



# IBS INSTITUTIONAL CAPITAL

Corporate Finance

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# IBS CORPORATE FINANCE

## Corporate Lines Overview

Our family of companies (IBS) have been recognized for revolutionizing the trajectory of hundreds of small to middle-market-sized companies and real estate operators since 2011. In addition to their numerous internal divisions, the closely-held companies strategically deploy across six ancillary sectors:

**Institutional Banking Services, N.A. CORP (IBS, N.A.):** Founded in 2011, IBS, N.A. is a private equity servicer provider delivering transaction management, fund administration, and human capital solutions to its sister companies (IBS Companies) and select institutional clients. Through IBS Institutional Capital, the IBS Companies provide commercial bank financing alternatives by placing direct investments in small to middle-market companies and real estate operators.

**IBS Institutional Capital:** National balance sheet lender specializing in placing direct investments into small to middle-market businesses and real estate companies with annual revenue of \$5 million to \$300 million. The company serves as the manager of its closely-held funds, wholesale lines, and institutional investor syndications.

**IBS Investment Bank:** Privately-held investment bank dedicated to performing the capital markets and risk management functions of its sister companies and select institutional investors. In 2014, the firm launched its fintech-based IBS Banker Portal™, which services as a capital markets exchange between IBS Institutional Capital and over 150 FDIC depository banks.

**Capital Funding Solutions (CFS):** IBS, N.A. affiliate and direct lender of accounts receivable financing. As an ancillary function, CFS provides state-of-the-art commercial loan monitoring and reporting services to financial institutions.

**IBS Real Estate Investment Co., LLC (IBS REICO):** Institutionally-backed real estate investment and asset management firm providing passive and active equity investments in value-added and opportunistic strategies throughout the Southeastern United States.

**Pillar Capital Advisors, LLC (Pillar):** Private investment banking firm providing institutional capital advisory, transaction opinions, and dispute resolution advisory to small and lower middle-market companies. The firm also provides creditor advisory support to a select group of financial institutions and institutional investors. In 2012, Pillar was founded to source and structure debt investment and acquisition opportunities for its sister companies.

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## Financing Challenges for Small & Medium Business

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"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. In addition, the regulatory nature of banks tends to restrict 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 Chief Investment Officer  
IBS Institutional Capital

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Leading The Way

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## Equity/Supplier Financing

**Scenario:** In January 2016, a Florida-based manufacturer, Modal Manufacturing, sought a reliable investment partner to invest in their supply chain. With orders coming from some of the largest, most-respected hospitals globally, the company found itself in a supply chain gridlock. With specialized inventory, the company could not gain trade terms with suppliers or financings from depository banks.

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

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## Short Term Bridge/Equity Financing

**Scenario:** In May of 2018, SOBE Builders, LLC sought 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 entered into an investment agreement with SOBE acquiring the supplies needed for the company to complete its outstanding projects. IBS provided additional bridge financing to SOBE within two months of the initial investment.

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## Short Term Bridge Financing

**Scenario:** In August 2011, IHOP's Blue Roof Franchise Association (BRFA) sought a responsive lending partner to finance a five-year remodel project for their franchisees. Historically, many franchise members 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 franchisees' limited assets and cash liquidity.

**Solution:** By September of 2011, IBS 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 could rest easy knowing that IBS was a trusted partner that understood their business model and could execute quickly.

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## Equity Financing

**Scenario:** In January 2019, Wellington Energy Company, LLC (WEC) sought a responsive investment partner to finance opportunistic, asset-backed acquisitions. As an alternative energy holding company, WEC sought reliable capital and back-end support to navigate the risk of quick acquisitions.

**Solution:** By April of 2019, IBS entered into an investment agreement with WEC acquiring an interest in the company to expand its acquisitions platform. IBS provided \$10MM in additional trade financing to WEC within one month of completing the initial investment. IBS exited its investment in early 2021, profitably.

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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



Short Term Bridge Financing

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# IBS CORPORATE FINANCE

## Corporate Finance Program Overview

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Hundreds of businesses trust IBS as their sole capital provider throughout all economic cycles. Additionally, our wholesale division provides qualified financial participants and referral partners with a reliable source for corporate loan financing. 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 an asset and cash-flow-focused versus credit-driven. Read more about our industry-leading corporate finance programs below.

1. **Short Term Bridge:** from \$250k to \$2MM, rates starting at 12%. Secured strictly based on the company's gross revenue and ability to repay.
2. **Expansion Term Loan:** from \$1MM to \$7MM, rates starting at WSJ Prime plus 4%. Secured by the company's net operating income or tangible assets.
3. **Asset-Based Lines of Credit/Term Loan:** from \$3MM to \$50MM, rates starting at LIBOR plus 3%. Secured by the value of equipment, inventory, real estate, purchase orders, and accounts receivable.
4. **Unitranche Term Facility:** from \$10MM to \$50MM, rates starting at LIBOR plus 6%. Secured by a combination of the company's current and future net operating profits.
5. **Intellectual Property Finance:** from \$10MM to \$30MM, minimum annual IRR of 8%. Secured by a combination of the company's current and future net operating profits and intellectual property portfolio.

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## Short Term Bridge Overview

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IBS 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 propels growing businesses with reliable capital when it's needed most.

### Program Overview

- Transaction sizes range from \$250,000 up to \$2,000,000
- Terms up to 36 months
- Rate starting at 10%
- Monthly or quarterly repayment options
- Pre-approval offers average within 2-4 days of complete submission

### Additional Parameters

- Maximum 15% of annualized revenue
- Minimum 3 years in business
- Minimum \$3MM in annual revenue
- Minimum business and personal credit scores apply
- Tax liens must have a payment plan arrangement with the IRS

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## Expansion Term Loan Overview

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IBS 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 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. Our Expansion Term Loan was designed to fuel entrepreneurship, whether purchasing new equipment, hiring staff, or adding locations.

### Program Overview

- Transaction sizes range from \$1,000,000 to \$7,000,000
- Fully amortizing terms between 5 to 15 years
- Fixed rates and floating starting at WSJ Prime plus a margin of 4.00%
- Closing occurs within 4-6 weeks
- Target industries include Distribution, Manufacturing, Retail, Professional Services, Technology, and Hospitality
- Unlike SBA or conventional bank financing, IBS does not require "additional collateral" in the form of C.D.s, LOC, etc.

### Additional Parameters

- Minimum gross revenue of \$3MM
- Minimum operating history of 3 years
- Bankruptcies must be dismissed/discharged for at least seven years
- Targeting A/B credit, all credits that do not conform to this program will be considered for the IBS Short Term Bridge Program

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## Asset-Based Line of Credit/Term Loan Overview

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IBS provides creative asset-based financing to small & middle-market-sized companies throughout the continental United States. IBS's Asset Based Lending (ABL) Program provides low-cost capital for acquisitions, dividend recapitalizations, growth, debt restructurings, debtor-in-possession, and turnarounds. General parameters include:

### Loan Commitments:

- \$3,000,000 to \$50,000,000
- Dedicated syndication capabilities up to \$100,000,000

### Revolver:

- Up to 80% of eligible accounts receivable( foreign receivables financed in over 30 countries)
- Up to 100% of eligible purchase orders
- 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 the appraised fair market value of the 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

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## Unitranche Term Facility Overview

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The IBS Unitranche Term Facility (UTF) fuels American businesses with low-cost capital for acquisitions, dividend recapitalizations, and aggressive growth strategies. Lower-middle market companies choose the facility due to lower costs and favorable prepayment terms than other alternatives such as mezzanine debt. IBS provides UTF financing to hyper-growth companies that require scalable credit term facilities based on their current and projected growth. General parameters include:

### Loan Commitments:

- \$10,000,000 to \$50,000,000
- Dedicated syndication capabilities up to \$100,000,000

### Structures:

- Unitranche Debt
- Second Lien
- Subordinate/Mezzanine Debt

### Term:

- 3, 5, or 7 years

### Amortization:

- Interest-only

### Rate:

- Starting at LIBOR Plus 6.00%

### Typical Uses:

- Recapitalizations/Refinancing
- Acquisitions
- Accelerated Growth

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## Intellectual Property Finance Facility Overview

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The IBS Intellectual Property Finance Facility (IPF) leverages the value of a company's intellectual property (IP) portfolio to provide non-dilutive, patient capital for commercialization and expansion. Our deep understanding of IP markets allows us to work in partnership to pursue value-creating opportunities. General parameters include:

### Loan Commitments:

- \$10,000,000 to \$30,000,000
- Dedicated syndication capabilities up to \$100,000,000

### Structures:

- Senior Loans
- I.P. Carveouts
- Warrants
- Royalty Acquisitions
- Patent Litigation and Judgement Monetization (on a select basis)

### Term:

- 3 to 5 years

### Amortization:

- Interest-only

### Returns:

- Minimum IRR of 8.00% per annum
- MOIC 1.5x to 3.0x

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## IBS Corporate Finance for the Community

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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 our relationship management team to learn more.

IBS RM Team  
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