Loan Financing



Short Term Bridge Financing



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Short Term Bridge Overview

IBS, N.A. understands how frustrating it can be when business owners see opportunities but cannot act due to the unavailability of financing. Unfortunately, thousands of small business loan applications are rejected by depository banks every day. IBS, N.A. propels growing businesses with reliable capital when its needed most.

Program Overview

- Transactions range from \$150,000 up to \$2,000,000.
- Terms up to 36months.
- Interest is tax deductible - resulting in lower effective financing costs.
- Weekly or monthly repayment options - we don't interrupt credit card processing or require lockboxes.
- Tax Returns are not required for financing request below \$500,000
- Pre-Approval offers within 24 hours of complete submission.

Additional Parameters

- Brick and mortar businesses are preferred
- 12 months in business, with at least \$50,000 in monthly sales.
- Minimum credit score of 630
- No open BKs, BK must be dismissed/ discharged for at least 1 year.
- Tax liens must have a payment plan arrangement with the IRS.

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Expansion Term Loan Overview

IBS, N.A. has made small business financing a fundamental part of our business. Since opening our doors we have backed companies in all lines of business and industries. IBS, N.A. is proud to partner with some of the most recognized brands such as IHOP and Choice Hotels, as well as independent manufacturers, retailers, distributors and healthcare professionals. Whether purchasing new equipment, hiring staff or adding locations our Expansion Lending Program was designed to fuel entrepreneurship.

Program Overview

- Our transaction sizes are focused between \$500,000 to \$5,000,000, with an average transaction size of \$2,000,000.
- Under-secured conventional financing with terms of 24 to 180 months.
- Fixed rates and floating between 6.5% to 10.5% range depending on the risk associated with the transaction.
- Currently, financing transactions in all 47 States (excluding California, North Dakota & South Dakota)
- Unlike SBA or conventional bank financing we do not require “additional collateral” in the form of mortgages, CD’s, LOC, etc. This program is cash flow based and relies upon the credit of the franchisee and the franchise system’s track record of making franchisees successful.
- Provided we have all required information, along with a signed proposal, the applicant can generally expect to close within 4-6 weeks.
- IBS, N.A. currently provides financing for an array of industries including: Distribution, Casual Dining, Manufacturing, Retail, Professional Services, Hotel and Fitness.

Additional Parameters

- Program requires full financial underwriting (personal and corporate tax returns, financial statements, etc.).
- Businesses with gross annual sales of at least \$1MM
- Businesses must possess 2 years of documented operating history.
- Bankruptcies must be dismissed/discharged for at least 7 years.
- Targeting A/B credit, all credits that do not conform to this program will be rolled into the IBS Short Term Bridge Program

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Asset Based Line of Credit Overview

IBS, N.A. provides creative asset-based financing to small & middle-market sized companies throughout the continental United States. IBS, N.A.'s Asset Based Lending (ABL) Program provides low-cost capital for acquisitions, dividend recapitalizations, growth, debt restructurings, debtor-in-possession, and turnarounds. As a non-recourse lender, IBS, N.A. provides ABL financing to hyper-growth companies who require scalable credit lines based on their assets and projected growth. General parameters include:

Loan Commitments:

- \$2,000,000 to \$25,000,000
- Dedicated syndication capabilities up to \$50,000,000

Revolver:

- Up to 80% of eligible accounts receivable
- Up to 60% of eligible inventory with higher advance rates available based upon appraisal.

Term Loans:

- Up to 80% of the liquidation value of equipment
- Up to 75% of appraised fair market value of real estate
- Capital expenditure facilities available to finance new equipment purchases

Amortization:

- Interest-only – inventory assets
- Up to 7 years – equipment assets
- Up to 30 years – real estate assets

Typical Uses:

- Refinancing/Working Capital
- Acquisition
- Growth
- Distress and Turnaround

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Standby Letter of Credit Overview

One of the least understood yet most powerful corporate finance tools is the Letter of Credit (LOC). While it is used fairly extensively by larger companies, many small to medium business operators have not had the opportunity to leverage this valuable vehicle for their enterprise. The IBS, N.A. Standby Letter of Credit Program is often the “missing link” that a business needs to unlock its true growth potential. With an underwriting process which is typically more flexible than those offered by depository banks, our clients are able to obtain a reliable LOC with certainty of execution.

LOC's Offered

Performance Letters of Credit (PLC): IBS, N.A. originates PLC's to safeguard its client's commitment to perform services in a timely and satisfactory manner. IBS, N.A. PLC's have been leveraged by a diverse group of companies from services providers requiring a guarantees for government contracts, to manufactures and distributors seeking to earn large private contractors.

Standby Letters of Credit (SBLC): IBS, N.A. provides SBLC's to guarantee large inventory purchases required to fulfill purchase order. When cash-on hand is not readily available for inventory purchases. Our SBLC's have been used by distributors manufactures and retailers to provide repayment guarantees to suppliers for the delivery of critical inventory.

Program Overview

- Transaction sizes from \$500,000 to \$10,000,000.
- Dedicated syndication capabilities up to \$50,000,000.
- Rates starting at Libor plus a margin of 3 for cash-secured and WSJ Prime plus 6 for unsecured issuances.
- Issuing in favor of beneficiaries within a matter of a few days.
- Providing seamless completion of contract negotiations.

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IBS, N.A. Corporate Finance for the Community

Depending on the size and need of your business our corporate finance division provides you with the rate and terms that you need to fuel your ideas! From financing manufacturers to distributors to retailers we are a true corporate finance lender. Feel free to contact an IBS, NA. Relationship Manager to learn more.

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