

Committed to Fulfilling the Requirement

Shōkunin is a Japanese term that represents mastery of one's profession and unwavering dedication to excellence. A Shōkunin possesses advanced technical skills & delivers the highest quality work, driven by a commitment to the success & well-being of their clients and community.



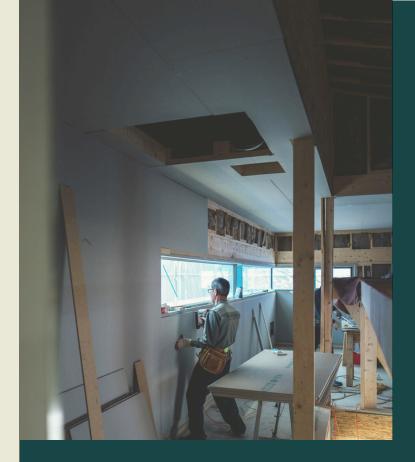
Marcelo Bermudez Chief Executive Officer

Marcelo Bermudez is a capital and strategy expert for commercial real estate and business.

He helps owners and investors create actionable plans to maximize value, balance personal and financial goals, and access the capital they need to make it happen.

He is a recipient of the Fulfillment Fund Tom Sherak Inspiration Award & University of Southern California Widney Alumni House Award for excellence & community.

In addition to writing long-form articles, he is an author, and amateur photographer. He and his wife, Lizbett, help single mothers in need to find housing and mentorship.



Connecting with Us is the First Step to Progress

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Learn More About Us Here
LinkedIn



Construction Contractors!

Ditch the High-Interest Debt

You need an SBA CAPLine:

Funds for: Labor, Materials, & Project Costs





LEVEL UP WITH SBA CAPLINES UP TO \$5 MILLION NO PREDATORY TERMS

Are you using high-interest credit cards, MCAs, or lines of credit to run your projects?

There's a better way:

The SBA Contract CAPLine

- ✓ 10-year terms
- ✓ Rates at Prime + 1-3%
- ✓ Fund labor, materials, & projects
- No hidden fees







Call Us 213.453.9418
OR CLICK HERE TO PRE-QUALIFY

Loan Qualification:

Lenders assess THREE key factors to approve your SBA Contract CAPLine:

Factor	Min Req
Cash Flow	125% Debt Coverage
Collateral	30%+ of Loan Amount

If one factor is low, you must be stronger in the other two.

640+ FICO

Is This Right for You?

Credit

- Are you using high-interest loans or credit cards for your construction business?
- Do you have contracts lined up but need capital to start?
- Would a 10-year credit line at lower interest rates improve your cash flow?

If so, you may qualify!

Scenario 1: Strong Cash Flow, Weaker Collateral

Annual Revenue: \$10M

• Net Operating Income (NOI): \$1.5M

• \$2M Annual Loan Payment: \$305K

• DSCR: 4.92x ✓ (Above 1.25x)

Collateral Coverage: 20% (\$400K) X (Below 30%)

Why It Works:

Since the business earns nearly 5x the loan payment, the lender is comfortable with lower collateral.

Scenario 2:

Strong Collateral, Weaker Cash Flow

• Annual Revenue: \$8M

Net Operating Income (NOI): \$800K

• \$2MM Annual Loan Payment: \$305K

• DSCR: 2.62x ✓ (Above 1.25x)

Collateral Coverage: 50% (\$1MM)

✓ (Above 30%)



Why It Works:

Even though cash flow is lower, the 50% collateral coverage provides extra security.

Scenario 3:

Strong Credit, Moderate Cash Flow, Weaker Collateral

Annual Revenue: \$9.5M

Net Operating Income (NOI): \$1.235M

• \$2M Annual Loan Payment: \$305K

DSCR: 4.05x ✓ (Above 1.25x)

Collateral Coverage: 25% (\$500K) X (Below 30%)
 Credit Score: 720 ✓ Excellent Credit

Why It Works:

A high credit score (720) reassures the lender, even though collateral is slightly lower.

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DSCR = NET OPERATING INCOME ÷
ANNUAL LOAN PAYMENT



Unlock Your Growth Potential with Tailored Capital & Strategy

We specialize in providing capital solutions and strategic planning to help you accelerate growth, achieve optimal exits, and acquire other businesses or properties. Whether you are expanding, restructuring, or planning your exit, our expertise spans across numerous decades, industries and property types.

213.453.9418

Why Choose Shōkunin?

More than just financial strategists—we are your dedicated allies, committed to helping you succeed through customized solutions. Our comprehensive capital services and strategic guidance ensure your business or property is positioned for growth and long-term success.

- Expert Generalists
- Actionable Insights
- Proven Results
- Full-Service Expertise

Reach out to Shōkunin today, and let's collaborate on achieving your business and financial milestones.

Services for Commercial Real Estate and Business

Debt and Structured Finance

Commercial Real Estate and Business Agency, Commercial, & Private Lending JV & Structured Finance Asset-Based & Equipment Finance Revolvers, Credit Lines, and Working Capital

Brokerage / Advisory / Management

Investment Property - Sales & Acquisitions Business - Acquisitions, Sales & Buy-Outs Receivership Services & Property Management

Strategic Planning

Business Exit Planning
Financial Gut Checks
Business and Real Estate Value Maximization
Tax Minimization

Mediation - Dispute Doctor

Civil and Commercial Matters Complex Financial Matters Bankruptcy Alternatives Divorce / Family Resolution

Keynote Speaking / Workshops

Tailored Keynotes
Engaging Workshops / Seminars
Exclusive Networking Events
Dynamic Educational Platforms

Direct Investing

Niche Real Estate Value-Add and Opportunistic

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