



 **Pro | Business Coaches**
A DIVISION OF PRO BUSINESS ENTERPRISE, INC.

The PBC Lending Process Model for

360° Health



Pro Business Coaches (PBC) improves lending profitability by improving the success of borrowers. *PBC management assistance supports the 360-degree health of the lending process so both the borrower and the lender win. Our specialty experience in SBA lending support to distressed businesses lowers borrower default rates and minimizes risk for lenders.*

Why Pro Business Coaches?

- ▶ Our results are proven through satisfied lenders and successful businesses.
- ▶ We are experienced, trained, and licensed.*
- ▶ We use unique diagnostic tools and powerful methods.
- ▶ We hold borrowers accountable.
- ▶ We monitor and regularly communicate changes in the lender's level of risk.
- ▶ We support lenders in meeting their reporting requirements.

* CPAs, Licensed Business Coaches

**What does this
mean for lenders?**



THE PBC ADVANTAGE

For lenders, the Pro Business Coaches process means ...

... healthier borrowers

... enhanced profits

*... improved safety
and accountability*

... a stronger portfolio

The PBC Relationship Model:

Coaching Process

Pro | Business Coaches

1. Lender refers troubled client to PBC.

2. PBC assesses the business and its ownership by looking at finances, effectiveness, key behaviors and processes.

3. Findings are shared with the business and the lender and new common goals are established.

4. PBC works with the business on improving financials, operations and/or improved owner effectiveness.

5. A 360-degree health report is provided for the business and the lender to review progress toward goals bi-annually.

6. Surveys are completed by both the business and PBC and provided to the lender at the end of each engagement.



“We will continue to leverage Pro Business Coaches as a tool to **increase the quality and reduce the risk** of our Business Service Loans.”

Kevin Geis
Valley Bank



“Our company has grown sales in the last two years by **80%**. We are achieving our goal of making a big splash in the marketplace, but it is the **fantastic opportunity** we now see ahead that makes us really excited.”

Mark Terpstra, *President*
Mark Seed Company

Pro Business Coaches works in synergy with **VITAL Financial Services, LLC**, to help lenders grasp lucrative government guaranteed lending opportunities. When done properly, it's the most profitable slice of the commercial lending pie. It makes smart financial sense for lenders to leverage the VITAL and PBC process to control risk – while improving profits.

VITAL has developed a complete approach to government guaranteed lending that provides peace of mind for the lender by using a transparent process, a system of loss prevention, and the opportunity to realize the full potential of government guaranteed lending.

VITAL VALUE: OUR SISTER COMPANY

VITAL FINANCIAL SERVICES

VITAL Financial Services helps lenders deliver more than money to their small business clients

VITAL supports lenders in:

- Increasing commercial and industrial loans.
 - Differentiating themselves from national players with community banking practices.
 - Increasing return on assets and equity.
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Ready to think beyond the money?
Learn more at www.vitalfs.com.

“PBC delivered **results beyond our expectation**, and its services and understanding of the lending process are unique in my experience as a lender. It is hard to place a value on working with an organization that truly understands my needs.”

– Joe Crall, First Iowa State Bank

About the President:

Tom Noteboom, M.S., CQM, LPBC, is among the Midwest’s most experienced business builders and solution providers. His more than two decades of experience includes business evaluations, business leader training, financial and operations management, and sales and marketing. Tom has been instrumental in the success, turnaround and growth of many businesses that have then become profitable and secure borrowers. His 360-degree approach to the borrowing process helps lenders succeed by helping their borrowers to succeed.

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Healthy Borrowers for Profitable Lending