



Capital Access Center Introduction

10-21-2020

KEDA

Principal Provider
of Business Assistance in Kansas



U.S. Small Business
Administration

ADVISING. CONSULTING.
TRAINING. GROWING
ENTREPRENEURS

What is the Capital Access Center?

- Capital Access Center will offer loan-specific consulting services to small business owners to gain capital access through financial partners.
- We are former bankers with over 30 years of lending experience. For the first year the team will consist of the Director and two senior loan advisors.
- Funded by the Cares Act to help Kansas small businesses recover from the economic issues from COVID-19 by improving their access to capital.
- Currently researching options for office space with resource partners.

Services

- 1. Loan eligibility screening:**
 - The CAC will take a client loan request and review eligibility.
- 2. Structure:**
 - Center will work with the client and advisor to maximize the structure of the loan request.
- 3. Underwriting:**
 - Advisor/Director will run mock underwriting scenarios with the credit request before referring to a capital access partner.
- 4. Capital Partner Assistance:**
 - CAC will work with advisor and client to find resource partners that fit credit request.
- 5. Underwriting Guidance:**
 - The CAC will provide the client/advisor assistance through the bank underwriting process.
- 6. Training:**
 - Financial training will be provided to referral partners, centers of influence, internal staff and existing clients.
- 7. Financing Partner Relationship Building:**
 - The CAC will be able to build and expand our resource partner network through local, national and referral partner engagement on a fulltime basis.

CAC Value

1. Banking Experience:

- Provides a different view of the credit request.
- Understanding of the banking industry and their underwriting process.
- Direct contacts within the industry, local and nationally.

2. Client Experience:

- Screening process based on bank credit policies.
- Underwriting process that mitigates potential issues before seeking a financial partner.
- Multi loan structure solutions.
- Additional financial partner resources.
- “Ask a banker”
- Preflight loan discussions.
- Focused approached to funding.
- Guidance throughout the underwriting process.
- Ongoing client support after funding request.

CAC Value

3. Financial Partners:

- Vetting potential clients with a bank approach will lead to more approved loans.
- Will save you time.
- Ongoing training by CAC will keep clients and partners updated on current financial trends.
- SBDC advisors will have a deeper understanding of bank underwriting standards.
- No additional cost to your clients for 2020/2021 fiscal year.
- Additional financial resource for your community.

Questions? Overall Thoughts?

