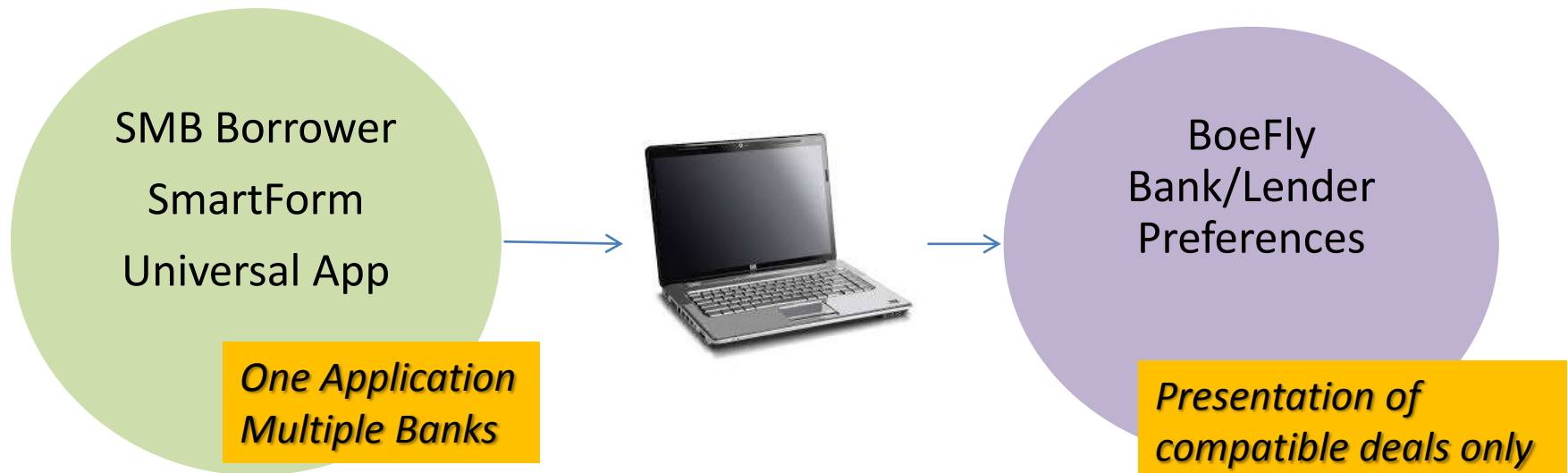


Fueling CDC Deal Flow & Job Creation – The Franchise Way



What is BOEFLY?

BoeFly is a secure online platform that efficiently connects borrowers with over 3,600 lenders.



THE NADCO LOAN CENTER

POWERED BY BoeFly



MESSAGE:
"Apply direct for a SBA 504 loan"

Candidates will go to CDC network



NADCO
National Association of Development Companies
Small business loans **DELIVERED**

POWERED BY **BoeFly**

Loan Center

THE BEST WAY TO GET A LOAN

- Thousands of Lenders
- Telephone & Online Support
- Single Application
- Fast, Easy, & Secure

Start Your Loan Request
REGISTER NOW

Already a Member?
MEMBER LOGIN

Business Lending Made Easy

Have Questions?
1-800-277-3158

[Frequently Asked Questions](#)

LIVE ONLINE SUPPORT

BBB ACCREDITED BUSINESS

TRUSTe CERTIFIED PRIVACY

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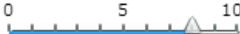
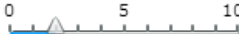
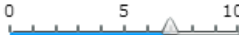
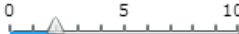
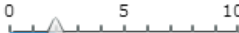
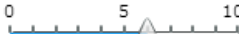
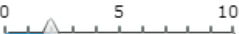
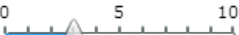
HOW IT WORKS FOR CDC's

Get Loan Preferences | **Make Loan Preferences**

Make a Loan Preferences


* Preferences are used to determine Loan Compatibility scoring.
 * Irrelevant(0) Less Important (3) Normal Importance(5) More Important(7) Critical (10)

Loan Application Data

Min - Max Loan Size:	<input type="text" value="50000.00"/> - <input type="text" value="5000000.00"/>	
Min Fico Score:	<input type="text" value="650"/>	
Min Debt Service Coverage Ratio:	<input type="text" value="1.25"/>	
Maximum Debt to Net Worth Ratio:	<input type="text" value="1.00"/>	
Minimum Current Ratio:	<input type="text" value="1.00"/>	
Maximum Loan To Value:	<input type="text" value="100"/> %	
Minimum Management Experience:	<input type="text" value="1"/>	
Minimum Years Operation:	<input type="text" value="1"/>	 (does not apply to Start-Ups)


Business States: (Check All That Apply)

Check All

<input checked="" type="checkbox"/> Alabama	
<input checked="" type="checkbox"/> Alaska	
<input checked="" type="checkbox"/> Arizona	
<input checked="" type="checkbox"/> Arkansas	
<input checked="" type="checkbox"/> California	

Loan Purposes: (Check All That Apply)

Check All

<input checked="" type="checkbox"/> Business Acquisition	
<input checked="" type="checkbox"/> Business Start-Up	
<input checked="" type="checkbox"/> Construction - Industrial investment property	
<input checked="" type="checkbox"/> Construction - Mixed-use investment property	
<input checked="" type="checkbox"/> Construction - Multi-family investment property	

- Set Loan and Credit parameters
- Weight each Category
- Choose States you lend in
- Select all loan purposes

COMPATIBILITY MATCHING

Attributes:

- Borrower data automatically analyzed to provide lender with a unique compatibility score
- The *right* lender is drawn to the *right* borrower
- Browse and request access to only those deals you are interested in
- Connect with eligible borrowers to underwrite and fund loans

BoeFly Deal Compatibility Report

User: Debra Dante
 Deal Name: Mike's Rib Shack Westport, LLC
 Deal ID: 136
 Compatibility Score: 87

Category	Match
Loan Size	✓
Minimum FICO Score	✓
Minimum Debt Service Coverage Ratio	✓
Maximum Debt Net Worth Ratio	●
Current Ratio	?
Maximum Loan To Value	✓
Minimum Management Experience	✓
Minimum Years Operation	●
Business States	✓
Loan Purposes	✓

BoeFly ID	Deal Amount	State	Deal Status		Posted	Loan Purposes	Compatibility
			My Status	Aging			
143	\$759,000	CT	In Review	46	10/21/10	Purchase - Owner-user commercial property (50%+ occupied by subject)	91
136	\$347,000	CT	In Review	0	10/04/10	Business start-up Franchise	87
138	\$562,000	CT	In Review	49	10/04/10	Refinance/consolidation of business debt	72
106	\$1,450,000	IL	In Underwriting	124	08/13/10	Refinance Debt - Owner-user commercial property (50%+)	71

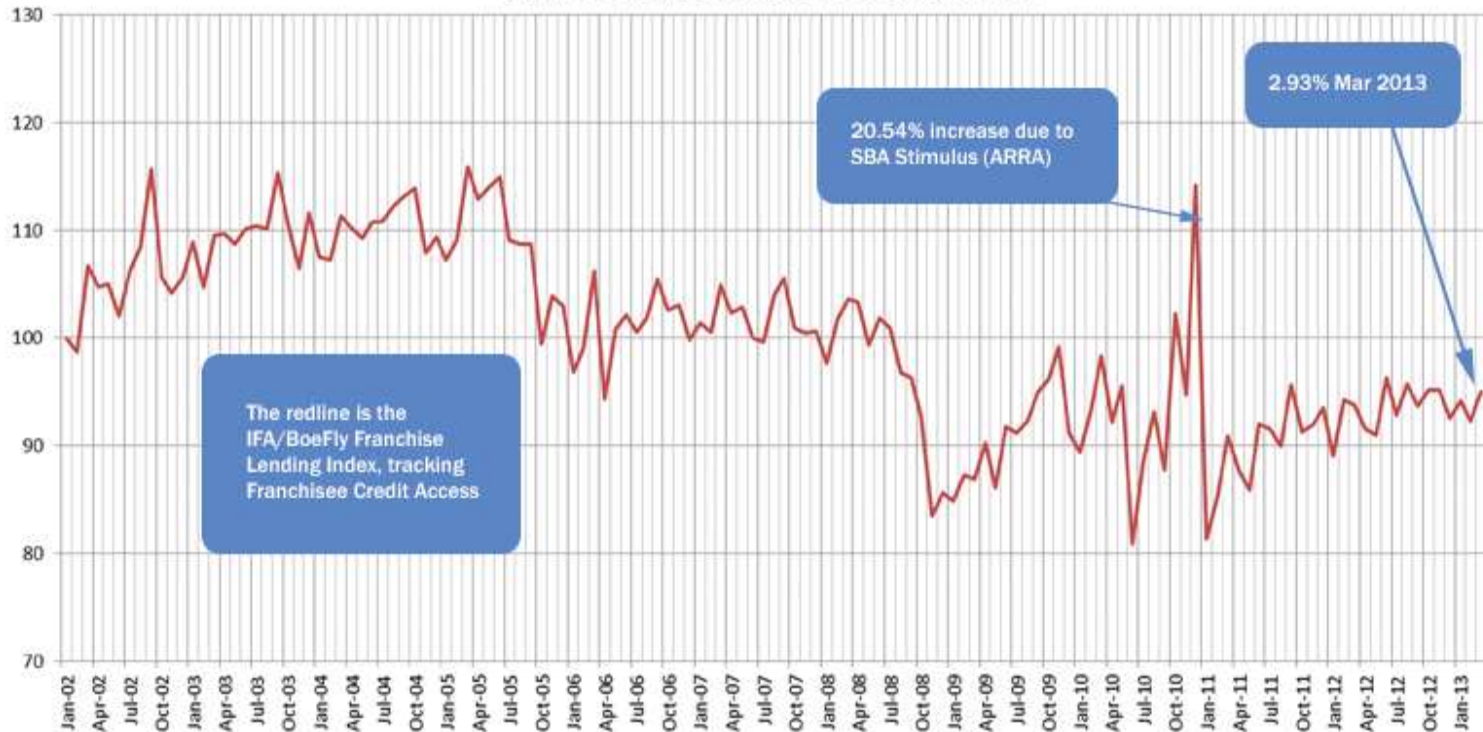
FRANCHISE BRANDS THAT ARE MEMBERS OF BOEFLY



**BoeFly's Franchise Initiative
Launched in Nov '10
Services 125+ Top Brands**

The Franchise Lending Index

IFA/BoeFly Franchise Lending Index



About the index

- In 2012 the International Franchise Association and BoeFly established a [Strategic Alliance](#) to expand credit and create jobs. As part of the Alliance, an Index was created to give an insightful, standard measure of credit access for franchise loans.
- The IFA/BoeFly Franchise Lending Index is created from a monthly analysis and integration of both proprietary data from BoeFly's marketplace and franchise loan data from the Small Business Administration (SBA).
- BoeFly's data is collected in real-time on the activity of more than 3,600 community, regional and national lenders who use BoeFly to most efficiently source franchise borrowers. The SBA data used in the analysis dates back to 2002 and covers more than \$20 Billion of franchise loans. The Index is a time series index set to a value of 100 in January 2002. The Index is correlated with GDP and Employment, lagging both indicators. The Index is an initiative of the strategic alliance between the IFA and BoeFly announced in 2012.

Current Insights

- Lending to franchise businesses increased by 2.92 percent from February 2013 to March 2013 following a decrease of close to two percent from January to February according to the monthly Franchise Lending Index from the International Franchise Association (IFA) and BoeFly.
- The increase in franchisee credit access month to month and year over year is a positive sign that could hopefully be maintained in the coming months
- A recent survey BoeFly conducted of lenders nationwide found that 97.6 percent of respondents think it is important for franchise brands to provide information to help banks evaluate financing requests from franchisees, which could in turn positively impact credit access for franchise business owners.

Franchise Spotlight Conference

- Franchise Brands present to banks and lenders in specific growth regions
- Piloted in Boston April 2013
 - NADCO, Bay Colony, Granite State and TMC Finance sponsored
- Next Spotlight conference – July 16-18 in Newport Beach Marriot Hotel and Spa.

Veterans Business Fund



**Veterans Stood Up for Us
Now let us stand up for Veterans**

Veterans Business Fund

- Veterans Business Fund (VBF) was created to help veterans who are ready and able to become small business owners or expand their businesses, but lack the required equity capital to qualify for small business loans.
 - How it works
 - 501c3 Status Pending
- Shilo Harris – Wounded Warrior of the US Army. Provided \$20k for the purchase of a WIN Home Inspection – Community Advantage loan was also provided