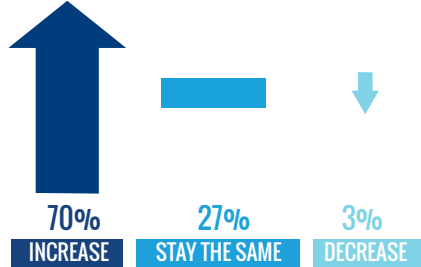


2020 SMALL BUSINESS OUTLOOK

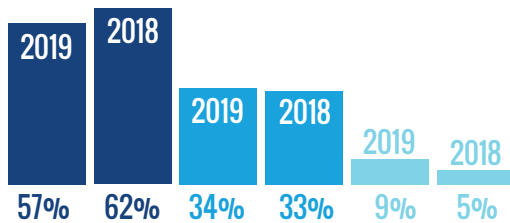
TMC surveyed small business owners in California and Nevada to understand their outlook and predictions for the coming year. According to our results, business owners are more optimistic for 2020 than past years.

REVENUE PREDICTIONS

Do you predict your business revenue to increase, remain the same or decrease in 2020?

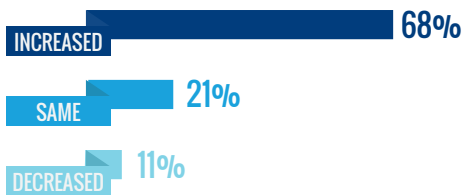


REVENUE PREDICTIONS IN PREVIOUS YEARS



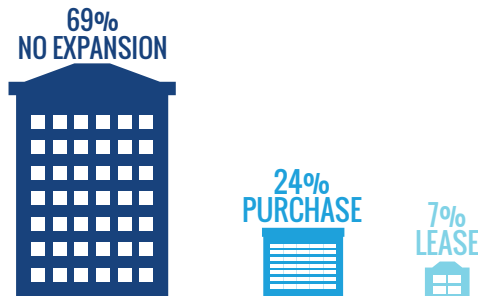
ACTUAL REVENUE

In 2019, did your business revenue increase, decrease, or remain the same as compared for 2018?



EXPANSION PLANS

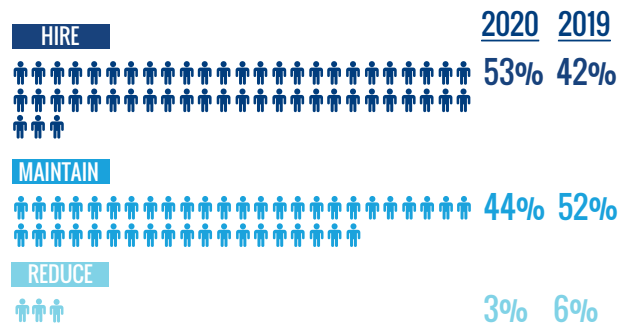
What real estate changes are you considering in 2020?



to be created or retained by TMC borrowers (based on loans approved)

JOBS

Do you anticipate hiring, reducing or maintaining your current number of employees in 2020?

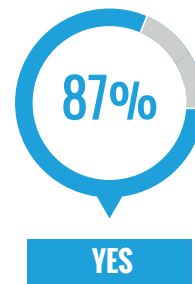


REFINANCE

Do you plan to refinance in 2020?



HAS THE 504 LOAN HELPED YOUR BUSINESS?



"It has allowed us to remodel & add services to our business"

"We were able to put a cap on our overhead expenses."

"Thank you so very much. I could not have done it without you. You are the best!!"

"We really appreciate all the help this year with buying our building & support every step of the way."

\$287 MILLION

Total SBA 504 financing provided by TMC in 2019

\$768 MILLION

Total project cost for TMC borrowers in 2019

This survey was conducted by TMC Financing in November-December of 2019. TMC sent the survey to more than 800 existing TMC business owner clients that have closed a 504 loan the past 5 years. The views and opinions in this infographic are from a collection of small business owners throughout California and Nevada, and do not represent the views of TMC Financing or the SBA. ©TMC Financing 2019. All rights reserved.

