

THE MARICOPA SMALL BUSINESS DEVELOPMENT CENTER (SBDC) – AN OVERVIEW – APRIL 2024





Richard Spears- Maricopa SBDC **Capital Team Lead Advisor**

Rick brings over 30 years of experience in the commercial banking industry including senior management assignments as director, president and CEO, executive lending officer and CFO. He has managed multi-state retail and small business banking groups. He held a multi-state sales management role in a related specialty financial services firm. He has founded three small businesses. Rick assists SBDC clients with their business and financial planning strategies, optimizing their cash resources and preparing for bank and other loan or equity investments that might be required.

SBDC SERVICES



Arizona's largest and most accessible statewide source of assistance for small businesses in every stage of development. Part of a nationwide SBDC network.



Counseling
(NO-COST)



Training



Resources

**10 SBDC Service Centers in Arizona.
Maricopa SBDC funded by the SBA,
MCCCD, and State of AZ ACA.**

www.maricopa-sbdc.com

www.AZSBDC.net

ECONOMIC IMPACT AND SERVICES



We provide high-quality, high-impact one-on-one **NO FEE** counseling, resource assistance and training to preserve and create small business jobs and revenue and to facilitate capital formation throughout Arizona. Our complimentary APEX Accelerator team assists with US Gov't contracts.

AZSBDC Network 2022 Economic Impact

- JOBS**
3,899 jobs created/retained
- CREATE NEW BUSINESSES**
429 new businesses started
- CLIENTS SERVED**
5,851 clients counseled and/or trained
- CAPITAL FORMATION**
Over \$169 million in new capital
- SALES**
Over \$80 million in sales increases

AZSBDC Services

- Confidential One-on-One Business Counseling at No Cost
- Business Plan Development
- Identifying Sources of Capital
- SBA Loan Assistance
- Financial Education
- Cash Flow Analysis
- Marketing
- Social Media Strategies
- Import/Export Assistance
- Government Contracting Support
- Veterans Assistance
- Business Certification Assistance

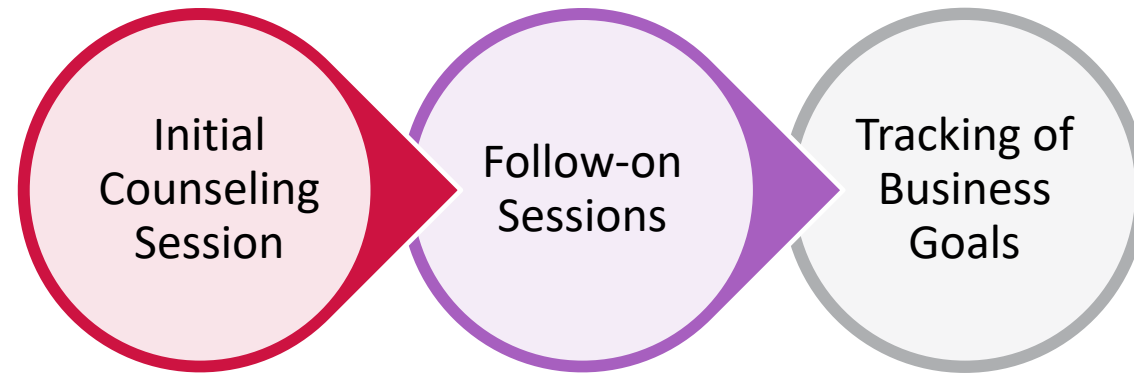
Arizona APEX Accelerator Services

- Government Contracting Support
- Assistance in Registration and Government Certifications
- Subcontracting and Teaming
- Marketing to the Government
- Government Procurement Training
- Post-Award Operations and Training
- Bid Opportunities / Matching
- SBIR Assistance

HOW A FOR-PROFIT BUSINESS STARTS THE SBDC CLIENT COUNSELING PROCESS



Complete a Request for Counseling form. <https://www.maricopa-sbdc.com>



Identify business goals and areas of assistance needed.

Meet with counselor for regular guidance.

Track and report metrics.

**Counseling is
by appointment
only.**

HOW WE SERVE CLIENTS



Counseling
(No Fee)

Business Planning - Growth Strategies

Financial Skills Development

Sales - Marketing – Operations

International Trade – Manufacturing – Technology

Access to Capital for Growth

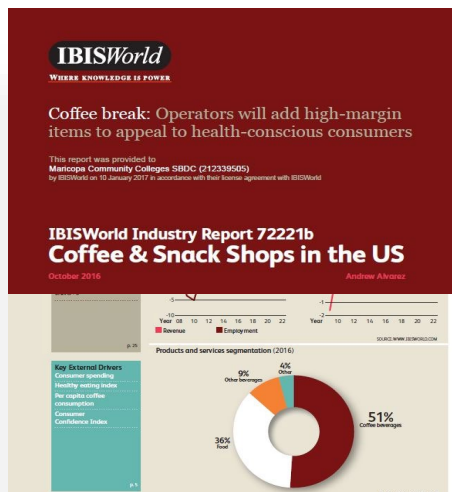
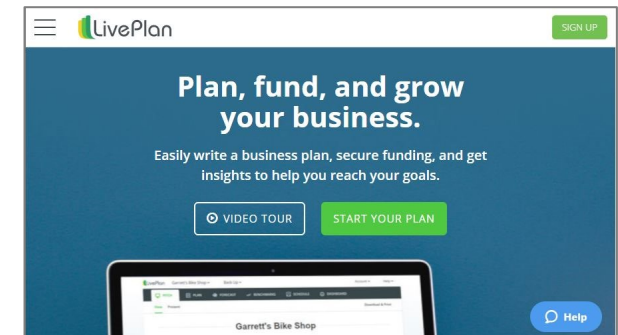
In-Business Clients

New Starts

TOOLS FOR GROWTH & FUNDING ASSISTANCE



- ✓ Tools to develop business plans, financial projections, cash flow, budgeting and profitability improvements.
- ✓ Guidance in loan request and loan package preparation.



sageworks Industry Data

Industry: 722111 - Full-Service Restaurants
 Sales Range: Yearly sales \$1 Million to \$10 Millions
 Location: US - Arizona
 Prepared On: 1/29/2020

INDUSTRY FINANCIAL DATA AND RATIOS

Average by Year (Number of Financial Statements)

Financial Metric	Last 12 Months		2018	Last 5 Years	All Years
	(1)	(3)			
Current Ratio	-	-	2.85	2.85	2.22
Quick Ratio	-	-	1.55	1.52	1.28
Gross Profit Margin	-	-	70.47%	63.18%	60.46%
Net Profit Margin	-	-	7.45%	1.70%	3.27%
Inventory Days	-	-	12.87	12.19	14.89
Accounts Receivable Days	-	-	0.15	0.63	1.16
Accounts Payable Days	-	-	7.47	13.23	17.09
Interest Coverage Ratio	-	-	10.58	21.23	12.94
Debt-to-Equity Ratio	-	-	0.93	1.20	2.21
Debt-Service Coverage Ratio	-	-	8.43	10.18	6.06
Return on Equity	-	-	63.92%	62.96%	39.11%
Return on Assets	-	-	41.62%	25.16%	20.83%
Gross Fixed Asset Turnover	-	-	5.05	3.66	3.55
Sales per Employee	-	-	-	-	\$46,973
Profit per Employee	-	-	-	-	(\$159)

Growth Metric	Last 12 Months		2018	Last 5 Years	All Years
	(0)	(0)			
Sales Growth	-	-	0.47%	2.45%	4.65%
Profit Growth	-	-	99.61%	18.28%	22.99%

- ✓ Funding strategies
- ✓ Knowledge of commercial loans and SBA loan programs
- ✓ Lender referrals
- ✓ Alternative financing and equity sources
- ✓ Grants

Richard Spears

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