IN PARTNERSHIP WITH COMMUNITY CAPITAL
| FOR ADVISOR USE ONLY |

COMMUNITY CAPITAL

COMMERCIAL (C&I)

FINANCE BUSINESS OPPORTUNITY & GROWTH

Conventional, SBA, and USDA financing for business-owning clients — structured for speed, clarity, and execution.

INTERNAL USE

Capital That Works as Hard as the Business

For business-owning clients, the right financing is rarely just a transaction — it is a strategic decision tied to growth, ownership transition, and the preservation of long-term wealth. **Commercial & Industrial (C&I) lending** funds the operating and capital needs of a business rather than its real estate, and it demands precise structuring around cash flow, collateral, and the owner's broader balance sheet.

Our solution connects clients to a curated network of commercial lenders — spanning regional banks, credit unions, SBA- and USDA-approved lenders, and private credit — experienced in structuring financing for complex entities and sophisticated borrowers.

From working capital and equipment to acquisitions and partner buy-outs, we bring clarity, access, and execution to financing decisions, so advisors can preserve invested portfolios and keep the full client relationship intact.

WHERE C&I FINANCING IS APPLIED

- Acquiring a business, funding partner buy-ins, or financing ownership transitions
- Working capital for payroll, inventory, and seasonal cash-flow cycles
- Purchasing equipment without depleting operating cash reserves
- Refinancing or consolidating existing business debt to improve terms
- Preserving liquidity rather than liquidating an investment portfolio

> *Rather than have the client liquidate a long-held portfolio, we structured the business acquisition with debt priced below their expected portfolio return. The deal closed and the investments stayed invested.*
>
> ~WEALTH ADVISOR | BUSINESS-OWNER CLIENT ENGAGEMENT
>
> REAL CLIENT STORY FROM THE COMMUNITY CAPITAL NETWORK

OUR PROCESS

1. Opportunity **DISCOVERY** — *Identify the financing need and align it with the client's balance sheet and strategic plan.*
2. Strategic **REVIEW** — *We assess cash flow, collateral, and structure and then shape the right approach*
3. Targeted Lender **MATCHING** — *The client's scenario is presented to our network of conventional, SBA, USDA lenders*
4. Coordinated **EXECUTION** — *Our team works with you and the selected lender through underwriting and loan closing*
5. Ongoing **PARTNERSHIP** — *The team and the advisor stay engaged to support the client's long-term objectives*

LENDING SOLUTIONS
powered by Community Capital Technology Inc.

EXPLORE HOW C&I FINANCING IS STRUCTURED AND EXECUTED

COMMUNITY CAPITAL

Commercial & Industrial Lending

C&I financing supports the working capital, acquisition, equipment, and growth needs of operating businesses — across conventional bank, SBA 7(a)/504, USDA-guaranteed structures.

C&I FINANCING OVERVIEW

A C&I loan is financing designed for businesses rather than individual borrowers. It is commonly used to provide working capital or to fund capital investments such as equipment, technology, and expansion. Unlike commercial real estate loans, C&I facilities are typically **backed by business assets** and structured around cash flow and debt service coverage. Government-guaranteed programs — **SBA 7(a), SBA 504, and USDA B&I** — can extend terms, lower down payments, and expand eligibility for qualifying businesses.

USE CASES

- Business acquisition, partner buy-ins, management buy-outs
- Working capital lines for inventory, payroll, and seasonal cycles
- Equipment financing & technology upgrades that preserve cash
- Expansion, recapitalization, and refinancing of existing debt
- SBA & USDA-backed financing for qualifying businesses

FACTORS LENDERS EVALUATE

Business Cash Flow	Debt service coverage (DSCR 1.25x+), historical and projected earnings
Collateral & Leverage	Business assets pledged, loan-to-value, and overall leverage profile
Borrower Strength	Owner liquidity, net worth, credit, and personal guarantees
Operating History	Time in business, industry, and management experience
Program Fit	Conventional vs. SBA 7(a) / 504 vs. USDA eligibility and structure

TYPICAL LOAN PARAMETERS

Loan Amounts	$250K – $25M+
Interest Rate Type	Fixed or Floating (Prime / SOFR-based)
Loan Type	Term Loan or Line of Credit
Loan Term	12 months – 25 years (by program & use)
Loan-to-Value	Typically, 75% or less
Debt Service Coverage	1.25x or higher
Collateral	All or specified business assets
Personal Guaranties	Typically required of owners
Loan Fees	Vary by lender; typ. 1%+ & closing costs

Note: Parameters are illustrative and subject to lender guidelines and individual borrower qualifications. Commercial real estate (CRE) financing is addressed in a separate overview.

WHY OUR APPROACH DELIVERS

From initial evaluation to closing, we deliver clarity, access, and execution — so you can move ahead with confidence.

- Nationwide Lender Network
- Conventional, SBA & USDA Expertise
- Solutions for All Entity Types
- Speed, Support & Execution

END-TO-END EXECUTION SUPPORT

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.

- **Access** to a curated network of commercial & gov't-guaranteed lenders
- **Guidance** on structuring, program selection, and positioning
- **White-glove management** from term sheet through closing
- **Dedicated support** from experienced lending professionals
- **Seamless coordination** with the client's broader wealth plan

GETTING STARTED

> **Ready to Explore Commercial Financing Solutions?**

For more information, please contact our Lending Solutions Team directly or submit an inquiry through the site:

LENDING SOLUTIONS TEAM

- capitalsolutions@communityct.com
- (888) 745-1837
- lendingsolutions.communitycapital.ai/

** All inquires are handled with strict confidentiality*