

Pizza Franchisor Secures \$5 Million Cash Flow Term Loan

Pizza Franchisor Indiana

Senior Secured Credit Facility

\$5,000,000
Cash Flow Term Loan

Refinance Existing Debt &
Provide Working Capital

*The undersigned acted as exclusive financial advisor
to the company on this transaction.*



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"Cash flow deals for companies with less than \$10 million of EBITDA are hard to find in the current market and Concord brought us to institutions that were truly interested in providing us a total solution. We are extremely happy with our current lender."

Chairman & CEO
Indiana Franchisor

THE ENGAGEMENT

A pizza franchisor, (the "Company") had an expiring credit facility with the interest rate about to increase dramatically. The Company also requested to consolidate the existing officer loan into the refinance. The Company has a strong three year trend of positive earnings and EBITDA, but did not meet the minimum levels required for a traditional leverage transaction and there were no current or fixed assets to support the loan as collateral. Concord was exclusively retained to refinance and restructure the existing debt into one consolidated cash flow term loan.

THE CONCORD CLOSE

Concord utilized a detailed memorandum featuring the Company's strong and sustainable cash flow, growth into new markets and profitability. After conducting a targeted process to local, regional and national commercial banks, Concord secured a commercial banking proposal that met the Company's objectives and closed the deal in under 90 days.

ABOUT:

Concord Financial Advisors is a financial intermediary specializing in private placements of senior debt and subordinated debt/mezzanine financing for middle market companies. We leverage our knowledge, experience and relationships to provide the best financing solutions for your unique credit situation. Concord has closed 90% of its retained assignments and over 100+ successful transactions since inception in

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Real Debt Transactions — Real Results

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