

# 2025 IFA CONVENTION

LAS VEGAS, NV | FEB. 10-13

TEAM  
FRANCHISING

# Funding Outlook

## 2025 and Beyond



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CONVENTION



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# 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](mailto:dcanet@cnob.com)

**David Canet**

Managing Director  
ConnectOne Bank  
[dcanet@cnob.com](mailto: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](mailto:asills@tropicalsmoothie.com)





# JAYSON TIPP

CDO

PLAYA BOWLS

[jtipp@playabowls.com](mailto:jtipp@playabowls.com)







# MIKE ROZMAN

CEO  
BOEFLY

[mrozman@boefly.com](mailto: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



# FRANCHISEE FINANCIAL FIT

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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.

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

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

<b>Clear</b>	<b>Background Check</b>	SSN Trace	Clear
		Sex Offender Search	Clear
		Global Watchlist Search	Clear
		National Criminal Search	Clear
		County Criminal Search	Clear

<b>Credit Scores</b>	Candidate	Score
	Sam Smith	622

<b>Bankruptcy History</b>	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)



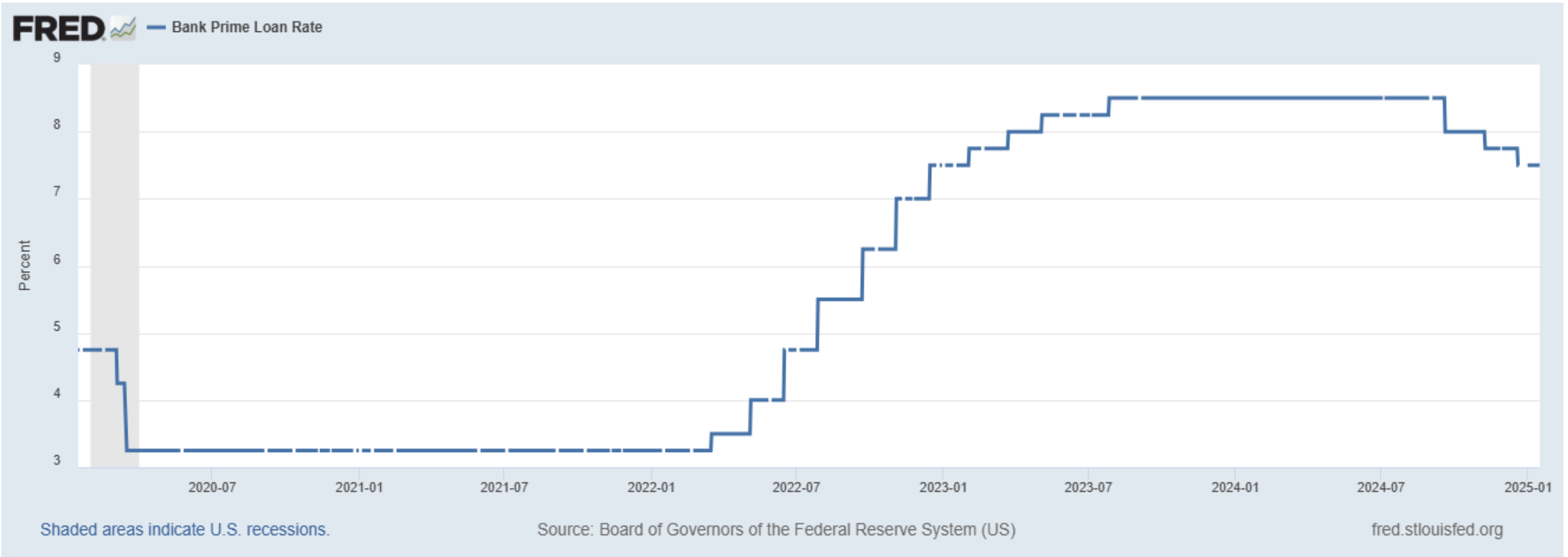
# COMMON TERMS - START-UP SBA LOAN

- 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





# HISTORICAL WSJ PRIME INTEREST RATES



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