



J.R. Bruno
& ASSOCIATES



Consultants to the Business Lending Community
SBA and MBL Specialist

OUTSOURCE COLLABORATOR

Business Lending News

JRB: CELEBRATING 20 YEARS!

**"Give a man a fish and you feed him for a day.
Teach him how to fish and you feed him for a lifetime."**

I hope you and yours enjoyed a happy and healthy holiday season. As we round the corner into 2014, I'm looking ahead a couple of months - to March of this year when we celebrate 20 years of continued service to the business lending community. That makes J.R. Bruno & Associates the longest-running consulting firm to SBA and business lenders in the country!

Anniversaries are a time to take stock of our successes and the challenges we've met through the years. When J.R Bruno & Associates was founded in March 1994, it was our mission to provide clients with an experienced, dedicated team of SBA and business lending professionals. We have that team! Some members of the [JRB Team](#) have been with the company for a cumulative 50 years. And over time, we've added to the team. It's also been our consistent focus to treat every client as our only client - no "cookie-cutter" solutions here - and on giving each client personal, hands-on guidance to meet their specific needs.

We've lived up to that commitment, and to the notion that we aren't here to give you a fish. We're here to teach you how to fish. That's what sets us apart.

The JRB Advantage: Expertise to Produce Bottomline Results!

Our JRB Team acts as an extension of your staff, offering a full range of services, from initial set-up and training, to delivering a single service, to managing your entire SBA and business lending operation - all with the day-to-day involvement you expect from your dedicated, personal consultants:

- Comprehensive education preparing staff to handle and administer successful business lending programs
- SBA program guidelines and eligibility requirements
- Comprehensive loan memorandums
- Underwriting and financial statement analysis
- Packaging, processing and documentation
- Business development, sales skills, and marketing strategies
- Liquidation and servicing
- Portfolio review and due diligence
- Workflow analysis, systems, policies and procedures
- PLP application and expansion
- Nationwide Lender Service Provider (LSP)

If you're already a J.R. Bruno client, thank you for your business and your loyalty. If you're new to us, I encourage you to check out our JRB Team and our services at www.jrbrunoassoc.com. Or give me a call at 626.688.2125. We look forward to working with you!

Joanna

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