Helping Small Businesses Grow...

Small Businesses: The Backbone of The American Economy
Small Businesses: Facts

• Over half of America’s workers own or work for a Small Business
• Small Businesses have generated over 64% of new jobs in the last 15 years
• Small businesses create 2 out of every 3 jobs today
• Add greatly to the economic growth of the country
• From Farmers to Mechanics to Doctors – Small Businesses are everywhere!

Source: U.S. Department of Housing and Urban Development
The Problem: Small Businesses & the Credit Crunch

The 2008 Recession took a big toll on small business lending and the effects are still

• 19.1% Reduction in Small Business Lending since 2008
• Loans to Midsize and Large companies saw a 12% increase in the same period
• Recession hit small businesses had nowhere to go – Rejected by Banks, Denied by the government
• Disconnect between commercial bankers and small businesses over Asset Valuation and Business understandings

Lending to Big Businesses has gone up and to Small Businesses has gone down

“When you don’t need money, you get offers. When you need money, you are denied”
The Problem: The Lending Gap

The Lending Gap
2007-2012

Source: Federal Deposit Insurance Corporation

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Biz2Credit is the solution

SMALL BUSINESS OWNERS

Biz2Credit MARKETPLACE

BANKS & OTHER LENDERS

online
quicker
simpler
lower risk

APPROVED
Case Study:

*Rerefancing by Biz2Credit to the rescue...*

- Jackson Dermatology Associates is a Brooklyn based practice that hit stagnation due to the economic crisis.
- Dr. Jackson’s original financing at 10.25% was getting unmanageable and forcing him to divert funds from growth areas.
- *Biz2Credit* connected the Dr. Jackson with a **Local Community Bank**, for a $2.1 Million Loan that included a mortgage on his commercial condominium and working capital.

“...they(Biz2Credit) have helped us streamline our processes and been a financial advocate..”

**Dr. Michael Jackson, Founder, Jackson Dermatology Associates**
Case Study:

Realizing the American Dream by connecting a lender from Salt Lake City to immigrant restauranteers in New York City...

- Vicky Vij and Raja Jhanjee, owners of the world famous Bukhara Grill in Manhattan wished to expand their business by acquiring a banquet hall in Roselle, New Jersey
- Despite owning a famous restaurant the founders were unable to secure financing to purchase the banquet hall
- Biz2Credit connected the founder with a Small SBA Bank, that financed a $4 million loan for 25 years at 6% interest to purchase the property and open the banquet hall

“... Biz2Credit helped us get financing in a professional way. We recommend Biz2Credit to any small business owner in need of a loan...”

Raja Jhanjee, Owner – Bukhara Grill & The Castle