



June 11, 2009 03:07 PM Eastern Daylight Time

B2B CFO on Track to Help Business Owners Secure \$250 Million in Small Business Loans this Year, with Average Loan Size of \$1.8 Million

B2B CFO Challenges Negative Perception on Small Business Lending

PHOENIX--([BUSINESS WIRE](#))--The troubled economy and strict regulations surrounding small business lending have not been a roadblock for B2B CFO Partners working to secure loans for their clients. To date, B2B CFO Partners have helped their clients secure more than \$111 million in business loans, and the company is projecting that secured loans will total \$250 million by end of 2009.

Jerry L. Mills, founder and CEO of the Company, attributes this success directly to B2B CFO's expertise in small business finance and the emphasis that the Company puts on banking relationships. Mills challenges the negative perception on small business lending. According to Mills, business owners need to understand the recent changes in the banking industry.

A dynamic shift took place in business banking in the beginning of 2008. This drastic change in the approval process means that business owners cannot approach banks in the same way they did in the past. Not knowing what information to present when approaching banks, and most importantly not knowing how to present the information, often results in rejections of loan applications.

"The old ways of obtaining bank loans are dead," said Mills. "And we must adjust to the new ways."

Mills strongly believes that today's business owners are better served having professional advice before approaching the bank for a loan. B2B CFO is the nation's largest CFO firm servicing exclusively the needs of businesses with revenue under \$75 million. The Company's 121 Partners across 43 states help approximately 500 business owners around the country with finance, cash flow and growth-related issues. Each B2B CFO Partner works as a chief financial officer for several clients at any given time.

Mills is currently serving as a CFO for 10 growth-oriented businesses in the Phoenix area. When it comes to securing loans, Mills works diligently not only to match his clients with the appropriate banks, but also to prepare documentation that meets the needs of the bank, increasing probability of closing on the loan.

Mills recently turned to Alliance Bank of Arizona, a local business bank for a significant loan for one of his clients, Integrated Landscape Management, one of the largest commercial landscape management companies in the state. Co-founders Robert Clinkenbeard and John Garigen had used their personal loans to pay for a fleet of vehicles, a not uncommon situation in small business. As a result, their personal FICO scores and personal borrowing capabilities were compromised.

Mills and ILM approached Alliance for a business loan that would be used to pay off the multiple individual loans on ILM's fleet of vehicles. By securing the business loan, ILM's founders not only relieved their personal finances, they also improved the cash flow for the company by \$75,000 per year.

"Unlike other banks, Alliance Bank took the time to get to know our business and to understand our needs," said John Garigen. "But it was the sound advice from B2B CFO that got us on the right path. Jerry shared a lot of information with us about how banks work and what they need, and we were much better prepared to present our case when asking for a loan."

Robert Gramhill, Alliance Bank's Vice President, oversaw the transaction. According to Gramhill, Alliance Bank is actively lending to qualified small business owners. Alliance Bank, based in Phoenix, Ariz., is a subsidiary of Western Alliance

Bancorporation, which funded approximately \$400 million in new loans in 2008.

"The case of Integrated Landscape Management is one of the many examples of small business loans that we provide," said Gramhill. "At Alliance we are continually lending money to qualified businesses."

"Small and mid-size businesses today have more potential than ever. They are the ones creating jobs, purchasing equipment and real estate. They are the heart of our economy, and it is in everyone's best interest to help them succeed," added Mills.

In a recent survey of 374 clients, B2B CFO discovered that finding cash for growth is the key concern for business owners around the country. With loans averaging \$1.8 million, B2B CFO is helping its clients find cash to fund growth and create jobs.

Jim Lundy, Alliance Bank of Arizona President and CEO, summarizes the value of having professional support when securing loans. "In these challenging economic times it's critical that local businesses work closely with their bank to work out a loan structure that makes sense for both parties," said Lundy. "Seeking outside expertise in understanding how banks work may be a great way for the busy business owner to obtain a financing package that works well for the business and the bank."

About Alliance Bank of Arizona:

Founded in 2003, Alliance Bank has quickly become one of the fastest-growing banks in the U.S. with total assets of \$886 million, total deposits of \$733 million and total loans of \$682 million (as of 3/31/09). Alliance Bank is a "super community" commercial bank with local decision-making, focused on Arizona's business and professional community, along with individuals seeking personalized banking service. Alliance Bank has 11 offices statewide including Phoenix, Scottsdale, Mesa, Tucson, Flagstaff and Sedona. For more information, visit the Alliance Bank of Arizona Web site at www.alliancebankofarizona.com.

Alliance Bank of Arizona is a subsidiary of Western Alliance Bancorporation. Western Alliance Bancorporation is one of the largest regional bank holding companies in the country with more than \$5 billion in assets.

ABOUT B2B CFO®

B2B CFO® is the nation's largest CFO firm serving entrepreneurial, growth and mid-market companies with sales up to \$75 million. Headquartered in Phoenix, Ariz., the firm was founded in 1987 by Jerry L. Mills. The firm's partners have an average of 25 years of experience and each partner is a senior level executive with a broad range of expertise. For more information on the company, please visit www.b2bcfo.com.

Jerry L. Mills, founder and CEO of the company, is a small business expert and a national speaker. Mills is the author of "*The Danger Zone – Lost in the Growth Transition*" and "*Avoiding The Danger Zone – Business Illusions*" – non-fiction business books aimed at entrepreneurs. To purchase a copy, please visit online at www.dangerzonebook.com.

Note to editors: Interviews, graphics and digital images are available upon request.

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Jerry Mills (left), Founder and CEO of B2B CFO, with Alliance Bank Vice President Robert Gramhill. Jerry Mills depends on this established banking relationships to secure loans for his clients. (Photo: Business Wire)



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