

Women Accessing Capital Training 140:

Picking the Right Bank

Course Instructor:

Sydnee Stein Reghioui

VP, Business Development Officer

EagleBank, Washington, DC





- The Voice for Women in Business in our Nation's Capital.
- National bipartisan public policy organization representing over half a million Women Business Owners including over 49 business organizations.
- Advocates for and on behalf of women and minorities in business.
- Thirty-one local Instant Impact teams across the country engaging with legislative officials and the business community to advocate for Women Business Owners.

www.WIPPP.org

Women Accessing Capital:

Women, Money and Opportunity

National program from WIPP's "Women, Money and Opportunity: Powered by WIPP" series.

The program is designed to educate women business owners on how to secure the money that will support and grow your business.

www.WomenAccessingCapital.com





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Course Goals

This course will help prepare you to:

- Know what Banks are looking for
- Know the differences between banks/bankers
- Know where your business fits in
- Know how to find the right bank
- Know the expectations
- Know the options and who can help me?

How Do Banks Help You?

Provide deposit accounts:

- Checking/savings (operating) accounts
- Investment (reserve) accounts



Provide credit facilities:

- Credit cards
- Lines of credit
- Loans





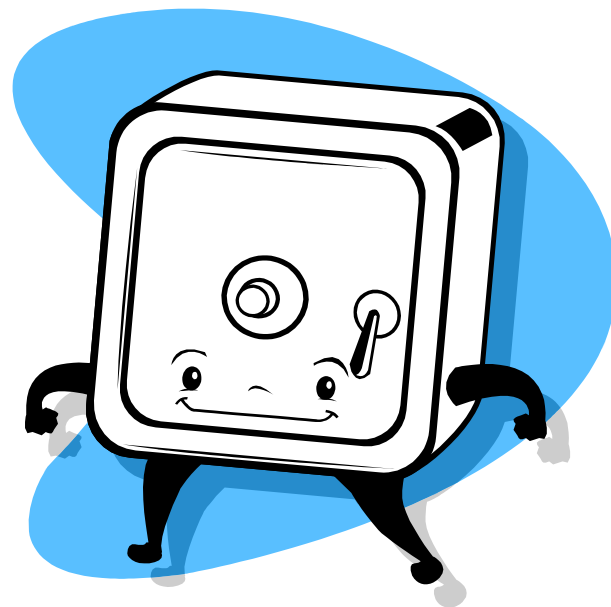
Why is Debt Good?

- Build a positive commercial credit history
- Improve cash flow
- Improve capacity
- Collapse time frames

What Are Banks Looking For?

Banking 101 – It's a simple business...

- Conservative
- Risk averse
- Backward looking



The Big Tell: Banks are concerned about one thing...

HOW WILL YOU PAY US BACK?

- Cash Flow
- Collateral
- Personal Guarantee



What's the Difference?

Banks come in all shapes, sizes and specialties

- National/multi-national
- Regional
- Community
- Credit Union



What's the Difference?

Bankers also vary widely:

- Personal bankers
- Business bankers
- Commercial/middle market bankers
- Commercial lenders





Where Do You Fit In?

- Know your business
- Know your bank
- Know your banker
- Be clear about what you're looking for



Find the Right Banking Partner

- Do the research
- Ask for recommendations
- Ask questions
- Build the relationship





Learn About Banking

- Lending is a moving target
- Things have changed - educate yourself
- Know your business, and how it is performing



Make It Easy On The Bankers

- Be forthcoming with information
- Be prepared with financial documents
- Look serious – bring your business/marketing plan



What Are The Options?

The bank isn't the only source of capital:

- Small business development corporations
- Non-profits helping to build entrepreneurs
- Venture capital/angel investors
- AR financing/factoring companies



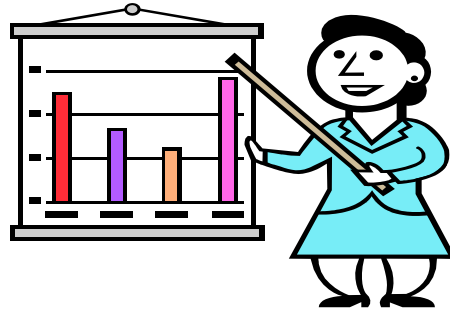


Who Can Help Me?

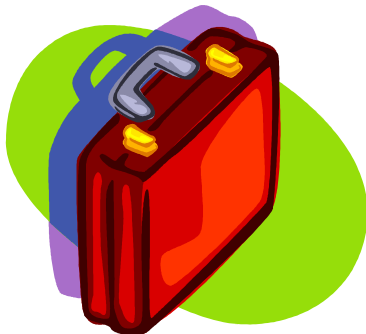
- Bankers
- CPAs/Lawyers
- SBA & Other Government Agencies
- Small Business Development Corps.
- Chambers of Commerce/Trade Assns.
- Networking Organizations
- Friends/Family

Take Aways

Banks are businesses too!



Banks are all different!





Questions?

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WOMEN,
MONEY &
OPPORTUNITY

Powered by WIPP

Programs Powered by WIPP:

WIPP presents the *Women, Money and Opportunity* series, which combines policy, resources, and the wealth of knowledge within the WIPP community to educate women business owners. *Women, Money and Opportunity* programs employ webinars, events and tools to accomplish its educational endeavors of advancing and supporting women-owned firms.



Give Me 5

WIPP Gateway Program for Federal Contracting

www.GiveMe5.com



Women Accessing Capital

WIPP Gateway Program for Securing Funding

www.WomenAccessingCapital.com



Entrepreneurs, Energy & Environment (E3)

WIPP Gateway Program for Opportunities in
Energy & Environment

www.EntrepreneursandEnergy.com



Get Involved!

- Access to Capital, Procurement, Energy & Healthcare Committees
- Local Instant Impact Teams
- Weekly Policy Updates Relating to Your Business

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