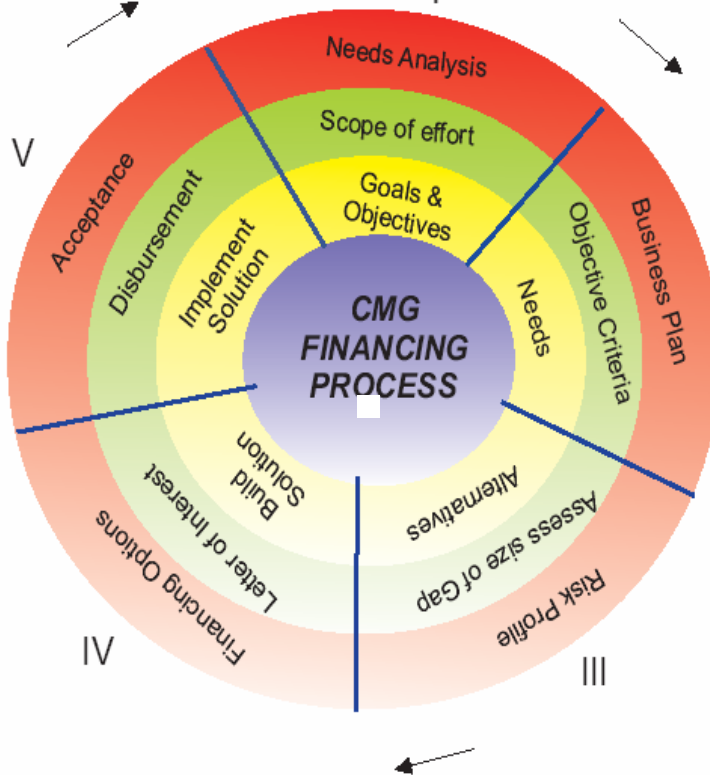
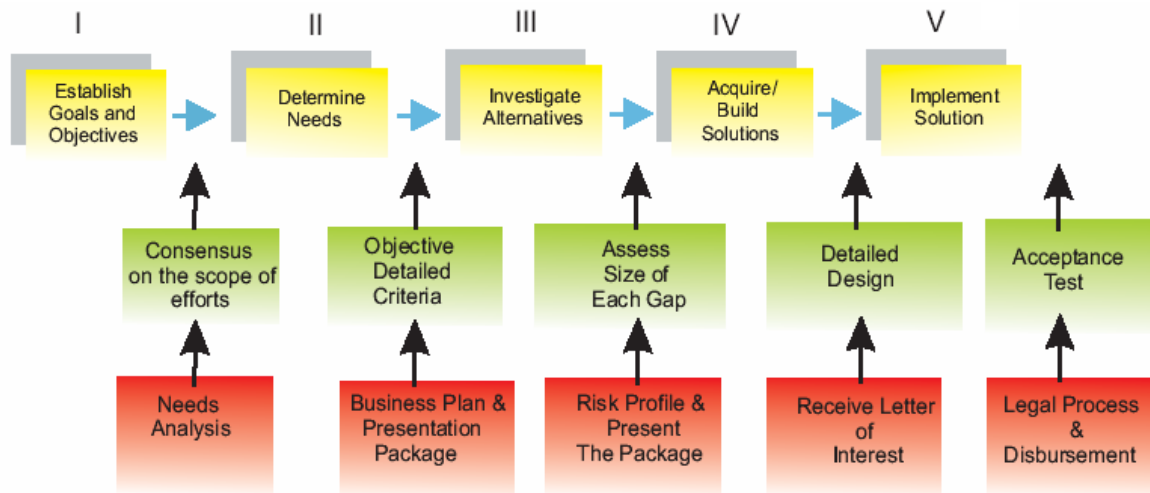


Find the Financing Solution to fit your business needs.

**It's the process or what happens between the steps that matters!**

Want to avoid prior experiences of poorly executed systems and assessment? When the business wants a financing solution that precisely fits their business needs, a 5 stage process to document requirements, and assess alternatives is required. We have experienced that success financing project focus more on quality effort on excellent execution 'between' these stages. For CMG clients, this clear and logical flow helps achieve the results more efficiently. CMG will assist clients ensure that output from one part of the process is sufficiently detailed and clearly structured to be used as a guide for future steps and create good impression with the banks/investors.

### CMG FINANCING PROCESS



**Inside the Newsletter**

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An initial examination is intended to **establish** the groundwork for the project's overall **financing goals and objectives**. This preliminary process identifies a specific path towards attaining the financing options available for each business venture. Its information processing system is utilized to understand and clarify the major risks and resources required to make a commitment to proceed.

- **Information gathering and initial analysis**

To recommend the right financing solution for each client requires a thorough understanding of the **business's needs**, both present and future. To achieve this level of project knowledge, CMG conducts a one-on-one review with each client to determine the current status and marketing issues within the industry.

- **Review of existing business plan or available profile**

This assessment can also be done with a detailed synopsis of the current project status or an executive summary, if an investment grade business plan is not yet available.

- **Review of project parameters and available financing infrastructure**

To understand the scale of the project, CMG will evaluate the information provided from the *Inquiry Form*, **what kind of capital is available**, initial industry research and provide a broad estimate of realistic financial deliverables.

- **Review of personal and business credit reports**

CMG will obtain and pay for the clients credit report fees. All stages of any financing project must be **accurately estimated**, beginning with the credit reports the lenders and investors will carefully be evaluating. This will help organize and calculate any additional **needed resources** and put the financing project on a and credibility of CMG. realistic foundation.

- **Elementary due-diligence of existing business model and management**

This high-level review allows both CMG and the client to establish a roadmap of the project. It will determine if core adjustments need to be made to the business model and evaluate management team capability.

- **Customized proposal and timeline of our comprehensive financing program**

This detailed schedule will provide a **tailored and personalized plan of the next steps necessary in attaining financing** results with the experience



Get professional help to reach your goal faster and avoid costly mistakes

## Why Needs Analysis ?

- Independent professional review of business model
- Understanding present and future business needs
- Elementary due diligence

**Planning is for results**

Planning is that element of Management that enables you to make things happen, rather than let things happen to you. "You" may be an individual, financing project, business, corporation or country

To engage successfully in business planning, you must be willing to take responsibility for your actions, or your decisions not to act; and must have strong desire not to fail. Business planning requires you to develop a strategy that addresses all probable eventualities. It helps determine the best series of action steps necessary for the management to reach the goals and to avoid or overcome foreseeable hurdles. Proper planning is an important and effective tool in financing your project and shaping your future.

Business planning consists of two key elements: the planning process and the business plan itself.

**The Planning Process**

The planning process is a sequence of activities or events that help you conceive your plan. The skills at gathering,

and analyzing information, setting strategy, and decision-making are all utilized in this process. You may address a series of questions that help clarify your present situation, the future you desire, the means to obtaining that future, and the systems of delegation and accountability necessary to track and sustain the progress. As you proceed through the planning process, you comb through the possible outcomes of different courses of action. During this combing, you are forced to confront your vision, mission, core values, purposes, and priorities.

For example, while developing a plan for your business you might decide not to invest more than certain amount as a capital in the business, giving your self adequate resources to pursue your family and personal goals. You must acknowledge that, given our decision, you cannot expect to receive the same promotional consideration as someone willing to invest double the amount as capital. In short, every business person's strategy will be different, but all of them will involve some sort of sacrifice—"a "road not taken". One individual may

sacrifice time with their children or recreation. The business planning process brings these considerations to the forefront and realistically assesses the trade-offs necessary for the management to reach the goals.

**The Business Plan**

The business plan is the output of your planning process for your project / business. It is a statement of the foundational assumptions, goals and strategies that you have decided to pursue, as well as the time, resources, and action steps necessary to achieve those goals in your business. Business plan, then, is a written summation distilled from the activities of the planning process. This written business plan allows others to understand your business goals and it can be used as a yardstick for reviewing performance. Just as the planning process is the catalyst of thinking through your future, the written business plan itself can serve as an important control element. Facilitating the planning process the plan requires expertise in both the financial aspects of management and the planning process itself. The value of a business plan is the decisions it influences, and ultimately, how much money in the bank as a result.



**The first and last steps to reaching your business goal !**

**CMG will take you there !**

***Conversation would be vastly improved by constant use of four simple words:***

***"I do not know"***

**- Andre Maurois**

***Why Business Plan ?***

Written summation distilled from the activities of the planning process. This written business plan allows others to understand your business goals and it can be used as a yardstick for assessing and reviewing performance.

**BUSINESS SERVICES— Your Building Blocks to Financial Results**

CMG offers several financing program options including lease financing for equipment, business loans ranging from \$250,000 to \$25 million, as well as, financial strategic planning. Our business services include a multi-tiered program designed to navigate and achieve the financial goals of each client.

- I Needs Analysis
- II Business Plan
- III Loan Presentation Package
- IV Management Consulting & Post Analysis



The first and last steps to reaching your  
business goal !  
CMG will take you there !

Five Biggest Problems Businesses  
Face while trying to get loans !!!

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- Needs Analysis
- Business Plans
- Small Business Loans
- Working Capital
- Equity
- Letter of Credit

Capital Management Group is a business financial advisor (financing), licensed lender, broker in the state of California, USA and a member of several business associations.

As professionals in the field of finance, CMG offers a wide variety of services to businesses/projects (from US\$250,000 to \$25million) throughout the United States and around the world. The quest for financing often turns out to be a business's puzzle and requires regular, often months of professional efforts. As a team member, CMG offers help to clients in multiple areas and offers quality services with integrity for much less than stellar remuneration. Finding a professional who can help the small business, in areas in addition to placing the financing, is a great boon to entrepreneurs. In most instances, CMG clients receive greater value for the buck. The knowledge and experience makes it exponentially easier to sell a loan/investment than without it. CMG's philosophy is to maximize investment potential with creative intelligent financing. Whether investing or borrowing, one must evaluate all the available alternatives in order to make an optimum and an intelligent decision.

CMG process generates a screened list of potential interested parties from its database and other resources that are professionally audited and customized. CMG has lenders and investors who look for a particular risk profile of project and management, based on their expectations of risk and rewards. This process has far reaching benefits and it is significantly more effective in reaching valid conclusions (while saving time and money, and reducing stress).

Sincerely,

Ray Shah, President  
Capital Management Group

Capital Management Group  
Where Trust And Experience Equals Results