



# Debt Refinance

Taking control of your debt and retaining more cash to invest in your organization can be game changing. Refinancing your existing debt can enhance sustainability by improving both debt terms and cash flow. With DBD experts acting as your third-party debt steward, and using our unique approach, your volunteers are highly involved and own the results without pressure and distraction from potential lenders.

## Redeploying Cash

Refinancing your existing debt package can potentially lower your interest rate, amortize your debt over a more appropriate time period or clean up looming balloon payments. Solving any of these variables can free up additional dollars from your margin to invest in other critical areas of your organization.

## Terms and Conditions

The "devil is in the details" and nowhere more so than in a financing package. Our team will work to construct a deal that meets your organization's financial needs along with the flexibility to meet strategic opportunities in the future.

## Independent Process

Organizations generally have existing relationships with many financial institutions in a community. Cultivating and growing those relationships can be delicate while pursuing a new or refinanced debt package. Our team looks at your refinance with an independent view and allows the leadership team to avoid many of the difficult conversations that might otherwise occur.

## Creating an Internal Expert

One of our goals is elevating the internal skills of your team during our time together. When the process is complete, your organization will better understand your financial position, the terms and conditions of your loan documents and be better prepared for any incremental financing in the future.

### Contact us today!

We're here to help your organization take control of debt so you can focus on your mission.

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DBD Group