

With options withering, how do you keep a loan alive,  
help a business grow and nurture a relationship, *in one deal?*



Community  
Investment  
Corporation™

Lending Power™

**AGRIVENTURES  
AGWAY**



# In a collateral shortfall, CIC thinks long-term and comes up with a flexible solution that's a win-win for everyone.



## AGRIVENTURES AGWAY \$1.2 MILLION SBA 504 LOAN



In 2006, a local lawn, garden and farm store saw the opportunity to expand their business and customer base. They had gone through the credit application process and now it was time to get the appraisal and environmental done. However, the appraisal was lower than the cost of the loan. Like many businesses, Agriventures Agway needed to avoid putting in additional capital to address the collateral shortfall, so that they could preserve existing capital to cover financial cycles. After much time and nurturing, the bank could have lost the loan along with a viable customer. CIC stepped in and petitioned the SBA to allow the shortfall. CIC can offer this flexibility to strong, existing businesses based on their relationship with the SBA. CIC also looks at the long-term benefit of helping a business grow to create jobs. Seven years later, Agriventures Agway has 20 new employees at the project property and business is still blooming.

### 3 WAYS CIC GROWS A BUSINESS AND HELPS A BORROWER PRESERVE CAPITAL

- 1 ▶ 100% SUPPORT**  
CIC provides guidance throughout the application, processing and closing stages to quickly approve and fund the SBA 504 Loan a borrower needs to succeed.
- 2 ▶ SOLID EXPERIENCE**  
CIC's experience and relationships can enhance each deal and increase opportunities for success.
- 3 ▶ LONG TERM THINKING**  
CIC is willing to be more flexible than a bank with loan requirements, confident that the business will expand and create more jobs in the future.

### 3 WAYS CIC KEEPS THE LOAN ALIVE SO THE BANK STAYS IN THE DEAL

- 1 ▶ FLEXIBILITY**  
CIC knows the flex points in its programs and works with the SBA to maximize the benefits to each borrower and make the deal work.
- 2 ▶ HARD WORK**  
CIC manages the personalities involved, reducing the responsibilities on your plate. CIC also manages all the stakeholders, to get results for you and everyone who is part of the loan process.
- 3 ▶ GUIDANCE**  
By offering true business guidance to borrowers, during the application process and throughout the life of the loan, CIC fosters relationships and converts them into viable deals and ultimately, solid clients for the bank.