



AMERICAN RIVIERA
BANK

BUSINESS FINANCING

INSIGHTS ON BUSINESS FINANCING, HAVING A PLAN,
AND UNDERSTANDING YOUR FINANCIAL STORY

The best time to seek capital is **before** you need it. Starting the conversation early gives you time to define your needs, explore options, and make the best decision for your business.

6 ESSENTIALS BEFORE SEEKING FINANCE

1

KNOW WHAT YOU NEED THE MONEY TO DO



Be clear on why you need capital and what it will allow you to accomplish.

Typically, you are:

- Starting a business
- Expanding an existing business
- Purchasing equipment
- Building inventory
- Managing working capital
- Funding a specific growth opportunity

2

KNOW YOUR BUSINESS



Do your due diligence. Understand your market, strategy, and how your business creates value.

Make sure you understand:

- Your industry, market, customers, and competition
- Your growth strategy
- How the business will generate revenue
- The operational costs of running your business

3

KNOW YOUR NUMBERS



Your financials tell the story of your business. Know the numbers and what's behind them.

Be prepared to explain:

- Changes in revenue
- Significant changes in expenses
- Changes in debt
- Major one-time expenses
- How your financials compare to your projections

START THE CONVERSATION BEFORE YOU NEED THE MONEY. If cash flow is already tight and you need money right away, your options can become more limited, and you have less time to make a good decision.

THE FINANCING SOLUTION YOU HAVE IN MIND MAY NOT ALWAYS BE THE BEST FIT. You may think you need a loan, but a line of credit or another option may make more sense. A lender can help you determine which financing option makes the most sense for your situation.

FOR A NEW BUSINESS, THE PLAN MATTERS EVEN MORE. Without an operating history to point to, your business plan and financial projections become the foundation of your request.

UNDERSTAND THE PEOPLE BEHIND THE NUMBERS, TOO. Be ready to talk about who is involved, what experience they bring, and what each person will contribute. Capital is not invested in an idea alone. It is invested in the people responsible for turning that idea into a successful business.



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4 COME PREPARED



Being organized upfront makes the process faster, smoother, and more productive.

Have these documents ready:

- Tax Returns
- Income Statement
- Balance Sheet
- Business Debt Schedule

Personal Guarantor Requirements

- Personal Tax Returns
- Personal Financial Statement
- Bank and Brokerage Statements

5 HAVE THE DIFFICULT CONVERSATIONS EARLY



We ask tough questions to make sure financing supports your business, not create strain.

We want to understand:

- Can the business support the proposed debt?
- Is the financing right for the business?
- Are there risks that need to be addressed first?

6 DON'T STOP ONCE YOU GET THE FINANCING



Getting the financing isn't the finish line. Keep measuring, adapting, and leading.

Strong businesses:

- Measure performance against the plan
- Adjust when things change
- Make tough decisions early — before small problems become big ones

MY FINAL ADVICE

Don't wait until you need financing to start the conversation. Come in knowing what you need the capital to do. Know your numbers. And be prepared to talk openly about both the opportunities and the challenges.

Your financials tell your story. Make sure you know that story and can explain it. That gives your lender confidence in the business—and in you as the leader.



ABOUT BOBBY BOYES

Bobby Boyes, First Vice President, Banking Relationship Manager, has worked in banking since 2004 and is responsible for developing new deposit and loan memberships for various business sectors. Bobby's deep banking knowledge and commitment to providing a superior level of customer relations and service ensures his clients' goals are top-of-mind throughout the discovery and onboarding process of transitioning banking relationships to American Riviera Bank.