



# Portfolio News

A quarterly update from Cambridge Capital Management Corp.™  
professional manager of non-traditional financing sources

Cambridge Capital  
Management Corp.

First Quarter 2014

Text

## Need A Resource? Call Us!

An Ohio bank lender recently called us with a question. Even though Ohio is outside the working territory of our Cambridge Capital Management companies, we were happy to assist.

The lender wanted our advice to help solve an issue on a loan she was handling for an Ohio client. She knew we could not participate in the deal, but we had helped her with Indiana projects in the past, and she thought that we could be a valuable resource for solving her current dilemma.

To us, her call meant that she valued our staff's expertise and longevity. These are areas in which we take great pride as Cambridge concludes its 30th year in business.

You should consider us as your resource as well. This is true whether your question is general or specific, and it does not matter if we are working on the project or not.

You might be looking for assistance in areas such as deal structure, sources of alternative financing, loan servicing, title insurance, or SBA regulations. Our lenders even remarked, **"I always call you for information, even if I know it's a project you can't participate in."** We are ready, willing and more than capable of fielding those calls.

For those of you that may be new to Cambridge, the following is a summary of the type of funding we can offer:

**Indiana Statewide Certified Development Corporation** provides long term, fixed rate financing for real estate and equipment through the SBA 504 loan program.

**Indiana Community Business Credit Corporation** provides mezzanine financing for growing

businesses in participation with member banks.

**Lynx Capital Corporation** assists minority-owned businesses in Indiana with growth capital.

**Cambridge Ventures, L.P** focuses on providing growth capital to promising companies located within 200 miles of Indianapolis.

Our staff includes loan officers with vast experience; a knowledgeable accountant; well-informed and efficient loan processing specialists; customer service representatives; and an in-house attorney, all ready to help you.

The next time you have a question and you don't know who to call, pick up the phone and dial 317-843-9704, or better yet, put us on spend dial! We look forward to your questions.

## Indiana Statewide Certified Development Corporation

The "effective" interest rates include the monthly amortization of the notes and the monthly payment of servicing fees.

### Effective Interest Rate

2014	10-yr.	20-yr.
January	4.67	5.54
February	—	5.31
March	4.48	5.29



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## Manufacturing Tooling for 504 Equipment Financing

Although you may know that an SBA loan can be used to finance real estate and equipment, did you know that you can use a 504 loan to finance only equipment?

A 504 loan can be used to finance machinery and equipment with a useful life of at least 10 years. Typically these loans have a 10 year term and amortization. However, if a particular piece of machinery can be shown to have a useful life of at least 20 years, 20 year equipment financing is also available.

Don't miss the opportunity to provide your borrowers with the same great advantages of a 504 loan when they are only purchasing equipment. They will still receive a loan down payment AND low, fixed-rate financing.

The ten year bonds have a separate interest rate from the 20 year bonds, so be sure to call for the most current accurate rate. It is important to note that 10 year bonds fund only every other month, instead of every month like the 20 year bonds.

The same three- part loan structure is also available:

Bank	50%
Indiana Statewide CDC	40%
Borrower's Injection	10%

The equipment can be new or used. Used equipment must be accompanied by appraisal. Equipment financing can also include moving and set up expenses, as well as, amounts needed to prepare the space to accommodate the specialized machinery.

Over the years, Indiana Statewide has provided equipment financing to numerous borrowers. In some cases we are also financing a real estate purchase, but often times, we are just financing the equipment for printing, manufacturing, packaging, and the hot item right now is equipment for breweries and distilleries.

Two excellent examples of how equipment financing can be utilized are as follows:

### Staying ahead of competitors

Decatur's Hoosier Pattern bought an ExOne 3D sand printer, using SBA 504 financing for the 3D printer, the building housing it and an overhead crane. Indiana Statewide CDC coordinated the package with First Merchants Bank.

"We're very excited," says Hoosier Pattern owner and president Keith Gerber. "We can now rapidly prototype very complex parts and deliver in a matter of days rather than weeks."

### Catching up with customers

Evansville's Fisher Tool was turning away work from regular customers until the company purchased and installed an Okuma 1000VH 5-Axis machining center. Fisher Tool's SBA 504 financing was coordinated by Indiana Statewide CDC and German American Bank.

Owner Tim Fisher says, "Our new machining center reduces the number of man hours required for one major client and frees up a second machine for work we were refusing."

In both cases, the loans officers, Dean Fueling of First Merchants (Hoosier Pattern) and Lindsay Botsch of German American (Fisher Tool) identified the clients' needs and found a way to maximize their borrowing capability with a 504 Equipment loan. You can do the same for your borrowers. Please contact us with any questions at 317.844.9810.

# Indiana Statewide Certified Development Corporation



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Children around Fishers will have a new place to play and swim this summer. Stony Creek Swim Center - Legends in Fishers will open Memorial Day weekend.

Danny and Shari Gipson purchased the existing pool and clubhouse at the site and are using SBA 504 financing from Community Bank and Indiana Statewide CDC for significant renovation.

Stony Creek's Kim Walters says, "Upgrades include new clubhouse flooring, repairs and maintenance in the pool and splashpad, and new equipment almost everywhere."

The Gipsons also own a 25-year-old indoor/outdoor swim facility in Noblesville.

Stony Creek Swim Center in Fishers will be open from Memorial Day through Labor Day and will employ about 20 people for the swim season.

Jim Kingsolver of Community Bank says, "Community Bank often uses SBA 504 loans because their low down payments and fixed, long-term rates help our clients focus as many resources as possible on building their businesses."

**Indiana Statewide Certified  
Development Corporation**  
Permanent fixed-rate mortgage  
financing for

**Stony Creek Swim Center  
Legends**  
Fishers

In participation with  
**Community Bank**  
Noblesville



ISCDC managed by:  
**Cambridge Capital  
Management Corp.**

**Indiana Statewide Certified  
Development Corporation**

Permanent fixed-rate equipment  
financing for

**Ben's Quarry**  
Springville

In participation with  
**German American Bank**  
Bloomington



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**Cambridge Capital  
Management Corp.**

When you see the Washington Monument, Empire State Building and the Pentagon -- in person or in pictures -- you are looking at Indiana limestone. Limestone is one of Indiana's great natural assets. Ingram's Quarry does not produce stone for architectural purposes but rather, crushes limestone for construction and fill purposes. This product is used in environmental clean up, road projects, and by excavation companies.

Ben Ingram of Bloomington bought a quarry near Springville in Monroe County a few years ago with SBA 504 financing. Now known as Ben's Quarry the company recently added equipment with a second 504 loan from German American Bank and Indiana Statewide CDC.

Mark Franklin of German American says, "**Ben is a very hard worker who has been successful in other businesses.**" The SBA 504 program was perfect for him because of the specialized nature of the quarry equipment such as rock crushers, screeners and haulers.

This successful business supplies not only Monroe County but several surrounding counties as well.

With high traffic counts and dense commercial development, the area around West 38th Street and Lafayette Road in Indianapolis needed a new, convenient place to refuel.

The shining bright Phillips 66 on the northeast corner fills that need. It's a renovation of an underused commercial site, but it looks brand new. Sukhdev Singh and his co-owner at Sun Petroleum received SBA 504 financing from Old National Bank and Indiana Statewide to purchase and completely remodel the gas station and convenience store.

Business has been good since the station opened four months ago, says Rajveer Singh, co-owner and manager of the store. Four people are employed at the Phillips 66.

Alan Oyler of Old National Bank says, "**These owners are experienced in that industry. They own other gas stations in Indiana. This was the perfect opportunity and a perfect fit. The owners understand the SBA 504 program and understood how to qualify for the program. The low, fixed rate and smaller down payment benefit the owners, and the secondary collateral position taken by the SBA protects the bank and helps us extend our portfolio.**"

**Indiana Statewide Certified  
Development Corporation**

Permanent fixed-rate mortgage & equipment  
financing for

**Sun Petroleum**  
Indianapolis

In participation with  
**Old National Bank**  
Indianapolis



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**Cambridge Capital  
Management Corp.**

# Indiana Statewide Certified Development Corporation

First Quarter 2014



After outgrowing two leased spaces, Heartland Solutions owner Mark Fisher sought SBA 504 financing to grow again.

First Merchants Bank and Indiana Statewide CDC provided Heartland Solutions with SBA 504 financing to purchase and outfit its new offices and warehouse in Camby, on the southwest side of Indianapolis.

Fisher says, **“We have tripled our workspace and now have room to continue to expand our services. The SBA 504 loan was key to completing this project.”**

Adam Treibic of First Merchants says, **“For the Bank, the 504 was a way to get the deal done for a great customer and manage risk at the same time.”** He adds, **“The staff at the ISCDC are great partners to work with.”**

Heartland Solutions is a seven-year-old wireless communication construction company. Fisher says, **“We provide an array of services to wireless carriers, municipalities and tower owners. Heartland’s geographic reach is typically Indiana and all surrounding states, but we have worked from Maine to Florida along the east coast and everywhere in between as far west as Kansas.”**

## Indiana Statewide Certified Development Corporation

Permanent fixed-rate mortgage financing for

### Heartland Solutions Corp. Camby

In participation with  
**First Merchants Bank**  
Greenwood



ISCDC managed by:  
**Cambridge Capital Management Corp.**

## Indiana Statewide Certified Development Corporation

Permanent fixed-rate mortgage financing for

### Best Aire Compressor Services Greenfield

In participation with  
**The Huntington National Bank**  
Wyoming, MI



ISCDC managed by:  
**Cambridge Capital Management Corp.**

Best-Aire Compressor Services solidified its presence in Greenfield by purchasing the building it has leased for several years. Huntington National Bank and Indiana Statewide CDC provided SBA 504 financing to assist the company’s purchase.

Best-Aire distributes air compressors, gas compression systems, blowers, vacuum pumps, air dryers and cooling towers systems. The Greenfield location is one of three for the Grand Rapids, Michigan-based company.

**“We are always happy to work with successful companies,”** says Jean Wojtowicz Executive Director of Indiana Statewide Certified Development Corporation. **“Companies like Best-Aire are continuing to invest in their communities and we are pleased to be partnering with them.”**

The first candles were made at least 2,200 years ago. Warm Glow Candle Company is using the ancient art to build a modern business and landmark along I-70 at the Centerville exit in eastern Indiana.

Jackie Carberry’s company started manufacturing candles in 1994. She opened a 3,000-foot retail shop in 2000. In 2004 she expanded to 11,000 square feet with SBA 504 assistance.

The company recently opened its latest expansion -- with another SBA 504 loan from First Bank Richmond and Indiana Statewide CDC. The main store now totals 20,000 square feet. Also new: is an adjacent garden center with outdoor pavilion.

Warm Glow’s manufacturing and retail employment totals 50 people -- its peak season is the fourth quarter -- and reaches stores and wholesale distributors around the country. **“We can produce 15,000 candles a day by hand,”** Carberry says.

Warm Glow’s home is easy to see--a giant candle along I-70 is a beacon for tourists and shoppers looking for the company store.

**“Our candles are highly-scented and long-lasting with a distinctive lumpy, bumpy exterior,”** Carberry says. The financing couldn’t be smoother. **“Without First Bank Richmond and the Indiana Statewide CDC, we might still be the little store we started with. What wonderful people they are to work with.”**

## Indiana Statewide Certified Development Corporation

Permanent fixed-rate mortgage financing for

### Warm Glow Candle Company Centerville

In participation with  
**First Bank Richmond**  
Richmond



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**Cambridge Capital Management Corp.**

Check out our website at [www.cambridgecapitalmgmt.com](http://www.cambridgecapitalmgmt.com)

# Indiana Statewide Certified Development Corporation

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It's a new name, new owner and three new employees for Brownsburg's largest self storage facility, now known as Ameri-Stor Self Storage.

Indianapolis-based Aspen Property Management Company purchased the five-year-old facility with SBA 504 financing through Busey Bank and Indiana Statewide CDC.

John Perine, president of Aspen Management, says, **"We have an on-site manager six days a week, rather than three. By adding staff and maintaining additional security features, we are helping our customers feel safe and secure when they are at Ameri-Stor."**

**"Ameri-Stor, at over 75,000 square feet and 514 units, is the largest facility in the Brownsburg area,"** says Perine. **"We also have climate-controlled storage units that allow customers to store furniture and other items that really maintain their value better in steady temperatures,"** he says.

Perine says, **"The SBA 504 loan is instrumental in our completing this project and in making it viable from a financial standpoint."**

John Holden of Busey Bank says, **"Our bank loves the 504 program. In working with Mr. Perine, it allows us to build a loan structure that works and it helped the borrower feel comfortable with a fixed, long-term interest rate."**

## Indiana Statewide Certified Development Corporation

Permanent fixed-rate mortgage financing for

**Ameri-Stor**  
Brownsburg

In participation with  
**Busey Bank**  
Indianapolis



ISCDC managed by:  
**Cambridge Capital**

## Indiana Statewide Certified Development Corporation

Permanent fixed-rate mortgage financing for

**Pop's Italian Beef & Sausage**  
Dyer

In participation with  
**CNB Bank & Trust, NA**  
Oak Forest, IL



ISCDC managed by:  
**Cambridge Capital Management Corp.**

When his successful Pop's Italian Beef restaurant in Dyer needed more space and a drive-through window, Vincent Cryns turned to CNB Bank & Trust and Indiana Statewide CDC.

SBA 504 financing helped Cryns build a new building on land that allows a drive-through. The new Pop's Italian Beef has been open since October. Allowing customers to order from their cars has increased business by a third.

Cryns lives in Frankfort, Illinois and travels to each site everyday. Cryns owns Pop's Italian Beef restaurants in Crown Point and two in Illinois that employ approximately 100 people.

Andy Tinberg of CNB Bank says, **"This is a good SBA 504 project because Cryns is a small business owner with a long relationship with our bank who provides significant employment opportunities in the communities around his restaurants."**

It's a new name, KlubHaus 61, and a new German-influenced appearance for the former Jasper Country Club clubhouse. The building's new owner, Alpine Enterprises LLC, has a strong presence in Jasper's business and cultural scene, also owning the popular Schnitzelbank German Restaurant and Schnitzelbank Catering.

As for the new name, Gail Hettinger of Alpine Enterprises says, **"KlubHaus is in keeping with our local German influence. The '61' part recognizes the year, 1961, when Larry and Betty Hanselman opened the Schnitzelbank."**

German American Bank and Indiana Statewide CDC provided SBA 504 financing to Alpine Enterprises. Hettinger says, **"We appreciate what the 504 loan is doing for us; it gives us a locked-in interest rate and requires a down payment that is much lower than regular commercial loans."**

KlubHaus 61 is a new local landmark for business meetings, reunions and holiday parties. It is home base for Schnitzelbank Catering and its 20 full-time employees. As many as 100 employees work for the catering company on a part-time or seasonal basis.

KlubHaus 61 is an important project for the Jasper community, says Michael Kern of German American Bank. **"The desire of Gail Hettinger and Alan Hanselman (they are brother and sister) to bring the building back is widely applauded,"** Kern says.

The City of Jasper purchased the golf course and is developing a plan for the property.

## Indiana Statewide Certified Development Corporation

Permanent fixed-rate mortgage financing for

**KlubHaus61**  
Jasper

In participation with  
**German American Bank**  
Jasper



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**Cambridge Capital Management Corp.**

Check out our website at [www.cambridgecapitalmgmt.com](http://www.cambridgecapitalmgmt.com)

# Indiana Statewide Certified Development Corporation



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Matt & Rachel Frey used SBA 504 financing to help create Bub's Burgers and Ice Cream and opened the Café in Carmel right along the Monon Trail in 2003 then opened a Bub's in Bloomington in August of 2010. And in January 2014, Bub's Burgers and Ice Cream came to Zionsville.

SBA 504 loans from First Merchants Bank and Indiana Statewide CDC helped Matt and Rachel launch their restaurants. Now they are using the 504 program once again to finance a headquarters for their operation and to provide much needed storage.

Josh McKenney of First Merchants says, "The SBA 504 loans are working out really well for Matt and Rachel. In using the loans for equipment and -- in some locations -- real estate, they are securing their long-term future."

Matt Frey says, "We've been pleased with the way Bub's has become popular in Carmel and Bloomington, and we are excited to be in Zionsville."

## Indiana Statewide Certified Development Corporation

Permanent fixed-rate mortgage financing for

### Bub's Burgers & Ice Cream Carmel

In participation with  
**First Merchants Bank**  
Indianapolis



ISCDC managed by:  
**Cambridge Capital  
Management Corp.**

## Indiana Statewide Certified Development Corporation

Permanent fixed-rate mortgage financing for

### Michael's Floor Covering, Inc. Fort Wayne

In participation with  
**STAR Financial Bank**  
Fort Wayne



ISCDC managed by:  
**Cambridge Capital  
Management Corp.**

Timothy Michael was born into the floor covering business. He's the second generation owner of Michael's Floor Covering in Fort Wayne.

Even (maybe especially!) a store in its 64th year must work to stay ahead of competition. Michael's Floor Covering recently completed its latest expansion with a second round of SBA 504 financing from STAR Financial Bank and Indiana Statewide CDC.

Teresa Schomburg of STAR Financial Bank says, "Tim added a warehouse to his building, and just opened a new, larger showroom. Michael's is a good SBA 504 project because the borrower is able to take advantage of low, fixed rates and a smaller down payment than we could have offered otherwise."

Michael's partners with national brand carpet, tile and wood flooring companies to cover the floors of northeast Indiana homes and businesses. Customers regularly rave about Michael's team of expert installers, and the store has been voted Fort Wayne's #1 floor covering supplier for several years running.

The partnership between STAR Financial, Indiana Statewide CDC and Michael's is helping keep an important area of Fort Wayne vital as a shopping destination.

Pamela Kramer describes her business Consigning Women Fine Furnishings as "an upscale reseller of pre-owned, high-quality furniture and home furnishing."

Her store's success inspired Kramer to open a larger store at 71st and Keystone Avenue in Indianapolis. This area allows greater exposure and increased traffic.

An SBA 504 loan through The Huntington National Bank and the Indiana Statewide CDC helped Consigning Women remodel and open the new store. Kramer has nine employees working either full-time or part-time at the 9,700 square-foot store and warehouse.

Manager David Gaunt says, "The SBA 504 loan allows us to get access to capital at a reasonable a fixed rate. By not having to inject as much cash as we would with a commercial loan, we can keep more operating capital."

James Aucremanne of Huntington Bank says, "The SBA 504 loan is perfect for financing long-term fixed assets. It allows the borrower to get a lower, fixed rate for an extended period of time and a smaller down payment. With those terms and the secondary collateral position taken by the SBA, it's a win-win situation for the business owner and the bank."

## Indiana Statewide Certified Development Corporation

Permanent fixed-rate mortgage financing for

### Consigning Women Fine Furnishings Indianapolis

In participation with  
**The Huntington National Bank**  
Indianapolis



ISCDC managed by:  
**Cambridge Capital  
Management Corp.**

# Indiana Community Business Credit Corporation

First Quarter 2014



Go back two decades in Indianapolis and if you were looking for a good local beer, your choices were.....well, none.

Then one craft brewer opened. A half decade later another tapped its first barrel, its brewer learning his lessons at the first one. The current upward arc to the craft brewing industry nationally is matched in Indiana, with almost two dozen in Indianapolis alone.

TwoDeep Brewing Company's management, headed by Andy Meyer, doesn't believe the field is too deep for them to rise above. **"The more craft brewers, the merrier,"** says Meyer. He notes that Indiana ranks 19th in craft brewers per capita.

Meyer honed his brew master skills for nearly a decade while working (in advertising) and living in Chicago and his hometown Indianapolis. He believes good beer will always have a place in the community, and TwoDeep's location at Capitol and Michigan downtown (within sight of the Statehouse) puts the brewery and taproom within easy pedestrian reach of downtown's attractions.

Bryan Miller of Star Financial Bank says, **"TwoDeep Brewing has an excellent management team with the necessary background and capabilities to be very successful in this industry. The Credit Corp was a vital piece of the overall funding for TwoDeep Brewing. The Credit Corp helped by offering funds that will be used for working capital, tenant build-out, and equipment."**

TwoDeep will start with three employees and add another five or so as it finds its footing. Craft breweries, by the way, won't flood the market. A craft brewer makes fewer than 15,000 barrels a year. Their total output is a fraction of the 205 million barrels consumed annually in the U.S.

Indiana Community Business  
Credit Corporation

Growth Capital for

**TwoDeep Brewing Company, LLC**  
Indianapolis

In participation with  
**STAR Financial**  
Indianapolis

ICBCC managed by:  
**Cambridge Capital  
Management Corp.**



## Eric Estes Brings His Experience to Credit Corp. Loan Committee

Eric Estes of Stock Yards Bank is the newest member of the Indiana Community Business Credit Corporation loan committee. Estes is Commercial Lending Division Manager in Stock Yard Bank's Indianapolis office. Stockyard has a strong presence in central and southern Indiana.

Members of the loan committee take the first, hard look at the negotiations between the Credit Corp. staff, bank lenders and prospective borrowers.

**"The loan committee's experience and judgment truly helps the Credit Corp. use its investments to achieve maximum local impact,"** says Jean Wojtowicz, of the Credit Corp.

The Credit Corp loan committee is made up of lenders representing member banks, one CPA and one representative of the State of Indiana Economic Development Corporation.

Wojtowicz says, **"The committee currently has a nice mix of long tenured members who provide perspective of the history of the Credit Corp and the evolution of the portfolio and newer members who provide a fresh look at new opportunities. This mix provides the lending perspective added with a view of local business issues. It also allows the state to be aware of economic activity around Indiana in hopes that other incentives may be identified to help our borrowers build successful businesses."**

Other current members of the Credit Corp. loan committee are:

Mike Alerding, Senior Director, Alerding CPA Group. Mike joined the committee in 1987 and has always provided the businesses' point of view. His focus on cash flow has been invaluable.

Mike Goldman, Vice President, STAR Financial Bank. Mike joined the committee in 2012 and provides insight from a statewide community bank with a strong presence in central and northern Indiana.

Gregory O'Connor, Vice President, BMO Harris Bank. Greg has been on the committee since 1997 and has provided steady and measured input as the portfolio has transitioned through several economic cycles. He represents a large regional bank with a statewide footprint.

Connie Shepherd, Sr. Vice President, First Internet Bank. Connie joined the committee in 2013 having previously been with a large regional bank. She now represents a nontraditional bank that is building a commercial loan portfolio.

Matt Tuohy, Manager, Indiana Economic Development Corp. Matt joined the committee in 2002 and provides the committee with knowledge and access to the various incentive programs available through the state and related entities.

Check out our website at [www.cambridgecapitalmgmt.com](http://www.cambridgecapitalmgmt.com)



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## Lynx Capital Corporation

First Quarter 2014



# Lynx Opens Doors to Minority Firms with a Track Record

It would be difficult to drive around central Indiana without traveling on pavement made from materials delivered to the site by Oatts Trucking. Or without seeing steel structures formed and welded by HG Metals.

Oatts Trucking and HG Metals are two of more than 70 companies that reached key junctures in their development and turned to Lynx Capital Corp. for assistance.

Lynx Capital provides growth capital to existing companies owned by racial minorities in Indiana. The minimum project size to attract Lynx financing is \$75,000. The borrowing company must also have five or more employees and a business history of at least three years. In addition the company must have a positive cash flow, as Lynx provides debt financing.

Oatts arrived at its key intersection about 15 years after opening. **“We were ready to add equipment and personnel, but we needed more money than we had,”** says Nathan Oatts. Lynx Capital provided funds for Oatts to buy trucks and other equipment. That mid-1990’s funding helped Oatts Trucking take off, and the company is now over 30 years old. **“The company has evolved from a one-man dump truck operation to a leader in the trucking industry,”** says Nathan.

The 2009 recession hit HG Metals hard. **“We were tough and go, we almost closed and that would have put a dozen people out of work,”** says President Cynthia Gardner. Lynx Capital’s injection of working capital in 2010 helped HG Metals fill customer orders while the company recovered.

**“Lynx came at a crucial moment for us,”** says Gardner. **“Lynx was our lifeline.”**

Among HG Metal’s visible works in the area are the wavy entrance to White River State Park, railings at the Indianapolis International Airport passenger terminal, an attention-grabbing steel staircase in Taylor University’s new science complex and metal trim and balconies on suburban shopping malls and apartments.

As you can see, Lynx is not for start-ups. Lynx Capital’s focus is on companies that have their feet on the ground and are ready to run with just the right push. This stage of development is difficult for any business, but is particularly so for a minority firm.

Lynx is now more than 20 years old, has invested more than \$16 million in area businesses, and remains one of the few business loan funds reserved exclusively for minority owned firms.

Lynx’s portfolio is varied: Quest Environmental and Safety Products, Chaser long-haul trucking, New Orleans on the Avenue (a Cajun restaurant in downtown Indianapolis) and d2p (a designer and distributor of high-end office furniture), are examples of companies Lynx funded at urgent points in their development.

These companies and other Lynx borrowers are different from each other. But here’s what they have in common: they were successful and had developed a sound business plan to achieve their founders’ vision.

These are not typically overnight success stories. After Sam Yadev received Lynx funding to buy and rename Quest Environmental he tripled the number of employees to 25 and increased the customer base tenfold to 2,500.

It took several years, but that was Yadev’s plan. He says, **“I believe so strongly in the journey that I named the company ‘Quest.’”**

For more information on Lynx Capital Corp., call Charles Kennedy at 317-814-6193, or check the website that includes information on this financing tool along with other sources of non-traditional financing.