



## 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

Marcelo Bermudez, CEPA  
Chief Executive Officer

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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**

 **CONSTRUCTION CONTRACTORS  
STOP PAYING 30% INTEREST!**



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

**DITCH THE HIGH-  
INTEREST RATE DEBT**



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

 **LET'S TALK!**

**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
Credit	640+ FICO

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



### Is This Right for You?

- 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)  (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)  (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.

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## 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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