

Chris Curtin, CVA
curriculum vitae summary

Bankers Factoring, Bankers Advocate & Business Appraisal FL|GA|HI

For over three decades, Chris has assisted entrepreneurs with their business exit strategy, valuation, working capital, credit, and cash flow needs.

In 1998, Chris co-founded Bankers Mutual Capital Corp with two partners. Bankers Mutual helped start-ups and high-growth companies by offering Invoice Factoring and Purchase Order Funding. Chris has in-depth knowledge and experience in the valuation, fraud detection, and funding of B2B/B2G Purchase Orders and Invoices and the created Accounts Receivables. Bankers Mutual was sold in 2004.

In 2004, Chris formed Bankers Advocate Group, a boutique merger and acquisition firm, to help Entrepreneurs with their final success of Exiting Business Ownership.

Bankers Advocate has a business appraisal division, BusinessAppraisalFlorida.com, which for 20 years has provided business valuations up to \$150 million for:

- ✓ Business Sale
- ✓ Business Acquisition
- ✓ Exit Planning
- ✓ Buy-Out Parents or Sell to Children
- ✓ Sell Your Company to Key Employees
- ✓ Qualified and Non-Qualified Employee Incentive Planning
- ✓ Employee Stock Ownership Plans (ESOP)
- ✓ Estate Tax and Gift Planning
- ✓ Buy/Sell Agreements
- ✓ Financing or Equity Raise
- ✓ Divorce/Forced Exit/Partnership Dispute
- ✓ Accounts Receivable Portfolio Valuations

Even while helping Entrepreneurs through M&A, Chris realized he could help intermediaries and Entrepreneurs even more if he worked directly for a funding source again. In Dec 2012, he joined Paragon Financial as its Executive Vice President and National Sales Manager to guide their growth through Invoice Factoring, Purchase Order Financing, and Vendor Guarantees.

In 2018, Chris became president of Paragon when he and his private equity partners purchased Paragon. Chris is based in South Florida; however, he assisted Paragon's clients, brokers, and referral sources throughout the United States. In late 2019, Chris sold his ownership in Paragon to his partners to devote his full time to Bankers Advocate and Business Appraisal Florida.

Chris earned the Certified Valuation Analyst designation from NACVA.org in 2019 after more than a decade of doing business valuations.

businessappraisalflorida.com

In the summer of 2021, Chris began searching for a factoring company once his non-compete was up. That search was unsuccessful, so Bankers Factoring was formed in October 2021.

bankersfactoring.com

Bankers Factoring differentiates itself from other small factoring companies in three unique ways:

1. We are an employee-owned A/R Factoring Company
2. We are primarily a non-recourse factoring company
3. We have a low-cost organic client acquisition model
4. We can fund true start-ups

Chris earned his B.S. in Industrial Management from the Georgia Institute of Technology in 1980 in his home state of Georgia, where he won awards as an amateur tennis player. His upbringing within the family mineral and chemical business gave Chris a deep appreciation for ethics, hard work, and earned success.

He is a former board member of the Association for Corporate Growth (ACG) and a former board member of Angel Forum of Florida. Chris also served on the Board of CFC (the \$40 million non-profit responsible for over 1200 foster children in Palm Beach County) and is treasurer of the Georgia Tech Club of Palm Beach. He also is active in the community as a board and executive committee member of the Symphony of the Americas.

Chris was the founding President of the Turnaround Management Association's (TMA) Florida Chapter and served on the TMA's Executive Board of Directors; he served on the Micro Loan Committee for The Minority & Women Business Enterprise Alliance in Orlando and served on the Board of the Palm Beach County Resource Center.

The Florida Chapter of the Turnaround Management Association received the 2001 Most Improved Chapter award under Chris' leadership.

In 2002, Chris received the Outstanding Individual Contribution Award from the International TMA for his successful "turnaround" of the Florida TMA chapter and contributions to the worldwide turnaround industry. Florida TMA was also honored with the Best Chapter Award in 2007.

Chris has guest-spoken and taught at numerous colleges and universities, including the MBA programs at Rutgers University, University of Florida, Stetson University, FAU, FIU, USF, & Rollins College.

Numerous Trade Groups, Banks, CPAs, Investment Houses, and Law Firms have sponsored Chris to speak at events throughout the US.

Papers written and sponsored talks to include:

Targeting and safely purchasing a distressed company (in or out of bankruptcy).

How to use DIP (Debtor in Possession) financing to buy a distressed company.

How to start and fund a Staffing Company.

Angel Investor Boot Camp: Common Sense Steps before YOU write the check...

Taxes are an "Investment" when selling your Company.

Tax Returns Trump All in a Business Valuation.

The Sad & Expensive Truth about Merchant Cash Advance (MCA) Loan Rates.

What is a Hypothetical Appraisal, and why would you need one?

Selling to Family Members or Key Employees? Ask Question #1

Buying a Business for Your Kids? Think Twice.

Why You Need a Business Valuation.

Business and Legal Perspectives Affecting Loan Restructurings.

What is the difference between a business valuation, evaluation, and an appraisal?

Bank Financing is Balance Sheet driven, which means Valuing and Selling a Company is Balance Sheet driven.

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