CLIENT CASE STUDY

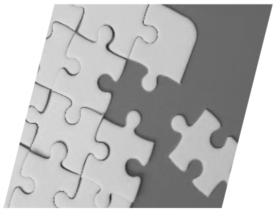
$2MM Partner Buy-Out, Corporate Training Business | Ohio

Client Profile | Longtime Junior Partner Acquiring Ownership from a Retiring Founder

When a longtime business owner needed financing to acquire a retiring partner's ownership interest, an advisor leveraged the **Lending Solution** powered by Community Capital to secure competitive SBA 7(a) financing and support a successful ownership transition.

OPPORTUNITY

Client sought ~$2MM of financing to acquire a retiring partner's ownership interest.



RESULTS

- ✓ Evaluated alternatives to an unattractive initial SBA financing proposal
- ✓ Secured 3 competing SBA 7(a) term sheets from lenders
- ✓ Improved pricing, structure, repayment flexibility for the borrower
- ✓ Supported a successful ownership transition within five weeks
- ✓ Provided advisor deeper insight into client's business and succession planning objectives

The client was a longtime junior partner in a well-established Ohio-based corporate training and workforce development company. After years of helping build the business, an opportunity emerged to acquire the ownership stake of a retiring founding partner. The acquisition represented a significant milestone for both the borrower and the business, requiring approximately $2 million of financing to complete the transaction while preserving liquidity for future operations and growth.

The client initially received an SBA 7(a) proposal from a local bank but was concerned about the pricing and structure. Through conversations with his Sequoia advisor, the client explored alternative financing options and engaged the Lending Team to evaluate the opportunity. In addition to identifying potential lenders, the process provided the advisor with deeper insight into the client's business ownership goals, succession plans, and broader financial picture.

The financing opportunity was presented to a network of lenders experienced in SBA business acquisition and partner buy-out transactions. Multiple lenders expressed interest, resulting in three competitive SBA 7(a) term sheets that improved upon the client's original proposal. After evaluating the alternatives, the client selected a national SBA lender with significant experience financing ownership transition transactions.

The lender worked closely with the client and advisors to complete underwriting and finalize documentation. The financing closed approximately five weeks after lender selection, allowing the client to successfully acquire the retiring partner's ownership interest and position the company for its next phase of growth.

> *"What started as a financing need became a broader strategic discussion. Our advisor helped us evaluate both the transaction and the long-term opportunities it created for our business and family."*
> *- Private Wealth Client*

COMMUNITY CAPITAL

For more information about the **Lending Solution** *powered by Community Capital*, please contact:

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