

How IBS Provided over \$100MM to Restaurants Without Corporate Tax Returns



CORPORATE FINANCE FOR GROWTH & MATURE COMPANIES

IBS Investment Bank offers institutional investors a distinctive array of qualified investment opportunities through its origination arm Institutional Banking Services, N.A. CORP.

The Corporate Tax Return Dilemma

Whether pursuing opportunities for growth or adapting to changing markets, many small and medium-sized businesses are searching for low cost financing. Many businesses seeking financing have simply fallen outside of the parameters for bank financing due to the income inefficiencies reflecting on their corporate tax returns

Issues such as overly-ambitious tax write-off strategies, reinvestment into corporate infrastructure or sudden extraordinary circumstances often stand between a growing business and the capital that it needs. The regulatory nature of banks restrict their underwriting capacity to making "ability to repay" decisions based upon the review of corporate tax returns.

How IBS, N.A. Fills the GAP

Founded and managed by nationally recognized entrepreneurs, IBS, N.A. strives to understand the story behind the numbers in order to partner with companies throughout all economic cycles.

IBS, N.A. utilizes a proprietary algorithm to underwrite a company's true cash position based on the assessment of recent financial and bank statements, industry benchmarks and other pertinent economic factors. Our approval rate has neared 70% with loan defaults occurring less than 5 times the industry average.

IBS, N.A. has provided companies with the capital they need to meet a variety of objectives, such as:

- Funding corporate acquisitions
- Finance partner buyouts
- Refinancing corporate high-cost debt
- Retiring IRS obligations
- Financing equipment, vehicles and other assets

“We are truly entrepreneurs fueling entrepreneurs”, Jason Jackson, IBS Chief Investment Officer.