



USA COMMERCIAL
LOANS

Unlocking Business Success





About US

USA Commercial Loans

At USA Commercial Loans, we are a family-owned business with an unwavering commitment to helping business owners and investors achieve their goals. With a combined 30 years of experience in the field, we have developed deep expertise and a comprehensive understanding of the commercial lending industry. At our core, we are driven by the commitment to deliver tailor-made financial solutions that bolster your entrepreneurial endeavors and investment ventures. We recognize the paramount importance of acquiring substantial funding to foster triumph, be it in launching a fresh enterprise, scaling up an established business, or capitalizing on lucrative investment prospects. For this reason, our unwavering dedication lies in providing comprehensive guidance within the intricate realm of commercial lending, ensuring seamless access to vital funds. Our holistic approach entails skillfully preparing the necessary documentation for the funding journey, facilitating connections with the most suitable lenders, and adeptly negotiating for favorable rates and terms in the best interest of our esteemed borrowers.



Products/ Services

- ▶ SBA Loans
 - ▶ SBA (7)
 - ▶ SBA (504)
 - ▶ SBA Microloan
 - ▶ Equipment Financing
 - ▶ Business Lines Of Credit
 - ▶ Merchant Cash Advance
- ▶ Loan Doc Prep
- ▶ Business Credit Build/Repair
- ▶ Commercial Loans/ Hard Money
 - ▶ Fix & Flip (REHAB) Loans
 - ▶ DSCR Loans
 - ▶ Short-Term Rental Loans
 - ▶ New Construction Loans
 - ▶ Multi-Family/ Mixed Use Loans
 - ▶ Bridge Loans
 - ▶ Refinance & Cash Outs

IMPORTANCE OF A PROPER PITCH

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|----------|--|----------|--|
| 1 | <p>Capturing Investor Attention: Investors are typically presented with numerous funding opportunities, and they have limited time and resources to evaluate each one. A well-crafted pitch helps capture their attention and generates interest in your business. It should be concise, engaging, and clearly communicate the unique selling points of your business.</p> | 4 | <p>Presenting a Clear Business Model: Investors need to understand how your business generates revenue, what the cost structure is, and how it plans to scale. A well-defined and realistic business model demonstrates a thorough understanding of the market dynamics and the path to profitability. Clearly articulate your revenue streams, pricing strategy, distribution channels, and customer acquisition plan.</p> |
| 2 | <p>Conveying the Business Opportunity: A pitch should clearly articulate the problem your business solves, the market opportunity it addresses, and how your product or service fills that gap. It should highlight the target market, market size, and potential for growth. Providing compelling data and evidence to support your claims enhances your credibility and increases the chances of securing funding.</p> | 5 | <p>Outlining the Use of Funds: Investors want to know how their investment will be utilized and how it will contribute to the growth and success of the business. Clearly communicate the specific areas where the funding will be allocated, such as product development, marketing, hiring, or expanding operations. Providing a detailed financial plan and projections gives investors insight into the potential return on investment.</p> |
| 3 | <p>Demonstrating Competence and Expertise: A pitch is an opportunity to showcase your team's competence, expertise, and track record. Investors want to know that the business is led by a capable team with the necessary skills to execute the proposed plan. Highlight relevant experience, achievements, and qualifications of key team members to instill confidence in investors.</p> | 6 | <p>Building Investor Trust and Confidence: A proper pitch establishes credibility and trust with potential investors. Presenting a well-prepared and polished pitch demonstrates professionalism, preparedness, and attention to detail. It shows that you have thoroughly researched and understand your market, competition, and target audience. This, in turn, enhances the confidence of investors in your ability to deliver on your promises.</p> |

The 3 C's

The 3 C's of a business plan



Concept

Having a concept of what your business is all about



Customer

Identifying who your customer or client will be



Cash Flow

Figuring out how the cash flow in your business will actually work

Building Your Business Plan

Writing a comprehensive and effective business plan is essential for any entrepreneur or business owner. It serves as a roadmap for your business, outlining your goals, strategies, and financial projections.

1 Executive Summary

Opportunity
Expectations

2 Opportunity/ Company Description

Problem & Solution
Target Market
Competition

3 Execution (Market Analysis)

Marketing & Sales
Operations
Milestones & Metrics

4 Company

Overview
Team

5 Financial Plan

Forecast
Financing
Statements

6 Appendix



Executive Summary

Start your business plan with a compelling executive summary that provides an overview of your business concept, unique selling proposition, target market, and financial projections. Keep it concise but engaging to grab the reader's attention.





Company Description

Describe your company in detail, including its mission statement, legal structure, key personnel, location, and any unique advantages or intellectual property you possess.





Market Analysis

Conduct thorough market research to understand your target market, industry trends, and competition. Identify your target customers, their needs, and how your product or service meets those needs. Analyze your competitors and highlight your competitive advantage.





Products & Services

Explain in detail what products or services your business offers. Discuss their features, benefits, and any proprietary technology or processes involved. If applicable, include plans for future product/service development.





Marketing & Sales Strategy

Outline your marketing and sales approach. Describe your pricing strategy, distribution channels, advertising and promotional tactics, and customer acquisition methods. Include a sales forecast and milestones.





Organization & Management

Provide an overview of your organizational structure, key management team members, and their roles. Highlight their qualifications, experience, and contributions to the business. Include an organizational chart if necessary.





Operational Plan

Explain how your business will operate on a day-to-day basis. Discuss your production processes, supply chain management, facilities, equipment, and any strategic partnerships. Outline your operational milestones and scalability plans.





Financial Projections

Present detailed financial projections, including income statements, cash flow statements, and balance sheets. Include assumptions made while creating the projections and discuss the key metrics you will use to measure your business's success.





Funding Request

If you are seeking funding, clearly state the amount you need and how you plan to use the funds. Explain your funding sources, such as loans, investments, or grants. Provide a repayment plan if applicable.





Appendix

Include any supporting documents, such as resumes of key team members, market research data, product/service brochures, legal documents, and permits.



SBA



LOAN CHECKLIST

- ✓ Personal Financial Statement
- ✓ Current business income statement and balance sheet
- ✓ Federal income tax returns for the previous three years
- ✓ Cash flow projections (month-by-month, for one year)
- ✓ Real estate purchase agreements (when buying real estate with SBA loan proceeds)
- ✓ Articles of organization & Business Licenses

REQUIREMENTS

- ✓ Time in business: 2yrs
- ✓ Business Income: Starting at \$10,000/month



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