



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**

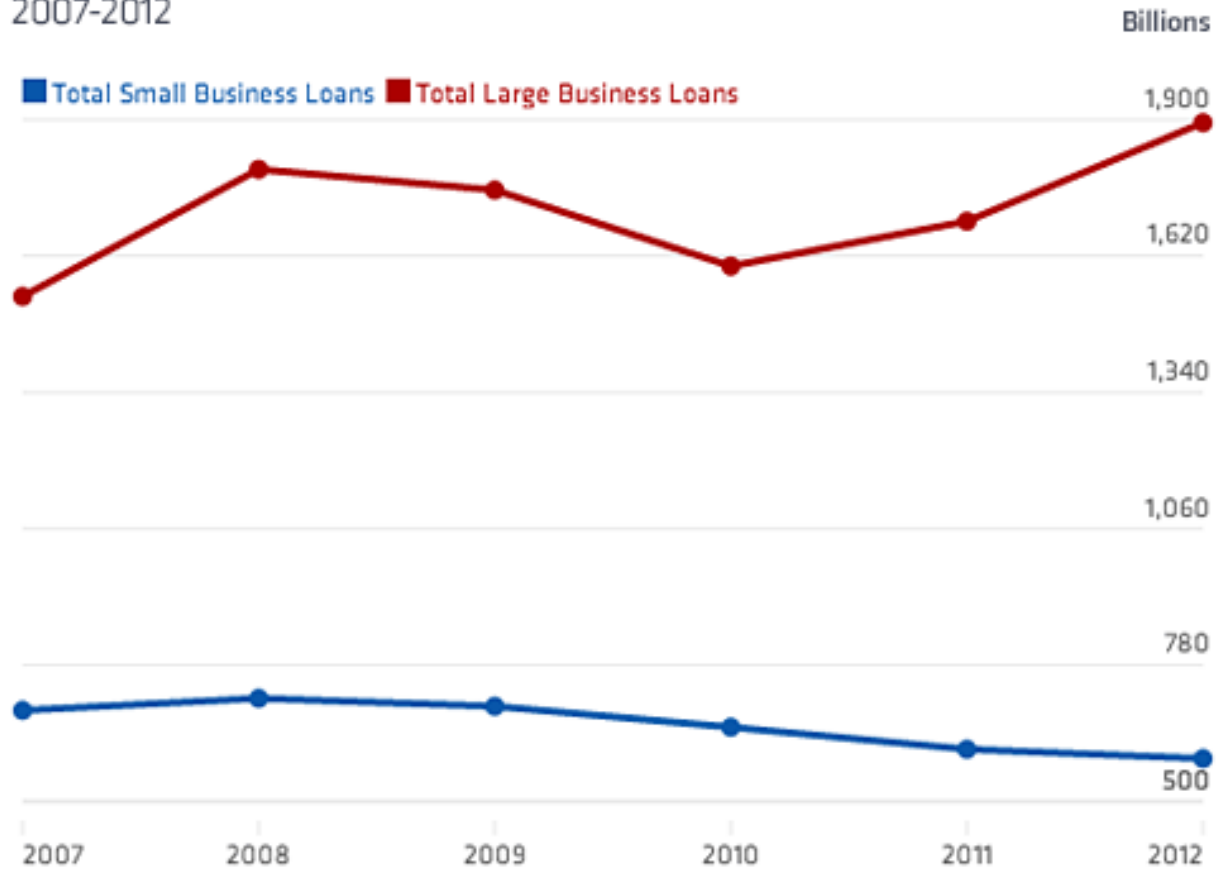
“When you don’t need money, you get offers.

When you need money, you are denied”

The Problem: The Lending Gap

The Lending Gap

2007-2012



Source: Federal Deposit Insurance Corporation



Biz2Credit is the solution

SMALL BUSINESS
OWNERS



Biz2Credit
MARKETPLACE

online
quicker
simpler
lower risk

BANKS & OTHER
LENDERS



APPROVED

Case Study:

Refinancing 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