

2025 IFA CONVENTION

LAS VEGAS, NV | FEB. 10-13

TEAM
FRANCHISING



Funding Outlook

2025 and Beyond



Funding Outlook



David Canet
Managing Director
ConnectOne Bank
dcanet@cnob.com



Brooke Ingram
Head of Funding Services
BoeFly
bingram@boefly.com



Austin Sills
Vice President, Franchise
Development
Tropical Smoothie Café
asills@tropicalsmoothie.com



Jayson Tipp
CDO
Playa Bowls
jtipp@playabowls.com



Mike Rozman
CEO
BoeFly
mrozman@boefly.com



DAVID CANET

MANAGING DIRECTOR
CONNECTONE BANK

dcanet@cnob.com

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Managing Director
ConnectOne Bank
dcanet@cnob.com



BROOKE INGRAM

**HEAD OF FUNDING SERVICES
BOEFLY**

bingram@boefly.com





AUSTIN SILLS

VICE PRESIDENT, FRANCHISE DEVELOPMENT
TROPICAL SMOOTHIE CAFÉ

asills@tropicalsmoothie.com





JAYSON TIPP

CDO

PLAYA BOWLS

jtipp@playabowls.com





MIKE ROZMAN

CEO
BOEFLY

mrozman@boefly.com



FRANCHISEE FINANCIAL FIT

- Pro's/Con's of publishing liquidity and net worth requirements
- Relying on self-stated numbers vs. verifying
- Vetting in-house vs. 3-party service

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bVerify
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Candidate Name(s)	Assessment Date
Sam Smith	7/15/2021

Brand Requirements – Assessment Results

Below contains the results for each candidate in the group assessment. Asset verification results are based on requirements provided by the brand and the documentation collected from the candidate, including a letter from the candidates CPA with financial information.

Verified	Liquid Assets	bVerify Results:	\$399,520
Minimum Requirement: \$150,000 / 1 unit(s)			

Verified	Net Worth	bVerify Results:	\$1,809,152
Minimum Requirement: \$300,000 / 1 unit(s)			

Clear	Background Check	SSN Trace	Clear
		Sex Offender Search	Clear
		Global Watchlist Search	Clear
		National Criminal Search	Clear
		County Criminal Search	Clear

Credit Scores	Candidate	Score
	Sam Smith	622

Bankruptcy History	Candidate	Result
	Sam Smith	Clear

Review Comments

FINANCING OPTIONS

- SBA (Small Business Administration) Loans
- Conventional Loans
- ROBs (Rollover for Business Start-ups)
- Self-financing (HELOC, Friends & Family, Minority Partners)

COMMON TERMS - START-UP SBA LOAN

- 10-year, fully amortizing, often with interest-only period; up to 25-years for commercial real estate
- Quarterly adjust: capped at Prime + 2.75%
- 20-30% equity injection
- Available collateral, including personal real estate, is required on Loans > \$500,000
- Lenders underwrite the franchisee & franchisor

