



ACCESSING CAPITAL FOR BUSINESS GROWTH

ACA SMALL BUSINESS GROWTH WORKSHOP

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- 8 years - SBDC Center Director
- 20 years – Small Business Owner
- Certified Arizona Economic Development Professional (AZED Pro)
- Certified Small Business Counselor (AZSBDC)

SBDC SERVICES



Arizona's largest and most accessible statewide source of assistance for small businesses in every stage of development.



Counseling
(No Fee)



Training



Resources

10 SBDC Service Centers in Arizona

www.AZSBDC.net

ECONOMIC IMPACT AND RECENT STATS



Facts at a Glance

Arizona Network

5,939 clients counseled and/or trained

3,786 jobs created/retained

320 business starts

over **\$71 million**
in sales increases

over **\$141 million**
in **capital formation**

HOW WE SERVE



Counseling
(No Fee)

Funding for Growth (Money Team)
Business Planning - Growth Strategies

Financial Skills Development

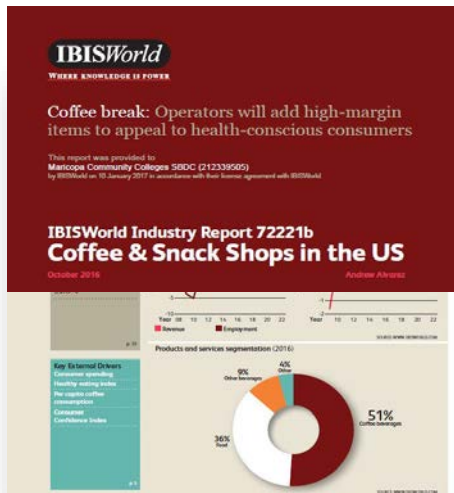
Sales - Marketing – Operations

International Trade – Manufacturing - Technology

TOOLS FOR FUNDING



- ✓ Guidance in loan request and loan package preparation
- ✓ Tools to develop business plans and financial projections



sageworks Industry Data

Industry: 722111 - Full-Service Restaurants
 Sales Range: Yearly sales \$1 Million to \$10 Millions
 Location: US - Arizona
 Prepared On: 1/29/2020

INDUSTRY FINANCIAL DATA AND RATIOS

Average by Year (Number of Financial Statements)

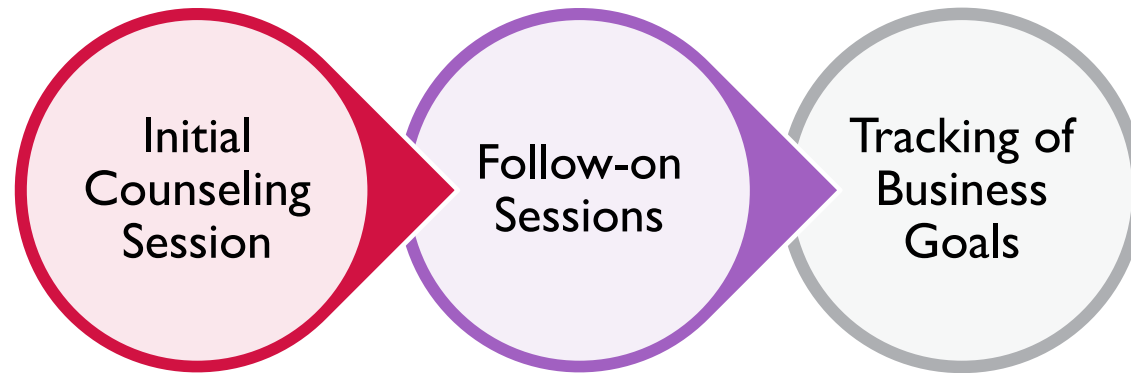
Financial Metric	Last 12 Months		2018	Last 5 Years	All Years
	(1)	(3)			
Current Ratio	—	2.85	2.85	2.85	2.22
Quick Ratio	—	1.55	1.52	—	1.28
Gross Profit Margin	—	70.47%	63.18%	60.46%	—
Net Profit Margin	—	7.45%	1.70%	3.27%	—
Inventory Days	—	12.87	12.19	14.89	—
Accounts Receivable Days	—	0.15	0.63	1.16	—
Accounts Payable Days	—	7.47	13.23	17.09	—
Interest Coverage Ratio	—	10.58	21.23	12.94	—
Debt-to-Equity Ratio	—	0.93	1.20	2.21	—
Debt-Service Coverage Ratio	—	8.43	10.18	6.06	—
Return on Equity	—	63.92%	62.96%	39.11%	—
Return on Assets	—	41.62%	25.16%	20.83%	—
Gross Fixed Asset Turnover	—	5.05	3.66	3.56	—
Sales per Employee	—	—	—	\$46,973	—
Profit per Employee	—	—	—	(\$159)	—
Growth Metric	Last 12 Months		2018	Last 5 Years	All Years
	(0)	(0)			
Sales Growth	—	0.47%	2.45%	4.65%	—
Profit Growth	—	99.61%	18.28%	22.99%	—

- ✓ Knowledge of commercial loans, types of capital, SBA loan programs
- ✓ Lender referrals
- ✓ Funding strategies

SBDC COUNSELING EXPERIENCE



Complete a Request for Counseling form. <https://www.azsbdc.net>



Identify business goals and areas of assistance needed.

Meet with counselor for regular guidance.

Track and report metrics.

Counseling is by appointment only.

THANK YOU



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