



Planning capital with confidence:

Optimizing cash flow
and investments



Featured Speakers



Kristen Saranteas

Treasury Management
Services Executive



Adrienne Sipe

Executive Director,
SBA Lending



Jennifer Champion

Director of Equipment
Financing and Leasing



T.J. McCaskill

Chief Executive Officer
Carolina Eye Associates, P.A

Agenda

- 1 Strategic capital planning for every stage of growth
- 2 Working capital in action
- 3 Optimizing cash flow with treasury management solutions
- 4 SBA as a strategic lever
- 5 Equipment financing & leasing + tax benefits

Let's hear from you

Which area of capital strategy feels most challenging right now?

- Accessing affordable funding
- Managing cash-flow timing
- Optimizing tax impact
- Choosing the right tools
- All of the above

Strategic capital planning for every stage of growth

A simple approach to capital planning



Working capital in action

Working capital in action

EXAMPLE 1

Client background

- Industry: Service professional
- Business size: Gross revenues under \$10MM
- Objective: Business acquisition

Challenge

Need for working capital to fund operating expenses during the ownership transition when sufficient capital and/or accounts receivable are not left in the business.

Strategy applied

Provided an SBA 7a Loan to fulfill the need for working capital in a business acquisition



Working capital in action

EXAMPLE 2



Client background

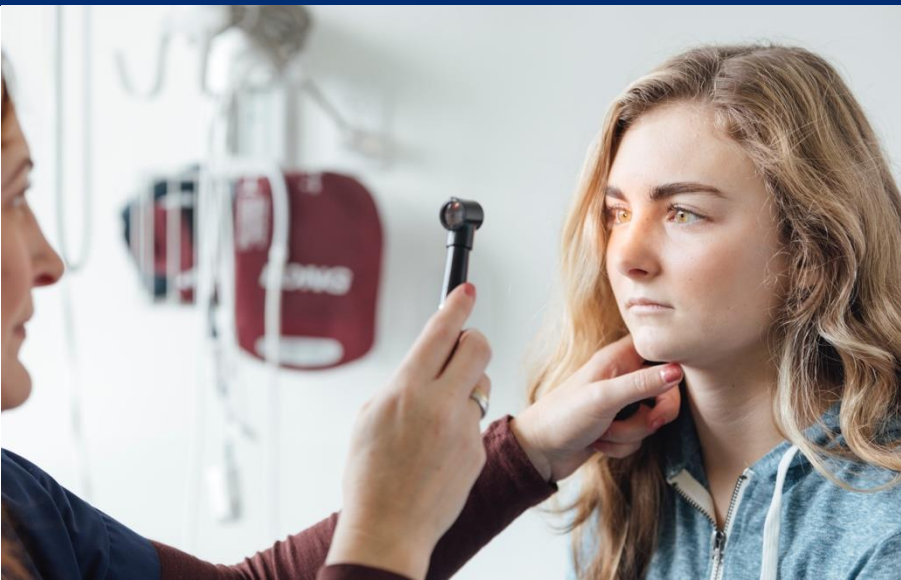
- Industry: Medical, founded in 1977
- Business size: Ophthalmology practice with 14 regional eye care centers across North and South Carolina
- Objective: Optimal capital planning for expansion and growth

Challenge

- Expand the practice with real estate and equipment leases
- Achieve strategic goals

Strategy applied

- Equipment leases
- Real estate financing



Working capital in action

EXAMPLE 3

Client background

- Industry: Medical
- Business size: Gross revenues over \$400MM
- Objective: Cash flow/Working capital optimization

Challenge

- Looking to consolidate banking relationships

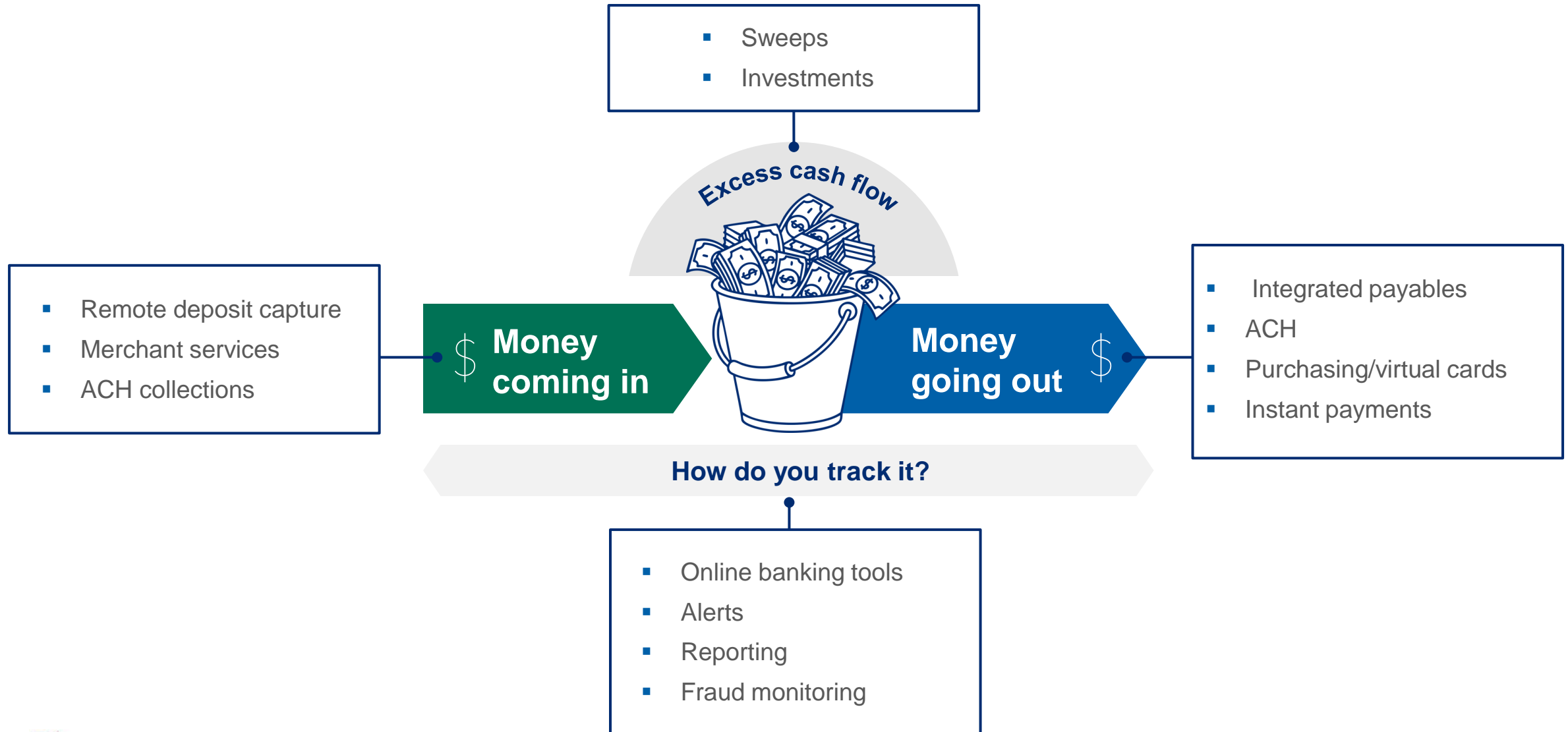
Strategy applied

- This practice had 5 banking relationships with over 40 accounts with over 100 locations. The practice had several ERP systems with a lot of redundancy. We were able to transition them away from RDC to wholesale lockbox as a solution to consolidate and streamline payments. This maximized the speed of depositing and centralizing payments.
- ACH Origination and fraud protection services were also implemented to reduce paper check needs and added security for the client.



Optimizing cash flow with treasury management solutions

Top bank tools to leverage



SBA as a strategic lever

SBA loan options

Type	Use of proceeds	Loan amount	Down payment	SBA loan term	Prepayment penalty
SBA 7(a) loans	Most flexible use of proceeds including acquisition, partner buyout or buy-in, startup, expansion, working capital, equipment inventory, debt refinance, construction, renovation, leasehold improvements, franchise financing and commercial real estate	\$400,000 to \$5 million	Up to 100% financing available	Longer terms with repayment up to 25 years for real estate; for all other uses, up to 10 years full amortization with no balloon payments; initial flexible payment schedules to assist during business ramp-up or transition period	Prepayment penalties apply to SBA loan terms of 15 years or more
SBA 504 loans	Commercial real estate acquisition and refinance	Up to \$13.5 million	As low as 10%	Up to 25 years	Prepayment penalties apply
SBA Express loans	Working capital and equipment financing, excluding titled vehicles	\$50,000 to \$400,000	100% financing	Up to 10 years full amortization with no balloon payments; initial flexible payment schedules	None

Industries we serve

Manufacturing	Legal
Healthcare	Technology
Veterinary	Skilled trades
Dental	Industrial
CPA	Print
... And more!	



Equipment financing & leasing + tax benefits

SBA vs. Equipment financing

Criteria	SBA loans	Equipment financing
Asset tie	Secured by business assets; additional collateral may be required	Specific to asset; uses UCC or VIN; typically equipment specific
Collateral	If not fully secured, additional collateral may be required if available	Secured by the financed equipment
Underwriting	Used when traditional underwriting isn't available	Based on the asset and borrower credit. Falls under the traditional scope of underwriting.
Amortization/ Terms	10 years or the useful life of the equipment, 100% financing is available	Terms aligned with the life of the equipment
Tax considerations	Can offer benefits such as interest deduction, Section 179 for qualified purchases and depreciation*	Can offer benefits such as interest deduction, Section 179 for qualified purchases and depreciation*

Invest in assets, protect your cash flow

Why lease or finance equipment?

- Flexible leasing and loan options for new or used equipment
- Match financing terms to the life of the asset
- Preserve working capital for other business needs
- Fast credit decisions and tailored repayment plans

Tax and business benefits

- Section 179 deduction for qualified purchases
- Bonus depreciation to accelerate savings
- Interest expense deductions with clear bottom-line impact
- Real-world client examples: lower upfront costs, stronger growth trajectory



Unlocking tax savings with Section 179

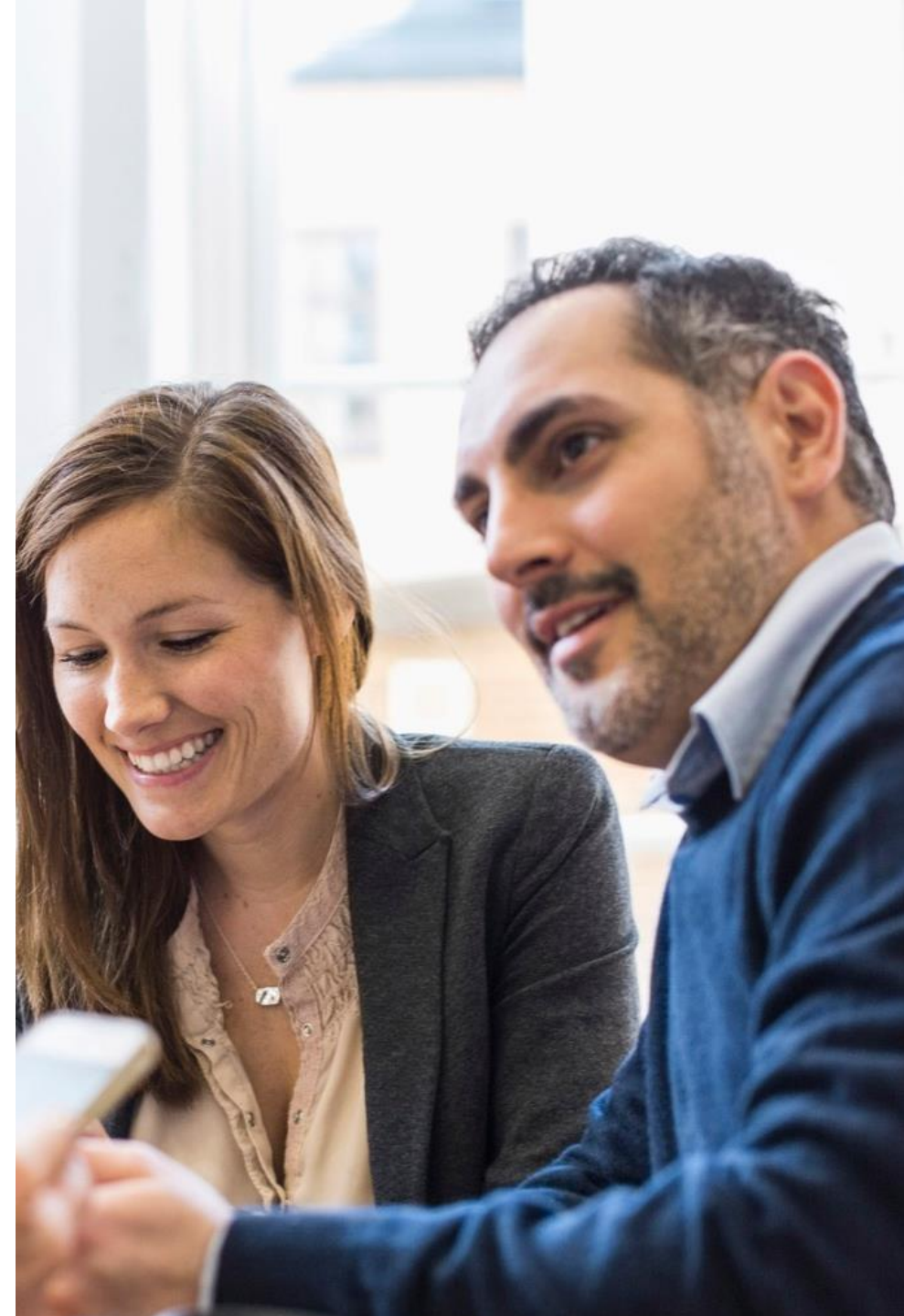
What is Section 179?

A federal tax incentive that allows businesses to deduct the full purchase price of qualifying equipment or software purchased or financed during the tax year.

Why it matters

- Immediate tax savings in the year of purchase
- Encourages reinvestment in business assets
- Improves ROI on equipment and technology upgrades

Always consult with your tax advisor to determine eligibility and maximize your deduction strategy.



Thank You

You'll receive an email with the slides after the webinar. Please share with anyone you feel would benefit.

To explore tools for optimizing cash flow or to schedule a one-on-one capital strategy discussion, reach out to your banker.

Thanks to our panelists!

Kristen Saranteas

kristen.saranteas@firstcitizens.com

Adrienne Sipe

adrienne.sipe@firstcitizens.com

Jennifer Champion

jennifer.champion@firstcitizens.com

Approved for up to 1.2 CTP/CCM recertification credits by the Association for Financial Professionals. You can access the link to the quiz in the chat and in the follow up email.

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