How do I grow my business? That’s a question that every business owner wants answered, preferably with ways that don’t cost them a small fortune. The response is simple. There are really only three ways to grow any business.

First, you go out and find new customers. Second, you increase the unit of purchase, and third, you increase the frequency of purchase. These are the only three ways I know of to grow any business. Let’s take a closer look at what each one really means.

Most people believe that in order to grow a business, you have to prospect, cold call, advertise, do direct mail, or use the Internet to find new customers. While finding new customers may be one way of growing your business, it’s also the most expensive and most risky way to go.

There is no guarantee that the thousands of dollars you just spent placing an ad in a national magazine is going to bring you new business, or that the 10,000 pieces of mail you just sent out will generate a profitable response. Yet, if you look around, most businesses spend the majority of their time and resources in this one area alone.

A better way is to focus more of your attention on the other two ways of growing your business. Although at first glance, these two might seem surprisingly similar, they are, in fact, very different.

The first one is to increase the unit of sale. What this means is that you want to make your current or even any new customers purchase more from you at each and every sale. In other words, if your typical customer buys an average of $100 worth of goods or services from you at each purchase, your goal is to try and move that number up as much as possible without losing that customer.

You might try adding complimentary items to your product mix. An example that immediately comes to mind is a photo store I once worked with. To increase the unit of sale, instead of having the clients just come in for film or processing, I suggested he start offering photo albums, frames, and batteries. So when a customer came in to pick up their finished photos, they could also buy a nice frame or photo album, while they were thinking about it. This also saved them from having to go to another merchant for these items.

This increased the unit of purchase for the store owner, and inevitably increased his bottom line. Think about it, he had no additional advertising expenditures, he took very little risk, and he still managed to achieve his goal of growing his business.

The other way to grow your business is by increasing the frequency of sale. In other words, if your typical customer buys from you once a month, for example, you could extend product line in order to increase the number of times a customer would purchase from them. This was a business services company that offered a wide range of services for the small office/home office professional. We looked at what people were buying and how often they were buying.

We decided to poll their customers directly and ask them what was missing. In just a few days, we had an answer. What they needed most were simple office supplies. For just a few hundred dollars, the owner of the business was able to bring in a full range of office supplies including paper, computer ribbons, cables, staples, ink, etc. These were the types of things these people frequently ran out of and by offering them in this location, they saved a long trip down to the office super-center.

It’s always a good idea to talk to your customers on a regular basis. Find out what they really like about your business, but even more importantly, find out what they don’t like and change it. You may find that if you were just to offer them the product(s) they needed either before or after purchasing your products, you could increase your sales exponentially.

These last two methods work for most any business because they have very little risk associated with them and can very easily have the same growth effect as finding new customers, but without the inherent risk associated with cold prospecting.

Another key advantage to using these two methods is that your customers already know you and trust you. They’ve done business with you in the past and they have some positive references about your company. In a cold prospecting situation, you are trying not only to sell a product or service, but you are trying to sell your prospect on your company’s integrity for which they have no references.

A great question I often ask of my clients is how do they get most of their new business? Inevitably they’ll tell me that most of their new customers come from referrals. So, my next logical question is how much time and effort do you place into developing referrals? I’m always amazed to find out that although they realize that referrals are a major part of their business, they dedicate few, if any, resources to this powerful means of generating new business!

If referrals are a major part of your growth strategy, you’ve got to spend time developing programs that increase the number and frequency of referred clients to your business. An easy way to do this is to offer your existing clients a premium or discount of some sort for each new customer they bring you. What you are actually doing is turning your satisfied customers into a powerful, persuasive sales force and paying them only when they produce a result or in other words, bring you a new client.

Growing your business doesn’t have to be expensive, risky, or even time-consuming. Unless you have a time-tested way to advertise that produces reliable results, try these other ways I’ve mentioned first. You might be surprised to find that they work as good or better than cold prospecting at a fraction of the cost and with dramatically reduced risk!

Tom Jones is an independent business management consultant and freelance writer.
Banking Relationships from a Small Business Perspective

It’s always a good time for small business owners to reassess their company’s financial health and their relationship with their bank. The American Bankers Association offers the following tips to help small business owners enhance their current banking relationship or choose the best bank for their needs. 

1) Many small business owners have been wondering what it takes these days to get a bank loan. One way to influence your bank’s decision is to establish a personal relationship with your banker that shows him or her just how valuable your business is.

2) Banks value long-term, profitable business banking relationships. Bankers reward these firms by extending credit with the most favorable terms and interest rates. These businesses and their bankers understand that developing a meaningful relationship is a two-way process—your banker has a role to play and so do you.

3) So how do you know if you have a meaningful and valued relationship with your bank? To find out, take the following “relationship test.” Respond to the seven statements below with “true” or “false.”

1) Your firm has a bank relationship manager assigned to our account and we have contact (by phone or in person) at least once per quarter to update the bank on recent developments at our firm and within our industry. 
2) Our bank relationship manager understands our industry, our position in the industry, our firm’s value proposition, where we are today and where we’d like to be in the future.
3) We provide our banker with updated financial information (historical and projected balance sheet, income statement, cash flow information) to include projection assumptions and commentary on actual performance regarding our progress toward achieving our goals on a timely basis.
4) Our senior management team meets annually with our relationship manager and his/her boss to discuss our firm’s financial performance and challenges and to understand the bank’s perception of our performance.
5) Our relationship manager proactively brings us ideas to help us achieve our goals.
6) We understand how the current economic crisis has affected our bank and our relationship with the bank (i.e., the availability of credit to our firm and the safety of our deposits).
7) Our firm makes sure that our banker is aware of all of our business with the bank (e.g., both business and personal) and that it makes money on our total banking relationship. In addition, our firm provides our banker with referrals to other profitable businesses.

Your firm should seek a bank that rewards a relationship approach to doing business with them, and a banker who is able to give your firm the financial advice that it needs to survive and thrive in today’s ever-changing economy. In return, your firm should reward this bank with your business and loyalty.

The American Bankers Association represents banks of all sizes and charters and is the voice for the nation’s $14 trillion banking industry and its two million employees. Learn more at aba.com.

Drawing Investors as a Small Business Owner

By MADELINE JUAREZ

The value of any asset is what someone is willing to pay for it. Usually valuation is presented as an objective analytical process to measure value. While financial analysis is important, decisions, even financial ones, are primarily emotional. Analysis and logic serve to justify emotional decisions.

Many of us experience this when purchasing a home. We must justify paying more for a home because we want a particular design, location or quality of workmanship. We may pay a higher price even though a more analytical measure, such as cost per square foot, may indicate that we are paying too much.

Likewise, when business owners are asked what they are willing to sell their company for versus the price they would pay for their company, the answers are very different. Would you like to guess which number is higher?

So what can you do as a business owner to generate excitement and maximize the valuation of your company in the private market?

PRIVATE MARKET PLAYERS

The private market is composed of three major groups: financial investors, buy-out groups and strategic investors.

A financial investor prefers to invest with the existing management team. The investor may be a private individual (an “angel”) or may be an institutional venture capital fund. These investors do not want to manage or control the company’s operations.

Buy-out groups, however, do want operating control and often will replace existing management. The investor may form an institutional venture capital fund. These investors do not want to manage or control the company’s operations.

A strategic investor seeks to acquire another franchisee who would be an example of a strategic purchase.

VALUATION YARDSTICK

In the private market, your company’s EBITDA (earnings before interest, taxes, depreciation and amortization), is a common yardstick for establishing a value. Your company’s value will be a multiple of EBITDA.

Private market multiples are seen in the following ranges:

Typical non-franchising company
6-9X

Pure Franchisor (no company stores)
3-5X

Franchisor with at least 30% of stores corporate
5-8X

Franchisor
2-4X

As you can see, the private investor market is not as comfortable with a pure franchisor. One concern is that a pure franchisor will have greater difficulty reaching the size and growth plateaus required to generate an appropriate return for the investor. It is feared that a franchisor will have difficulty maintaining a secure cash flow because franchisees will use at the least provocation and stop paying royalties. Another concern is that a pure franchisor will have an operating infrastructure to be an effective “marketmaker” in its franchise system to buy and sell existing franchisee operations and maintain ongoing concern values. A mature pure franchisor exhibits more characteristics of a financial management than a retail operating company. As a result, franchisors with a significant percentage of corporate stores trade at higher multiples.

If you are a franchisor, the value of your company is discounted by an investor’s perception of your ability to control your own destiny. To that extent, your future is dependent on the franchisor. Also, your growth may be limited by the territory the franchisor is willing to grant you.

BEYOND THE EBITDA VALUATION

Investors miss many good opportunities because small-business owners fail to educate them about their business in terms the investor can understand, both intellectually and emotionally. If you can overcome some investor concerns, you may obtain higher valuations.

This is done by pushing beyond the standard EBITDA-type analysis. Companies are positioned along the following:

1) Concept
2) Management
3) Unit Economics
4) Systems
5) Historical Performance

First, your concept is the value-added service you bring to your customers. Hopefully, this success formula can be articulated in 10 words or less, like Boston Market’s “Quality of eating at home with a convenience of eating out” or Arrow Prescription Centers’ “cost-effective delivery of pharmaceutical services.” Investors like concepts they can understand. Make it simple and intuitive.

Second, you need to demonstrate why your management team is up to the task of fulfilling your plan. This is not the time for rambling resumes. Make the key management team come alive and drive home that they have succeeded, will continue to succeed in replicating your success formula and building future value.

Compelling unit economics for franchised concepts can translate into 25 percent or higher return on capital. You need to get beyond EBITDA margins at the unit level and analyze volume, cash flow and investment.

Systems are necessary because “intial is detail.” Appropriate and timely customer and cost data is one of the cornerstones for growing your business.

Finally, you want to show how your historical performance validates your success formula. Your approach to your business should give confidence that you can achieve your business plan.

If you were able to prepare it, try to do it, especially before an unfamiliar audience or on the telephone. Remember, the key is to generate excitement and to push an investor’s emotional “hot button.”

Madeleine Juarez is a freelance writer and business investment consultant.
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Find out how we can support your international business. Contact Eric Fisch, Regional Commercial Executive, at 213-553-2373 or eric.fisch@us.hsbc.com

Congratulations to Eric Fisch on being recognized as one of the Most Influential Lenders by the Los Angeles Business Journal.

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MOST INFLUENTIAL LENDERS

BITA ARDALAN
Group Head Commercial Banking
MUFG UNION BANK, N.A.

In 2015, Bita Ardalan was named Managing Director, Head of Commercial Banking for MUFG Union Bank. She is part of the Executive Committee & Decision Making body for MUFG Union Bank’s Regional Bank, a voting member of the Regional Bank’s Deal Screening Committee, and is the Regional Bank’s primary liaison to the bank’s Transaction Banking Group, representing all units within the Regional Bank. Ardalan and her team are responsible for methodically growing MUFG Union Bank’s market share in the bank’s West Coast footprint, which includes Los Angeles County.

JAN BRZESKI
Managing Director & Chief Investment Officer
CROSSWIND FINANCIAL AND ARIXA CAPITAL

Together with his partners and colleagues at Crosswind Financial and Arixa Capital, Jan Brzeski is building a real estate private lending business that truly puts customers first. With the mantra of “white glove service” the team provides all customers and prospective customers with a level of service you would expect from a private banker. The team routinely takes calls from clients in the evenings and on weekends, they see properties in person, and they provide credit decisions within days to meet the needs of their clients.

PATTY ARVIETO
Co-Founder/President
NEW AMERICAN FUNDING

In September of last year, under Arvielo’s direction, New American Funding launched Your Path, a new loan program that makes affordable homeownership opportunities available by considering the changing demographics of U.S. borrowers. Utilizing Freddie Mac’s low down payment Home Possible mortgages as its foundation, this pilot program features greater flexibility for qualifying borrowers nationwide—putting affordable homeownership within reach for more borrowers by taking into consideration a wider range of factors than traditional underwriting methods, including the needs of self-employed borrowers, seasonal employees, and multi-generational households. She has also increased the activity of her own Latino Focus Committee to identify and address challenges Latino consumers face in their pursuit of homeownership and to enhance the quality of their lending experience.

SCOTT CONNELLA
Managing Director and Market President Commercial Banking Group, Southern California Division
MUFG UNION BANK, N.A.

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coastal cities are at the start of a cycle of renovation and redevelopment from their World War II-era roots to a denser, more transit-oriented future. This has been especially evident here in Los Angeles and this process is only just beginning. Small developers will have a lot of opportunity in the years ahead, and Brzeski is positioning Crosswind and Arixa to be a premier lender to those developers who seize this opportunity to redevelop and rebuild our cities.

SCOTT CONNELLA
Managing Director and Market President Commercial Banking Group
MUFG UNION BANK, N.A.

The team is focused on serving clients with annual revenues between $20 million and $1 billion. These include companies that are closely held, publicly traded, and private equity owned. The bank’s Commercial Banking Southern California Division, led by Connella, has several key specialty areas including food and beverage and non-profit lending. In the food and beverage area, the team lends to companies across the spectrum—from food processing and distribution to wholesale and retail sales. Connella and his team actively engage with food industry trade organizations and events to provide education and distribution to wholesale and retail sales. Connella and his team actively engage with food industry trade organizations and events to provide education and distribution to wholesale and retail sales.

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NEW AMERICAN FUNDING

Patty Arvielo specializes in multicultural lending and has made notable progress developing services to enhance the quality of the lending experience for underserved borrowers. As President of New American Funding she carried out the company’s mission to provide homeowners and future homeowners a variety of affordable home financing options. She has become a driving force behind initiatives supporting diversity and inclusion in mortgage banking. She continues to originate and book home loans each month on her own, all while managing operations and sales for New American Funding’s headquarters, branches, and over 2400 employees. She sits on numerous committees and pursues her passion of helping Latino Americans achieve homeownership.

Consistent with the bank’s West Coast footprint, which includes Los Angeles County, the team is focused on serving clients with annual revenues between $20 million and $1 billion. These include companies that are closely held, publicly traded, and private equity owned. The bank’s Commercial Banking Southern California Division, led by Connella, has several key specialty areas including food and beverage and non-profit lending. The team lends to companies across the spectrum—from food processing and distribution to wholesale and retail sales. Connella and his team actively engage with food industry trade organizations and events to provide education and distribution to wholesale and retail sales. Connella and his team actively engage with food industry trade organizations and events to provide education and distribution to wholesale and retail sales.

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Your Partner for the SBA 504 Loan Program

BFC is an SBA Certified Development Company that administers SBA 504 Loans. A 504 Loan is a 10-Percent down, fixed-rate, long-term loan designed to expand capital access and fill a market gap in long-term financing for America's small businesses. Fixed-cost, long-term, and SBA-backed, the 504 loan is one of the best financing options for business owners today.

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- **Great Customer Service.** BFC simplifies the application process and expedites the funding process.

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Email **Info@BFCFunding.com**
Visit **www.BFCFunding.com**
DAVID DICRISTOFARO
Executive Vice President, Greater Los Angeles Lead Region President
WELLS FARGO & COMPANY

Years practicing: n/a
Years with current organization: 20

During David DiCristofaro’s tenure career with Wells Fargo, he has demonstrated outstanding leadership and commitment to the communities he serves. In 2014, he was named lead region president for Wells Fargo’s Greater Los Angeles region. This is the role he continues to serve today with oversight of 275 branches employing more than 4,800 financial services professionals across Greater Los Angeles. He has had many career highlights, including consistent recognition for his leadership and sales performance. As a result, he manages the company’s largest retail banking market in the country.

As an executive at Wells Fargo, DiCristofaro has established himself as a business leader and professional mentor. He is a star recruiter for retail banking, attracting a long list of respected bankers. He also provides unparalleled performance in team member development, coaching and mentoring. He provides opportunities for team members to work their way up through the company, demonstrating time and again the career opportunities available at Wells Fargo. Before joining Wells Fargo, DiCristofaro worked as a consultant with BDO Seidman, a senior consultant with FinExec Consulting Group LLC, and as vice president of corporate planning for Roosevelt Bank. DiCristofaro currently serves on the board of directors for the Pasadena Playhouse, United Way of Greater Los Angeles and The Center on Philanthropy and Public Policy at the University of Southern California.

NATALIE DO
Vice President, Relationship Manager
TORREY PINES BANK, A DIVISION OF WESTERN ALLIANCE BANK

Years practicing: 12
Years with current organization: 5

Natalie Do’s key areas of expertise have been in middle market, professional service firms, financial service firms and family offices. She is one of the original members in the Beverly Hills office where she played a critical role in expanding the bank into the West Los Angeles market.

A Certified Financial Planner, former entrepreneur and business consultant, Do’s secret sauce is her ability and commitment to understand her client’s complex business and financial needs. Prior to banking, she worked in commercial real estate, information technology and management consulting in Australia, China, Japan and Southeast Asia. She is a world traveler and fluent in four languages. Her diverse business background and experience allow her to be a trusted advisor and partner to her clients in, not only meeting their lending needs, but in playing an integral part in growing their business as well. Her clientele ranges from financial technology, life sciences, start-ups, medical office, pension consulting, mortgage banks, law firms, CPA firms, trade associations, not for profits, real estate investors/developers to ultra-high net worth families. As a lender, Do is also very well versed in treasury management from establishing and managing a full service branch in her previous capacity. She helps her clients to improve cash flow, minimize fees, and optimize cash balances and interest earned.

TED J. DONDANVILLE
Executive Vice President and Senior Lender
CITIZENS BUSINESS BANK

Years practicing: 35
Years with current organization: 18

Ted J. Dondanville serves as the Executive Vice President and Senior Lender at Citizens Business Bank. Dondanville joined Citizens Business Bank in September of 1998 when he opened the Glendale Business Financial Center as a De Novo office. In July of 2003, he was promoted to Senior Vice President and Manager of the Biltbank Business Financial Center. He was promoted to Regional Manager of the San Gabriel Valley market area in 2006 and currently manages the Commercial Banking Centers in that region.

As the Senior Lender for Citizens Business Bank, he supports the 54 locations, assisting the sales team with handling complex unsecured loans over $1 million and secured loans over $2 million. He also helps to facilitate the relationship between sales and credit to provide a positive customer experience. Dondanville specializes in Business Lending, Asset Based Lending, Commercial Real Estate Lending, Small Business Administration Loans, and Leasing. He has 35 years of banking, credit, and sales experience. Dondanville has built long-term customer relationships by providing customized financial solutions. He exemplifies the core values of Citizens Business Bank, specifically focusing on the customer and providing high quality products and high quality service. He invests the time to understand the challenges businesses face in today’s complex financial environment. He provides leadership to other lenders throughout Citizens Business Bank and California with his vast knowledge of the credit environment and extensive lending experience.

JACKY DILFER
CEO
BUSINESS FINANCE CAPITAL

Years practicing: 15
Years with current organization: 5

Jacky Dilfer is Executive Director and Chairman of the Board for Business Finance Capital (BFC), a leader in small business lending, specifically the U.S. Small Business Association (SBA) 504 Loan designed to help small businesses purchase owner-occupied commercial real estate and equipment while retaining working capital. Dilfer leads a diverse and dedicated team of professionals who provide lending options for owner-occupied real estate acquisitions that help businesses grow and create jobs as well as become stronger members of their local economic community.

Her vast experience in commercial lending extends nearly two decades in the San Francisco Bay Area and Southern California where she’s led BFC’s rapid growth during the last four years. Through her hard work and perseverance, BFC has consistently ranked among the top regional institutions in SBA loan volume aiding in the successful closing of nearly $1 billion in total projects during the last four years.

Dilfer is known in the industry not only for her impeccable 504 SBA Loan acumen, but also for her integrity, genuineness and consistent efforts to make the loan process efficient and painless for every one of her clients. Under her leadership, BFC has become known for its client responsiveness and extraordinary attention to detail. The effect of her leadership is also demonstrated by the entire BFC team’s commitment to upholding high business standards and compliance with credit and SBA loan regulations.
Children’s Hospital Los Angeles congratulates our very own

Steve Garske, PhD,
CHLA’s chief information officer and senior vice president,
on being named 2017 CIO of the Year Award
by the Los Angeles Business Journal.

Steve’s work is instrumental in CHLA’s effort to provide superior pediatric care to the children of Los Angeles and beyond.

888.631.2452
CHLA.org
ADAM FEIT
Managing Director and the Commercial Banking Market President for Los Angeles
MUFG UNION BANK, N.A.

Years practicing: 14
Years with current organization: Less than 1

Adam Feit serves as Managing Director and Market President for MUFG Union Bank’s Los Angeles Region. In this role he leads the Middle Market and Business Banking strategy for Los Angeles. He manages a team that provides strategic advice and banking services to Corporate and Private Equity clients across all industries with Revenues ranging from $5 million up to over $1 billion.

In addition, Feit leads the Private Equity coverage efforts for Union Bank providing financing for leveraged buyouts and recapitalizations for financial sponsors. With Union Bank support, he formed the Private Equity coverage model upon his arrival in October of last year. He is spearheading this effort for the Commercial bank. Key deals over the last twelve months include leading a $2 billion financing for a large public business which included the structuring, underwriting, and syndication to a large bank group, a $175 million dividend recap for a private equity owned consumer business which allowed the owners to sponsor the liquidity desired prior to a $1 billion-plus sale to a large public company a couple months later, a $225 million underwritten acquisition financing for a public technology business which provided the financing needed for the client to close its deal prior to accessing the capital markets for more permanent capital, and a $115 million financing for a large non-profit.

KEVIN JOSEPH
Income Property Loan Officer
LUTHER BURBANK SAVINGS

Years practicing: 15
Years with current organization: 2

Kevin Joseph is an Income Property Lending Officer at Luther Burbank Savings. He specializes in cultivating relationships by sourcing, processing and closing loans secured by multifamily and commercial real estate. He was instrumental in assisting Luther Burbank’s Income Property Lending department in surpassing its 2016 funding goals and has been consistently recognized for his efforts to expand Luther Burbank’s direct to investor channel throughout Southern California.

Leveraging over 15 years of experience in multifamily and commercial lending, Joseph is well known for his ability to structure creative financing for his clients and for working closely with them to determine the right strategy to fit their investment objectives. As part of Luther Burbank, he has access to an array of competitive portfolio loan products which allow him to satisfy even seasoned investors considering a purchase or refinance transaction. Joseph’s proven ability to originate strong relationships with his clients and his innovative problem-solving skills have made him an asset to the Luther Burbank team. In 2016, he closed several unique deals across the Los Angeles market, including a $22.5 million deal in Inglewood comprising of a cash-out refinance used for the purchase of an apartment building, which closed in only 25 days. The borrower was a long-time owner of multiple properties in the area and chose Joseph for his extensive multifamily expertise in the market.

BRANDON FERRERA
Senior Vice President
COMERICA BANK

Years practicing: 13
Years with current organization: 13

Brandon Ferrera is a Senior Vice President and Group Manager who oversees Comerica Bank’s South Bay Middle Market Group. As group manager, Ferrera is focused on middle market companies with revenue from $20 million to $500 million. In addition, his team is responsible for covering Southern California based private equity firms that invest in high growth companies. Ferrera’s ability to balance the two areas that sometimes intersect with great complexity is one of his most significant strengths. From investors to attorneys and CPAs, Ferrera’s commitment to understanding their needs and whether they would be a good fit for Comerica has made him a highly respected banker.

Ferrera manages a team of 11 people, which include relationship managers, credit analysts and administrative staff members. The group supports its clients’ growth with financing for Leveraged Buyouts, Acquisitions, Working Capital and Growth Capital. In addition, Brandon’s team is responsible for all aspects of banking services with a focus on assisting clients with cash management, wealth management and risk management. The South Bay Middle Market group has grown consistently under Ferrera’s leadership in both traditional middle market and in the private equity space. Last year, Ferrera’s group closed over $104 million in new loan commitments in a variety of industries including several large relationships with private equity firms that were syndicated with other banks and led by Comerica.

PATRICK NYGREN
Senior Vice President, Los Angeles Community Bank Division Area President
WELLS FARGO & COMPANY

Years practicing: n/a
Years with current organization: 14

Patrick Nygren, Wells Fargo Area President for the Los Angeles bank oversees the regional banking team. He successfully manages the daily operation of more than 50 branches across the cities of Beverly Hills, Los Angeles, Hollywood and San Fernando Valley and nearly 1250 team members, in addition to being actively involved in the Los Angeles area. Nygren is passionate about developing his team members and helping them to succeed. He often says that the best part of his job is developing leaders. He has actively recruited and employed students from the local colleges and universities. He encourages his team members to take on challenging projects and provides opportunities for team members to work their way up through the company, introducing them to the broad array of career opportunities available at Wells Fargo.

Nygren began his career with the company as a personal banker then quickly worked his way to store manager, leading banking stores in Newbury Park, Thousand Oaks, and Santa Barbara. He later became a sales development consultant, then district manager for the South Pacific Coast which included Santa Barbara, Ventura, and LA counties. It may seem hard to believe that a person who manages 50 branches can make time to also be actively involved in the community. Nygren is a dynamic leader and his passion for engaging his team to participate in local non-profit events, fundraisers and activities is inspirational.
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