

# **Service Corps of Retired Executives (SCORE) Pasco – Hernando Chapter 439**

*Presents:*

## **“How to Successfully Obtain a Business Loan”**

How to Successfully Obtain a Business Loan is being presented by a seasoned SCORE counselor with varied and extensive business experience. The aim is to teach participants the right way to successfully apply for and obtain the desired dollar amount of business capital from local banks and/or the SBA. This seminar is suited for business men and women, who wish to finance an expansion of current operations, develop and promote a new marketing/sales campaign, or purchase their business property. It is also designed for those men and women who wish to finance a new business startup or purchase a mature business.

*Presented by*

HAP FAIRMAN is an electrical engineer who prior to retirement spent 20+ years as vice president of a small two-division company engaged in the design and manufacture of high-powered microwave equipment. Prior to this assignment, he was VP of operations and director of quality control and reliability for several electronic companies. In addition to these two manufacturing executive positions, he owned and operated his own management consulting firm. Hap has been associated with this SCORE Chapter for many years, has been vice-chairman for three and the chairman of the banking relations committee for eight years, successfully obtaining for our clients millions of dollars in small business financing.

### *Highlights (Teaching Points) of this seminar*

- ❖ How conventional and SBA business loans are obtained
- ❖ Loans for veterans, women, and minorities.
- ❖ The terms and conditions of business loans: what they are and how they affect the borrower
- ❖ How to determine the best bank for your financing sources
- ❖ Credit reports and credit scores – how they affect many facets of your life
- ❖ How to correct errors and misinformation on credit reports
- ❖ Loan Documents

For date, times, and location where this seminar is being conducted, consult your SCORE counselor, call (727) 842-4638, or go online to our website at [www.score439.org](http://www.score439.org) This seminar is open to the general public and is FREE, yet each participant will leave with handouts. Pre-registration is not required, although you can guarantee yourself a seat by registering through our website. This seminar is a must for new business startups requiring financing.