



# President & CEO of BDC of South Carolina since 2017



35

YEARS +

EXPERIENCE IN  
COMMERCIAL  
LENDING IN  
SOUTH CAROLINA

## **Peter Shand** | President and Chief Executive Officer

Peter Shand is President and CEO of Business Development Corporation of South Carolina and is a member of the Executive Committee of the Board of Directors. He has held this position since 2017, after serving as the company's Senior Vice President of Lending for four years. He has a 35-year career in commercial lending in the state, having worked in several regional and community banks prior to joining BDC.

Peter has also served as Instructor of Commercial Lending and SBA Lending in the South Carolina Bankers School in Columbia and the Graduate School of Banking at Colorado in Boulder.

He is the past president of the Myrtle Beach-Waccamaw Rotary Club and held multiple positions in the Columbia-Vista and Camden Rotary Clubs. He is a graduate of the University of South Carolina School of Business with a degree in Finance.



# SBA 504 LOAN (DEBENTURE) PROGRAM

DEBENTURE OF  
\$5 MILLION OR LESS

UP TO 25 YEAR AMORTIZATION

FIXED RATE FINANCING

Via Certified Development Corporation

# SBA 7(A) LOAN GUARANTY PROGRAM

LOAN OF  
\$5 MILLION OR LESS

UP TO 25 YEAR AMORTIZATION

VARIABLE RATE FINANCING

# SSBCI LOAN PARTICIPATION PROGRAM

LOAN OF  
\$20 MILLION OR LESS

UP TO 25 YEAR AMORTIZATION

PARTICIPATIONS OF  
\$50,000 – \$1,000,000

UP TO 95% FINANCING

## FUNDING TO HELP THE BORROWER AND THE BANK



UP TO 90% FINANCING



LOW FINANCING COSTS



JOB CREATION AND RETENTION

## OUR MOST FLEXIBLE LOAN PROGRAM



ALTERNATE FINANCING SOLUTION



CRA CREDIT OPPORTUNITY



REFERRAL INCENTIVE

## SUBORDINATED TO LENDER IN THE EVENT OF DEFAULT



APPROVE MORE LOANS



CREDIT ENHANCEMENT



FAST TURNAROUND



CONSTRUCTION  
OR RENOVATION



PURCHASE OF LAND  
OR BUILDINGS



CONSTRUCTION OF  
NEW FACILITY



PURCHASE OF LAND  
OR BUILDINGS



OWNER-OCCUPIED  
REAL ESTATE



MANUFACTURING  
EQUIPMENT



MANUFACTURING  
EQUIPMENT



ARCHITECT AND  
ENGINEERING FEES



MANUFACTURING  
EQUIPMENT



BUSINESS  
ACQUISITION



TERM LOAN  
FINANCING



INTERIM  
CONSTRUCTION LOAN