

# DEBT REFINANCING

Refinance Your Organization's Debt. Strengthen Your Mission.

Refinancing your debt can strengthen your finances—and your capacity to serve. With DBD Group as your independent partner, you'll approach lenders confidently, protect key relationships, and secure terms built for today and tomorrow.

## DBD Group Can Help

- **Unlock cash flow:** Lower interest rates, restructure amortization, or eliminate balloon payments.
- **Gain flexibility:** Secure terms that adapt to future strategic opportunities.
- **Protect relationships:** We act as your third-party **steward**, so your volunteers can lead without lender pressure.
- **Build expertise:** Your team grows its knowledge of debt structure and financing for the future.



## Our Proven Process:

We guide your organization step by step, with checkpoints along the way to ensure each step is the right one for your organization.

1. **Fact Gathering & Assessment** – Review existing” debt, financial, and operational information and determine feasibility.
2. **Establishing Boundaries & Objectives** – Define desired terms, structure, and alignment with campaigns or incentives.
3. **Positioning for Debt** – Develop lender-ready documentation with financials, impact, and leadership.
4. **Going to Market** – Approach lenders from a position of strength.
5. **Analysis of Offers & Selection** – Compare offers side by side, negotiate improvements, and select the best partner.
6. **Closing** – Finalize agreements, pay off existing debt, and put financing to work for your mission.

**Why It Matters: Every dollar saved through refinancing is a dollar freed to change lives and fuel your mission.**

## Ready to learn more?

Contact DBD Group today to see how refinancing can help your organization redeploy resources into mission and impact.

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“DBD Group brought the expertise and credibility we needed—understanding both financial complexities and the heart of nonprofit work. In a tough financial situation, DBD Group asked the hard questions and stood with us every step of the way.” — Amy Kienle, CEO, YMCA of Greater Pittsburgh