

Maximize Your Customer Acquisition or...

John Kropf, President Growth Capital Corp | June 10, 2014

Lead Sponsor







"How to Sell Loans"

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Background

Growth Capital Corp

- SBA Certified Development Company in Cleveland since 1981 with 933 total loan approvals and over \$315MM in dollars approved leveraging nearly \$1B in project financing supporting the creation of 6,230 employment opportunities.
- Number One SBA 504 Lender in Ohio for seven straight year.
- SBA Community Advantage Lender in 2013 with 18 CA loan approvals for over \$3MM with an average size loan of \$167M.
- Capital Partner with Goldman Sachs 10,000 Small Business Initiative.

John Kropf

President and Executive Director since 2005 previously Vice
 President with Bridgeway Capital; CDFI in Pittsburgh and Number
 One SBA Microloan Lender from 2000-2005.



- **BIG PICTURE**
 - CREATE A "SALES CULTURE"
 - DEVELOP A <u>"SENSE OF URGENCY FOR BUSINESS"</u>
 - MAINTAIN A "REGIMEN OF ACCOUNTABLITY"



Focused PICTURE

Growth Capital Corporate Objective



To focus our marketing efforts on relationships



- Focused PICTURE
 - Referral Marketing



- 1. Banking Partners
- 2. Professionals Brokers, CPAs, Attorneys
- 3. Current Customers
- 4. CA Associates



Focused PICTURE

Referral Marketing



- Example Strategies...
- 1. Technoloically Driven
 News letters, emails, websites and...PHONE CALLS
- 2. Personally Driven
 Lunches, presentations, Technical Assistance and...GOLF
- 3. Corporately Driven
 Board meetings, events, receptions and...PARTIES



- Focused PICTURE
 - Referral Marketing



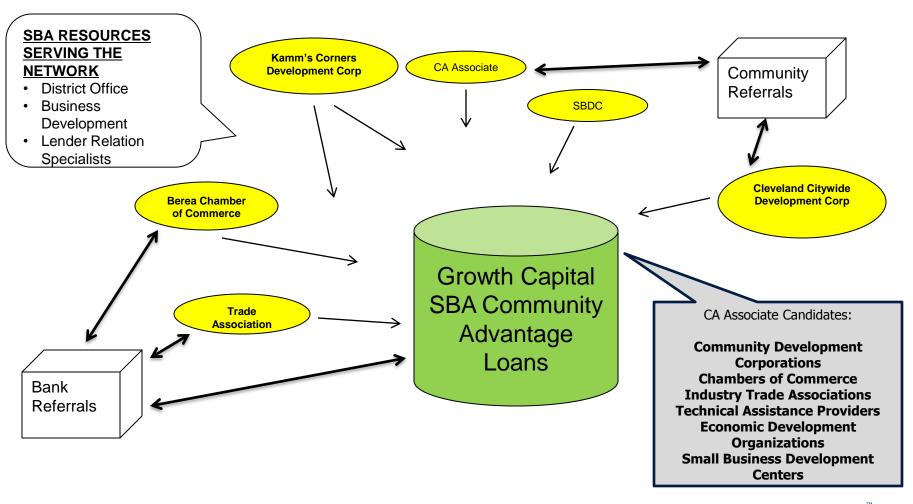
CA Associate Model

A Scalable, Brandable, Underserved Market Service Delivery System What is a "CA Associate"?

A "CA Associate" is an community or economic development organization that works directly with small businesses in their constituencies, provide loans application assistance and make direct referrals to Growth Capital for submission of the small business SBA Community Advantage loan application.



THE Growth Capital SBA COMMUNITY ADVANTAGE "CA ASSOCIATE NETWORK"



OPPORTUNITY FINANCE NETWORK $^{\mathsf{TM}}$



How to Sell Loans

BIG PICTURE

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Final Thought

- What is the price of failure? –Bloomberg "High Priced Business Loans"
- Always, always ask for the business !!!

