

## Case Study: Business Lending Options

Dan, a long-term client, had built a business, sold it, and retired in Florida near the coast. He loved the near-constant sun and abundance of golf courses. His partner always pointed out that the combination of Dan's favorite things in Florida culminated as an ever-present golf tan.

But after a couple years of club swinging and "easy living", Dan found himself longing to get back into the business game. Dan began researching his options and decided that he wanted to build and operate a greenhouse, because it reminded him of the florist shop his mom had worked in when he was a teenager. He found an ideal location, equipment, and developed a business plan. All that was left were financing options for the project. Dan reached out White Oaks for help.

We used our contacts to identify four potential lenders for the project—including the White Oaks Private Bank. Together we developed a loan request proposal and set it into motion. Dan received favorable financing with one of the lenders White Oaks referred, and he is proudly and profitably operating his greenhouse today, just trading in golf tan-lines for gardening ones.

