

CLIENT CASE STUDY

\$1.7MM Growth Financing for Food & Beverage Group | IN

Client Profile | Foodservice Operator Pursuing Expansion, Capital Improvements

As a regional food and beverage operator prepared for its next phase of growth, the CEO's financial advisor leveraged the **Lending Solution**, powered by Community Capital, to help secure financing that would support expansion plans while preserving liquidity for ongoing operations.



OPPORTUNITY

Client sought financing to support capital improvements, franchise expansion, working capital needs.



RESULTS

- ✓ Structured growth capital to support a multi-market expansion strategy
- ✓ Secured a \$1.7MM senior term loan tailored to the company's objectives
- ✓ Funded capital improvements and franchise growth initiatives
- ✓ Preserved liquidity for ongoing operations and future opportunities
- ✓ Expanded advisor insight into the client's business strategy and capital needs

The client operated a growing foodservice business with an established presence across multiple markets and was preparing for a broader expansion initiative. Management had identified opportunities to invest in facility improvements, expand franchise operations, and strengthen working capital reserves ahead of a planned multi-market rollout. While the company maintained a strong operating foundation, leadership wanted to ensure sufficient capital was available to support growth without placing undue pressure on day-to-day cash flow.

During discussions with the client, the advisor gained deeper insight into the company's expansion strategy, capital requirements, and long-term business objectives. Working alongside the **Lending Team**, the company evaluated several financing alternatives and determined that a senior term loan offered the most effective balance of flexibility, certainty, and cost of capital. The financing structure would allow the borrower to execute on multiple growth initiatives simultaneously while maintaining operational flexibility.

The opportunity was presented to lenders experienced in commercial and industrial financing, franchise growth initiatives, and lower middle-market business expansion. Following lender discussions and underwriting review, the client secured a \$1.7 million senior term loan tailored to support capital improvements, franchise expansion efforts, and additional working capital needs. The financing provided the company with the resources necessary to execute its growth strategy while preserving liquidity for future opportunities.

The transaction positioned the business to accelerate expansion into new markets and strengthen its operating platform for continued growth. The process also provided the advisor with greater visibility into the company's strategic plans, capital needs, and future financing opportunities, further enhancing the long-term advisory relationship.



"The financing gave us the flexibility to invest in growth while maintaining focus on running the business. Having access to experienced lending resources helped us move forward with confidence as we expanded into new markets."

- Private Wealth Client