

## **Hosted By**

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# **Agenda**

- Local Member Spotlight: Guidant Financial
- Brief Legal Update (including SBA changes)
- Panel Discussion on Franchise Financing



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### **Panelists**

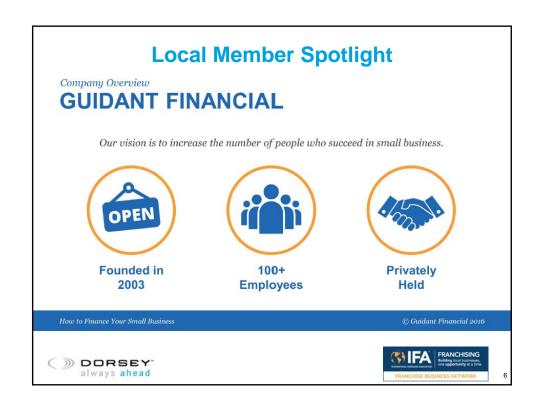
**Amy Holland** leads the SBA loan department at Guidant Financial, where she helps guide entrepreneurs through the most stressful part of opening a small business – the financing.

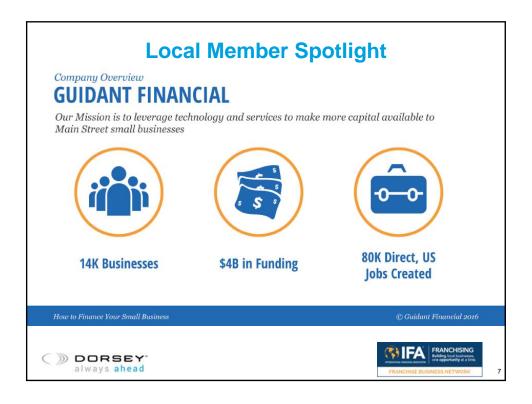
**Allison Zorich** is the National Business Development Manager at Guidant Financial, where she is responsible for managing accounts and creating lasting partnerships with key executives in the franchise industry.

**Michael Esfeld**, a Vice President and Business Development Officer for Umpqua Bank, has specialized in SBA financing for over 29 years.











## **Brief Legal Update**

- Item 19 NASAA Commentary Adopted
- British Columbia Franchises Act
- Changes to SBA's Standard Operating Procedures





### **New SBA SOP**

- "Affiliation" negotiated addenda to avoid
- New mandatory uniform addendum required
  - Change of Ownership
  - Forced Sale of Assets
  - Covenants (real property)
  - Employment
- Exception for 2015-2016 negotiated addenda
- Stay tuned SOPs are not static



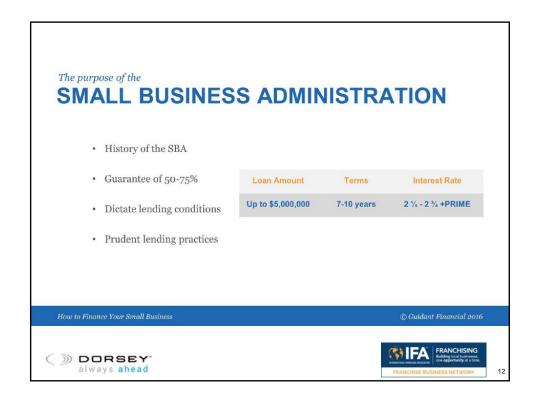


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• What are the basics of SBA financing?







• What are current SBA standards for franchisors?





# **Franchise Financing**

 What are current lender standards for franchisors?





 How are franchisees using retirement funds to fund a franchise?





# **Franchise Financing**

 Are franchisees combining SBA and ROBS, or SBA with other financing sources?





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 Currently what are the typical lender criteria for franchisees?





Audience questions for the panel?





## **Thank You!**

## **Questions?**

#### **Allison Zorich**

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### **Amy Holland**

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