



AMERICA WEST
— ROADSHOW —

2020



— PRESENTED BY —

Capital Growth Solutions, LLC

***WELCOME
TO THE ROADSHOW***





BUILDING A SUSTAINABLE SBA PROGRAM

PLAN, PEOPLE, PROCESS

YOUR PRESENTERS

Experienced SBA Lending Professionals



CHUCK EVANS

Executive Vice President

Windsor Advantage



BRIAN BARE

VP Business Development

Zion's Bank



DANNY MANGUM

Chief Operating Officer

Mountain West Small Business
Finance



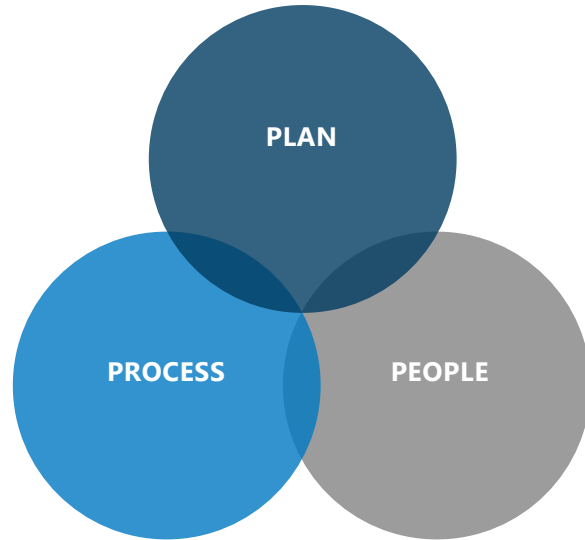
CHARLIE MYERS

VP & BDO

Centerstone SBA Lending,
SBLC

THREE P'S OF SBA LENDING

Developing your plan, people, and process



PLAN

Define your SBA lending strategy and approach



PEOPLE

Pull together the right people in the right positions



PROCESS

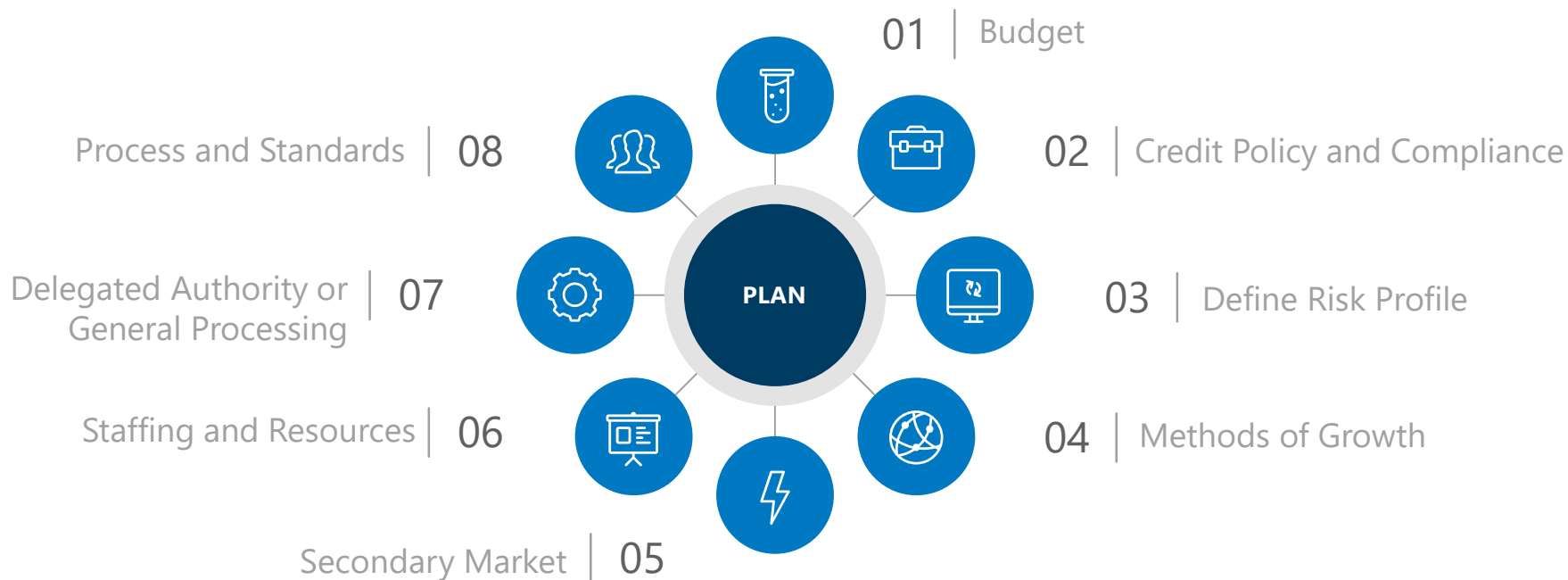
Well defined, repeatable, compliance driven process



PLAN

PLAN KEY ELEMENTS

Things to consider and include



PANEL DISCUSSION

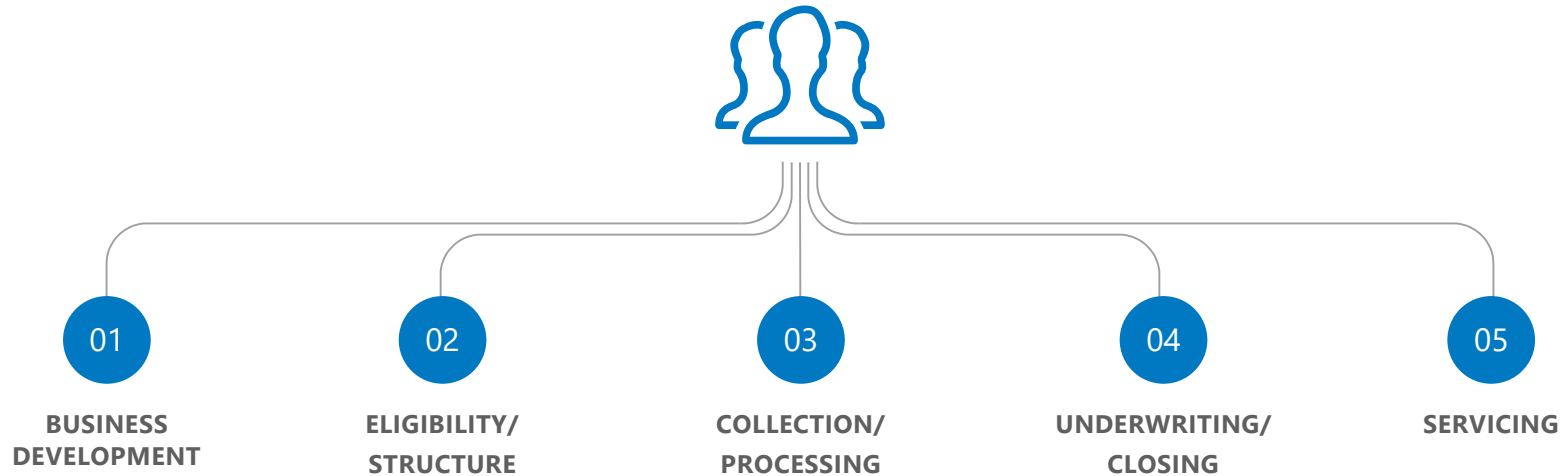


PEOPLE



PEOPLE KEY ROLES

Key roles and functions you need to fill, either in-house or outsource



RIGHT PERSON RIGHT POSITION

Personality, Skills, and Training



PERSONALITY

Different roles appeal to different personalities. E.g. outgoing versus introvert, big picture thinker versus detail oriented



SKILLS

What existing skills do they need, such as credit analyst, business development, underwriting, etc.



TRAINING

What training will they need to start and for ongoing support

PANEL DISCUSSION





PROCESS

PROCESS KEY ELEMENTS

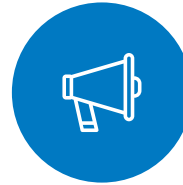
Things to consider and include



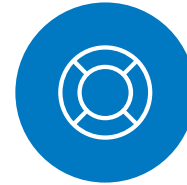
**PRE-QUALIFICATION
& ELIGIBILITY**



**DOCUMENT
COLLECTION**



**BORROWER
MANAGEMENT**



**CONTROLS AND
COMPLIANCE**

BOTTLENECKS AND PITFALLS

Where lenders get in trouble.



LIFE INSURANCE



**CREDIT
ELSEWHERE**



SOURCES & USES



AFFILIATES



**EQUITY
INJECTION**



**MISSING
DOCUMENTATION**



PANEL DISCUSSION





YOUR SBA LENDING PRESENTERS

Chuck Evans - Windsor Advantage

Brian Bare – Zion's Bank

Danny Magnum – Mountain West Small Business Finance

Charlie Myers – Centerstone SBA Lending, SBLC