



Gaining Access to Capital for My Clients

By

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Background

- *Business Development Specialist*
- *Missouri*
 - *Community Development*
 - *Business Development*
- *3 activities*

Why?

- *Banks not lending*
- *American credit scores going south*
- *New lending options*
- *Needed way to get funding*

What?

- *Researched*
- *Collected*
- *Organized into tiers*
- *Started securing financing*

What are the tiers?

- *Start up*
 - *Banks*
 - *Gap financing*
 - *Government Programs*
 - *National Lending Networks*
 - *Credit risk lenders*
 - *P2P*
 - *Miscellaneous*

- *Existing*
 - *Banks*
 - *Gap financing*
 - *Government Programs*
 - *National lending networks*
 - *Cash Flow financing*
 - *Credit Risk lenders*
 - *P2P*
 - *Miscellaneous lenders*

How do I decide?

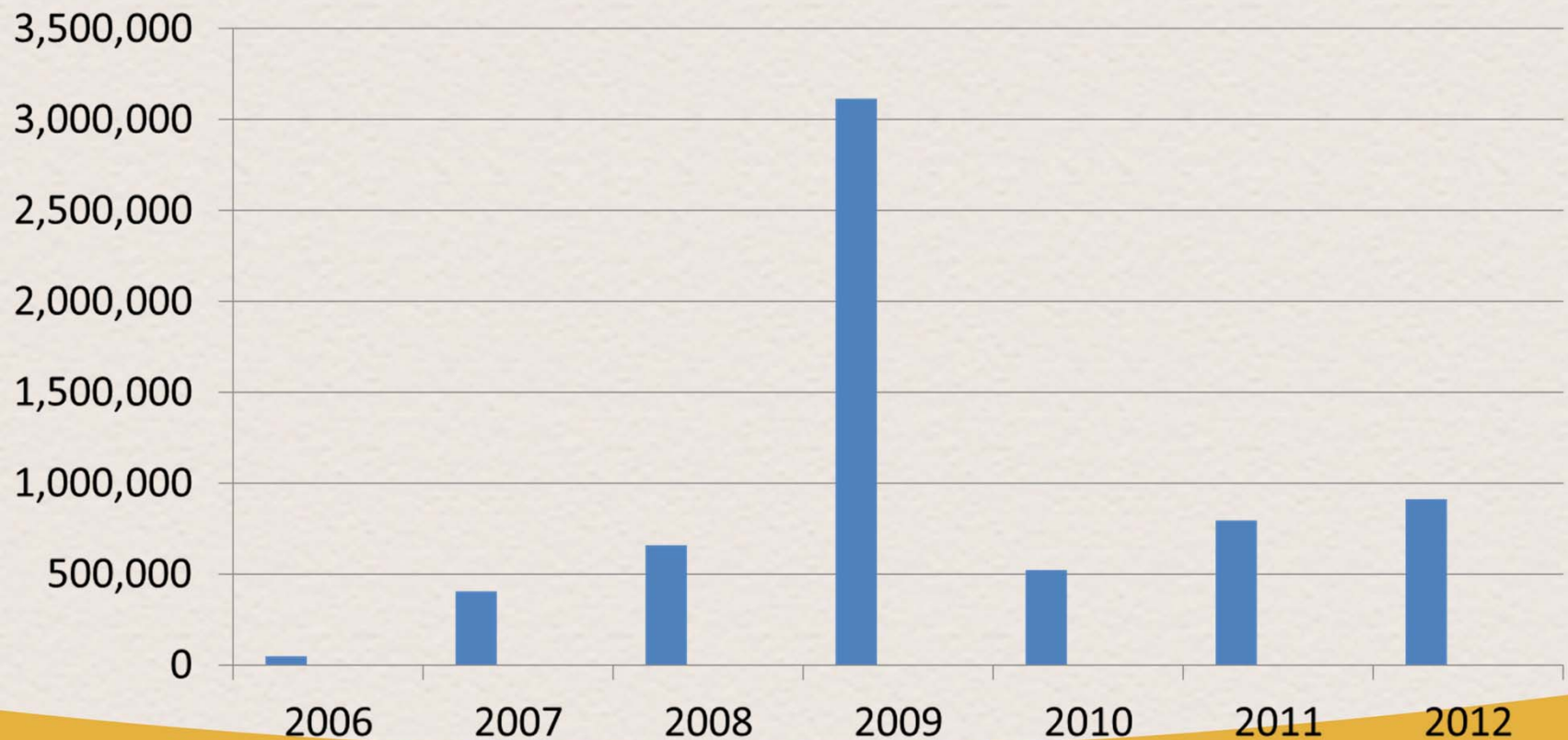
- *Assessment*
- *5 C's of Credit*
 - *Character*
 - *Credit Score*
 - *Collateral*
 - *Capacity*
 - *Capital*
- *Local banks*
- *Skin in game indicator*

- *General Rules*
 - *Try local banks first*
 - *If no skin, need reason why*
 - *Score on assessment and 5 C's determine where go after local banks*
 - *Lower the score the further down the tier*

Results

- *More efficient at matching clients & lending sources*
- *More aware of non traditional sources*
- *Improved abilities as counselor*

Proof it works – The Dollars



Questions