

## SBA Lending: The Bright Side in Roller Coaster Times

***"If past history was all there was to the game, the richest people would be librarians."***  
- - Warren Buffet

Our economic history over the past 75 years has taught us some valuable lessons: 1) that the only certainty is uncertainty and; 2) as Little Orphan Annie sang in the musical, "Annie" - "The sun will come out tomorrow." As your institution navigates the economic ups and downs and the effects of the financial services overhaul, you're looking to attract and retain profitable customers - and to generate revenue.

There's a bright side. Opportunities are available for small business owners and budding entrepreneurs in the form of Small Business Administration loans. If your institution hasn't explored SBA lending, or if you're considering expanding your SBA program, now is the time. In general, conventional credit standards are very strict for startups and fledgling companies, even when the business is solid and viable. An SBA loan, backed by the federal government, is that ray of sunshine many small businesses are looking for.

SBA lending can help your institution capitalize on opportunities and can be an important and profitable part of your business. By sharing investment risk, paving the way for a startup, or adding tertiary credit strength, the SBA helps you close deals. The SBA is also inherently cautious when structuring loans. Policies and requirements passed down by the SBA help ensure that institutions don't add unnecessary risk to their portfolios.

At J.R. Bruno, SBA lending is our focus. We're experts at SBA lending and can assist your institution with establishing an SBA department or expanding your current program. We can also manage your SBA and business lending departments on a total outsourced basis. You'll benefit from JRB's team of experts, without the overhead. A good thing when you're riding a roller coaster.

Contact us to discuss your business lending needs!

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