



Small Business Development Centers
Helping businesses start, grow, and prosper.



Widener University



WIDENER UNIVERSITY
SBDC CAPABILITIES

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Widener University SBDC



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CAPABILITIES

PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS



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CAPABILITIES

- Business Plan support
- Capital Access
- Market Research
- Government Contracting
- Environmental Management Assistance
- International Trade



WD SBDC

CAPABILITIES (cont'd)

- Technology Commercialization
- Financial Management
- Human Resources and Organizational Development
- Business Continuity (Covid-19)
- Buying and Selling Businesses
- Cybersecurity
- E-Commerce and Digital Marketing



WD SBDC



WD SBDC Capabilities

The Widener University SBDC provides consulting, training, and research to assist small businesses in launching, growing, transitioning, and innovating.



Business Plan Support

Your business plan serves as an important roadmap for developing your business.

Our Expert Team is available to assist you in refining your plan.



Capital Access

We are here to help you obtain capital to grow your business or finance a new business venture

We can develop financial projections and calculate your business operating costs and expenditures

And we can create a professional loan package that will identify appropriate sources of financing by conducting in-depth financial analysis



Market Research

We offer no-cost secondary market research that can help you better understand and reach your target audience.

Industry reports to assist your business planning

Demographics, consumer spending, and psychographic reports for your consumer products and services

Traffic counts to help select your physical location

Success Stories



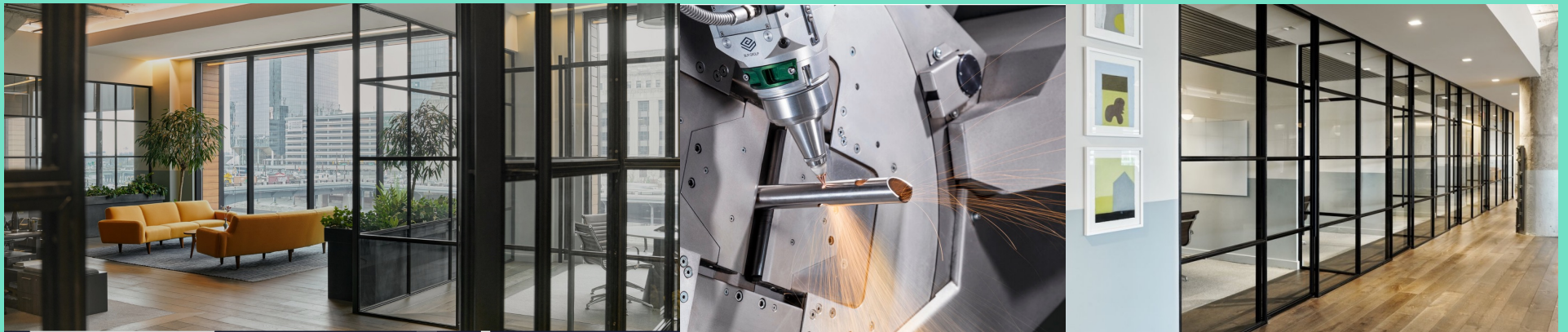
Small Businesses

PENNSYLVANIA SMALL BUSINESS DEVELOPMENT CENTERS



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Client Overview: Metal Fabrication





Metal Fabrication

Light manufacturing client is a metal fabrication and laser-cutting facility

Business has been growing since its inception in 2014

Operated solely as an owner-operator from 2014-2018

In 2018 hired 10+ employees, moved into a 22,000-sq./ft facility to keep up with demand



Metal Fabrication: Services Received

Loan packaging assistance

Conducted an in-depth financial analysis, and developed all financial statements

Financing options assessment, including all sources of financing

Formulated a comprehensive finance strategy

Facilitated effective lender relationships

Metal Fabrication - Capital Needs:

\$4.590 million total project cost

Source	Amount	Term	%	P&I	Amort	Rate	Lien
Franklin Mint Federal Credit Union	\$2,295,000.00	120	50.00%	\$13,084.19	300	4.75%	1st
SBA 504 Debenture	\$1,836,000.00	300	40.00%	\$9,963.04	300	2.45%	2nd
Equity Injection: Cash - Business and Personal	\$459,000.00		10.00%				
Total Financing	\$4,590,000.00	Total Monthly P&I Payment		\$23,047.23	Total Annualized Payments		\$276,566.76
Prepayment Penalty:	No						
Interim Lender	Franklin Mint Federal Credit Union						

The CDC Interest Rate in the Financing Chart represents the coupon rate on the note. The SBA monthly P&I payment is calculated based on the "all-in" rate (coupon plus other fees) for the first 5 year period.

Metal Fabrication - Capital Needs: \$4.590 million total project cost

Uses	Amount	%
Building Renovation	\$600,000.00	13.07
Contingency (<10%), Interim Interest, Business Expenses	\$60,000.00	1.31
Professional Fees ¹	\$105,000.00	2.29
Purchase Land & Building	\$3,825,000.00	83.33
Total Project Costs	\$4,590,000.00	100

¹ Appraisal \$4,000. Environmental \$2,000. Transfer Tax \$38,250. Title \$17,750. Bank Interim Fee \$43,000.

Client Overview: Meat Market





Meat Market

Client has a Meat Market business in Philadelphia

Client is expanding rapidly

Recently doubled its footprint by renting adjacent building

Now is in the process of purchasing the entire building

Adding additional lines of business



Meat Market: Services Received

We are providing capital formation assistance

Looking to finance \$1.2M

We'll also refer client to PIDC

Loan packaging assistance

Conducting an in-depth financial analysis

Financing options assessment, including all sources of financing

Client Overview: Senior Home Care





Senior Home Care

Client is a Senior Home Care business in Philadelphia

Client is expanding rapidly
Recently purchased a \$1.5M building in cash

Now plans to either renovate it for its existing business;

Or construct a 4-5-story building for additional lines of business and commercial and residential use



Senior Home Care: Services Received

We are providing capital formation assistance

Looking to finance \$2M to \$5M

We are helping client with loan packaging assistance: full financial analysis, business planning and financial projections

Client Overview: Ice Cream & Coffee Shop





Ice Cream & Coffee Shop

Client plans to offer a line of organic, premium soft serve ice cream products, frozen desserts, cookies and coffee-based beverages which are currently an underserved need in Delaware County

Looking to finance \$110K



Ice Cream & Coffee Shop: Services Received

Loan packaging assistance by
conducting an in-depth financial
analysis

Business plan review and
improvement

Generated industry analysis and
growth potential

Provided industry-specific
business reports to assist them
with site selection and business
projections

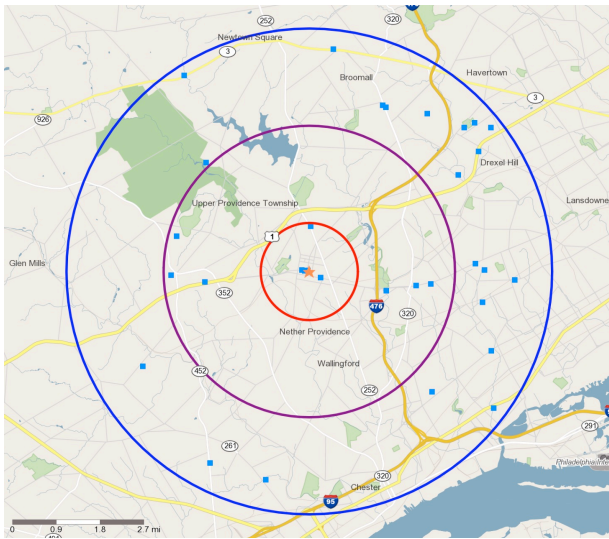
Financing options assessment,
including sources of financing

Ice Cream & Coffee Shop: Services Provided

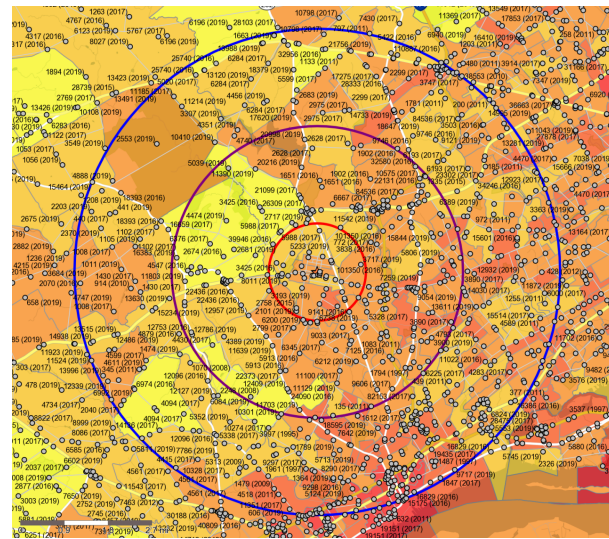
Competition information

Key	Business Name	Sales Volume	Employees Total	Employees Here	Distance (in miles)
1	Sunset Slush	\$79,904	5	5	0.04
2	Scooped	\$87,243	7	7	0.10
3	James Louie	\$46,583	1	1	0.16
4	Mangos Frozen Yogurt LLC	\$141,434	8	8	0.26
5	Wimpys Original Hmbgs & Cmry	\$225,690	9	9	0.94
6	Famous Cookies Creamery LLC	\$87,243	7	7	1.63
7	Ritas Water Ice	\$90,455	7	7	2.16
8	Crave Creamery	\$104,117	7	7	2.22
9	Stivall Inc	\$0	0	1	2.51
10	Dairy Queen of Springfield	\$146,701	6	6	2.83
11	Calvy Scherer & Markos	\$53,347	2	2	2.85
12	Silver Queen Inc	\$30,351	3	3	3.09
13	Yocrave	\$130,814	7	7	3.42
14	940 Junction LLC	\$102,047	5	5	3.54
15	Great Italian Water Icery Inc	\$25,236	2	2	3.61
16	Harrells Brain Freeze LLC	\$61,003	2	2	3.62
17	King of Prussia Ice LLC	\$56,576	3	3	3.66
18	J J Ices Enterprises Inc	\$0	0	11	3.73
19	Freddys Frz Cstard Stakburgers	\$385,602	15	15	3.74
20	Starkeys Ice Cream	\$174,323	9	9	3.94
21	Carnival Ice Cream Super Mkt	\$120,000	3	3	4.06
22	Vanore Enterprises Inc	\$47,591	1	1	4.09
23	Willkays Water Ice & Ice Cream	\$87,243	7	7	4.24
24	Ritas Italian Ice	\$225,878	10	10	4.27
25	Rosati Ice Cream & Yum Yum	\$41,634	1	1	4.35
26	Brusters Ice Cream Inc	\$79,108	2	2	4.38
27	Just Ice Cream Inc	\$182,217	4	4	4.44
28	Dairy Queen Phoenixville LL	\$95,967	7	7	4.58
29	Sugaree	\$143,739	8	8	4.60
30	Chill Out Ice Cream	\$95,967	8	8	4.73
31	Phillyflavors 3 Inc	\$87,243	7	7	4.77
32	Yogurt Werks Inc	\$90,140	4	4	4.78

Site selection



Demographics



WD SBDC CAPABILITIES

Thank you!
Gracias!

WIDENER SBDC GET IN TOUCH WITH US

[SBDC – Widener University \(widenersbdc.org\)](http://widenersbdc.org)



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