

27

Killer Ways to **Get Cash** for Your Business...

That Your Banker Won't Tell You About

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This free guide is condensed training on **how to get money for your business**. You can discover how to get access to all of these types of **financing and business credit** and get a **FREE business credit report and score** by clicking the button below to setup your no-cost, 30-minute, consultation.

CLICK TO LEARN MORE

ABOUT CREDIT SUITE

ITM Enterprise is dedicated to helping entrepreneurs get money and business credit to start and grow, even if you don't have good personal credit, collateral, or cash flow. We can help you...

Get Business Loans and Credit Lines

Establish Your Business Credit Profile and Score

Get Money and Credit... Regardless of Personal Credit, Collateral, or Cash Flow

IMPORTANT NOTE... We can help you even when banks can't. Get the credit and financing you deserve and learn more with your **FREE, 30-minute business credit and financing consultation**. We can help you with ALL financing options listed in this guide, feel free to schedule with us to talk more.

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INTRODUCTION

Are you struggling to grow your business because you don't have enough access to cash and credit?

We've seen so many entrepreneurs have great ideas and concepts that can't get off the ground due to **lack of access to capital**. We've seen even more businesses that grow much slower than they could for the same reason.

This BRAND NEW guide will walk you through **27 different ways you can get funding for your business**. These are the solutions your bank won't tell you about, because they don't offer them. These are the exact same solutions that millions of business owners are using now to get the funds they need to start and grow... and now you can too.



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WHAT'S THE REAL DEAL ON BUSINESS FUNDING?



Many business owners think there's a shortage of access to capital. But the truth is that since conventional banks have reduced the money they are lending to business owners, an entirely new segment of "alternative loans" and programs has been created with billions-of-dollars of money being poured into small businesses.

The problem isn't that there's a lack of money available... it's that **most entrepreneurs don't know where to go to get it. That is, until now!** As you read through this guide keep in mind, we can help you with ALL financing options listed in here.

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UNSECURED BUSINESS CREDIT CARDS

Even as a startup or a company with no collateral you can get **unsecured business credit cards**. You can get a single card from your bank like amateurs do... or you can work with a company who specializes in getting you multiple cards at the same time. With this type of strategy, you can usually get 5 cards, or 5 times the amount of credit of your highest existing revolving card limit now.

So if you have a card limit of \$10,000 now, you can get \$50,000 with this program. Approvals typically range from \$25,000-\$150,000. And the best part is that they usually come with 0% intro rates for the first 6-18 months.



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UNSECURED BUSINESS CREDIT CARDS

These cards report to the business credit reporting agencies, not on your personal credit. So you get access to money and build your business credit at the same time! And since there is no consumer credit reporting, you can put high limits on these cards with no adverse impact on your consumer credit.

This is one of the best programs for startups or those who don't want to show financials.

REQUIRED TO QUALIFY: Good Personal Credit
LOAN AMOUNTS: \$5,000- \$150,000

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UNSECURED PERSONAL CREDIT CARDS



Similar to the cards listed in #1, these **personal cards** can also be used to fund your business. If you want a little bit of money you can find plenty of sources online to apply with. But if you want 5 times more than you'll get on your own, you want to work with a specialized source whose focus is to max out your approvals... on the best cards.

Like the business card program we listed above, you can get 5 times that of your highest limit account now. These cards do report to the consumer reporting agencies. But when you combine this program with the business card program, you can get even more money, even up to \$250,000.

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UNSECURED PERSONAL CREDIT CARDS

And you can be approved even with average personal credit, unlike business cards. With FICO scores as low as 650 you can get approved and get your money within 3 weeks or less. And you don't need collateral or cash flow for approval.

REQUIRED TO QUALIFY: Average Personal Credit
LOAN AMOUNTS: \$5,000- \$150,000

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VENDOR CREDIT

Just like you have a credit report linked to your SSN, your business has its own credit report linked to the business EIN. **You can actually obtain credit for your business through its EIN without even supplying your SSN on the credit application.** This means that you can be approved regardless of your personal credit quality. And you can also obtain business credit without needing collateral.

Business credit is one of the ONLY ways you can get money for your business without needing credit, collateral, or cash flow to qualify.

You start building business credit using vendor accounts. This is credit issued by vendors to your business, usually on terms such as Net 30. This means you have 30 days to pay back what you borrow, instead of only paying a minimal payment like with revolving credit.



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VENDOR CREDIT

Uline, Quill, Monopolize Your Marketplace, and Gemplers are some of many vendors who will issue you credit, even as a startup. And they all sell products and services any business can use.

And the best part is they report your credit to the business credit reporting agencies including Dun & Bradstreet, Experian, and Equifax. So you get the credit you need to start and grow, while establishing your business credit which will get you even more money.

REQUIRED TO QUALIFY: EIN and 411 listing
CREDIT AMOUNTS: \$250- \$5,000 per account

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STORE CREDIT CARDS WITH NO PG



Once you get some vendor credit and have 5 accounts reporting, then you'll have established your initial business credit profile and score. Using this you can then start to get approved for store credit... without needing to supply your SSN on the application. This means **you can get credit without a personal credit** check, and without supplying a personal guarantee.

Many sources such as Apple, Dell, Amazon, Walmart, Best Buy, will give you a credit for your EIN regardless of personal credit quality when you have 5 vendors reporting.

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STORE CREDIT CARDS WITH NO PG

And, per SBA limits on these types of credit are typically **10-100 times** that of consumer credit. So it's common to get approved for \$2,500- \$10,000 with these types of individual sources within 60 days of starting to build business credit.

As you continue to build more and more credit, you can get approved with even more retailers. Almost all retailers offer these types of business credit cards, without you needing to supply a personal credit check or guarantee including Shell, Home Depot, Lowes, Costco, Sam's Club, and more.



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STORE CREDIT CARDS WITH NO PG

Even though you may think you need a big credit line or loan to fund your business, this type of store credit can help you even more as these stores sell the products and services you need to grow your company. And, you won't need the collateral, consumer credit, and cash flow that are required with most other types of financing.

REQUIRED TO QUALIFY: 5 Vendor accounts
CREDIT AMOUNTS: \$500-\$10,000 initially,
limits increase the more credit you obtain

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CASH CREDIT WITH NO PG



Once you have 10 total vendor and store accounts reporting to the business credit reporting agencies you can get approved for fleet cards and cash credit. These are cards such as **Visa and MasterCard** that you can use most anywhere.

These cards can be obtained usually within 120 days of starting to build business credit. And you can be approved without a personal guarantee or credit check. This is a great way to get access to cash credit even when you don't have credit, cash flow, or collateral.

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CASH CREDIT WITH NO PG

all you need to do to get approved is build your 10 accounts on your business reports using vendor and store credit first. When you do this and pay your bills on time or early, you'll then have a good business credit profile and score. That is then used to start getting you this type of cash credit.

This is about the only way to get access to real cash financing, regardless of credit, cash flow, or collateral.

REQUIRED TO QUALIFY: 10 vendor and store accounts

CREDIT AMOUNTS: \$5,000- \$10,000 initially,

limits increase the more credit you obtain

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REVENUE LENDING



If your business has revenue of \$10,000 monthly or more, than your business might qualify for **revenue lending**. You can be approved with a simple 6-month bank statement review. If you manage your bank account responsibly and have consistent revenue, you can be approved.

You won't need collateral for approval. You are basically selling your future revenue for a discount, or fee. The fee can be as low as 8%, or as high as 45% depending on your risk. Lenders will usually withdraw money daily from your bank account. But weekly and monthly paybacks are also available.

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REVENUE LENDING

Lending sources will typically want you to be in business for at least one year. If you've been in business less than one year or have less than \$10,000 in monthly revenue, you still might be able to get approved, if you have compensating factors such as good credit.

You can get approved and get your money in **72 hours or less**. This is the fastest, and easiest type of business financing you can get approved for. Even with a FICO as low as 500 you can get funded quickly, with no cumbersome document requests and reviews.

REQUIRED TO QUALIFY: Consistent cash flow

LOAN AMOUNTS: \$5,000- \$500,000

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MERCHANT ADVANCES

Merchant advances are just like revenue lending except they only look at your merchant account sales for qualification. This means they look at your credit card sales only to determine your approval amount, not cash and check deposits like with revenue lending.

This type of financing is easier to qualify than revenue lending. You can usually get approved with only \$5,000 in monthly revenue and 6 months in business, where revenue lending requires one year in business and over \$10,000 in revenue. In most cases the lending source will request that you change



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MERCHANT ADVANCES

your merchant processor to their source, this is the company you process your credit cards with.

You can get approved with a FICO score as low as 500, and without collateral. Approval and funding can be obtained in as little as 48 hours with a bank and merchant statement review. Rates are usually higher with merchant advances than with revenue lending, but then again approval is easier.

REQUIRED TO QUALIFY: Consistent cash flow

LOAN AMOUNTS: \$5,000- \$500,000

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REVENUE CREDIT LINES



Some lenders are now issuing **revenue credit lines** on top of their normal loans. This is a BIG deal because this is one of the only types of true credit lines you can get when you don't have good personal credit.

If you are lower risk such as having good time in business, good personal credit, or good bank account management, you might get approved for both a revenue lending deal and credit lines. For example, we've seen clients get approved for a \$200,000 revenue lending deal, and a \$25,000 credit line also that goes with it, because of their lower risk.

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REVENUE CREDIT LINES

To get approved you'll need consistent cash flow and good bank account management. You should be in business at least one year and have at least \$10,000 in revenue. And you'll need to manage your bank account responsibly and have extra funds in your account at the end of each month.

REQUIRED TO QUALIFY: Consistent cash flow

LOAN AMOUNTS: \$10,000- \$50,000

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401K FINANCING

If you have a 401k, you may qualify for **401k financing**. This is financing that you can obtain where you use your 401k as collateral. You can borrow as much as 100% of the value of your 401k. And this uses IRS proven strategies for approval, so you won't pay any tax penalties.

Rates are usually 5% or lower. And you can be approved regardless of personal credit or your cash flow. And, you can keep your 401k like it is, earning interest, while still getting the loan. You won't need other collateral or any cash flow for approval. And your personal credit isn't a factor.



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401K FINANCING

This is a great program even for startups. And even if you don't have a 401k, you might have family members, friends, partners, or other investors who may want to supply their 401k as collateral in exchange for equity in your business.

This is a great low-rate, low payment, funding option that you can obtain even as a startup, and perfect for helping others invest in your company.

REQUIRED TO QUALIFY: 401k with a value of \$10,000+
LOAN AMOUNTS: \$10,000- \$1,000,000

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SECURITIES-BASED FINANCING



With **securities-based financing** you can obtain financing for up to 90% of the value of your stocks or bonds. This program works similar to the 401k financing. You can use your stocks as collateral but still earn interest on them keeping your investments as they are. And you won't incur any tax penalties.

Your personal credit, other collateral, and cash flow are not factors for qualification. As long as you have stocks or bonds, you may qualify, even as a startup business. Rates are low, as low as 5%.

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SECURITIES-BASED FINANCING

And most stocks and bonds are accepted for this program. Plus, your securities remain in your name, and you won't incur any type of pre-payment penalties. And you continue to keep 100% of the appreciation of your stocks.

REQUIRED TO QUALIFY: Stocks or bonds with a value of \$10,000 or more

LOAN AMOUNTS: \$10,000- \$1,000,000

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ACCOUNT RECEIVABLE FINANCING

With **account receivable financing** you can use receivables you have with other businesses or the government to use as collateral to qualify for financing. With AR financing you can get advanced as much as 80% of your receivables within 24 hours. As soon as your receivables are paid by those who owe you, those funds are released to you minus the lender's fees.

Personal credit, other collateral, and your cash flow are not factors in qualification, your financials won't even be reviewed. If you have receivables with another business or the government, you can be approved. Most rates are less than 2% of the receivables you have outstanding. You can be approved for between \$10,000 and \$20 million, depending on the value of your receivables.



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ACCOUNT RECEIVABLE FINANCING

This program can be a real life-saver to free up cash flow for many different types of companies. A doctor's office for example, can get immediate funding on payments from Medicare, Medicaid, and insurance companies using this program that they often need to wait weeks or months for. The same is true with construction companies, factories, and other industries that are often hired to provide products and services; they must produce and wait to get paid.

REQUIRED TO QUALIFY: Account receivables with the government or another business

LOAN AMOUNTS: \$10,000- \$1,000,000

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PURCHASE ORDER FINANCING



Sometimes you might have large orders to fill but don't have or want to use your cash flow to pay for the supplies needed to fulfill those orders. **Purchase order financing** is a short-term finance option that provides capital so you can pay your suppliers upfront so your company doesn't have to deplete cash reserves.

Purchase Order Financing is very easy to qualify for as you won't need financials or good credit to get approved.

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PURCHASE ORDER FINANCING

For approval, lenders will typically do a quick review of your outstanding purchase orders that need filled. If the purchase orders are valid and the suppliers you are dealing with are credible, you can be approved regardless of personal credit history. You can obtain financing for up to 95% of the value of your purchase orders. And rates are typically less than 4%.

REQUIRED TO QUALIFY: Purchase orders totaling \$10,000 +
LOAN AMOUNTS: \$10,000- \$1,000,000

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EQUIPMENT FINANCING

A recent Gallup survey found that 80% of U.S. businesses lease or purchase a portion of their equipment. The list of companies using leasing ranges from the Fortune 500 to the family store. This type of **equipment financing** can be used to purchase equipment, giving you the ability to pay small monthly payments instead of handing out a large amount of cash for the purchase.

You can obtain equipment financing for startup and existing businesses. You can get approved even with challenged credit, you won't need financials to secure equipment financing, and approvals take as little as 24 hours.



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EQUIPMENT FINANCING

You can be approved for Equipment Financing with as low as a 640 personal credit score. To get approved, lenders will request details on the equipment you are obtaining or using as collateral to borrow against. After a quick credit review you can be approved for as much as \$2,000,000 in equipment financing.

REQUIRED TO QUALIFY: Equipment you desire to purchase
LOAN AMOUNTS: \$10,000- \$20,000,000

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EQUIPMENT LEASING



You can also qualify to **lease equipment**, instead of choosing to finance. With equipment leasing you receive more favorable terms than typical equipment financing programs, with even more benefits. You can qualify with only your first and last monthly payments as a down payment. And you can get approved with a credit score as low as 640.

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EQUIPMENT LEASING

Rates are affordable and 100% of your interest is tax deductible. Plus, you can get approved for financing ranging from \$25,000 to \$20,000,000. And your cash flow and other collateral aren't core factors that are used to determine your approval.

REQUIRED TO QUALIFY: Equipment you desire to purchase
LOAN AMOUNTS: \$10,000- \$20,000,000

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EQUIPMENT SALE LEASEBACK

The **equipment sale leaseback** program gives you cash using your existing equipment as collateral. If you have valuable pieces of equipment you can use those as leverage to obtain equipment financing by borrowing against the equipment you already own. To qualify, your equipment should be of higher value such as \$25,000 or more.

If you do have a piece or multiple pieces of valuable equipment you can then sell those to the lender and they will in-turn lease the equipment back to you.



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EQUIPMENT SALE LEASEBACK

You get cash in your pocket, and you start a lease with the bank with lower payments and interest that is tax deductible. Once you make your final payment, the equipment is then owed free-and-clear again by you.

You can be approved with average credit of 640 or higher. Your cash flow and other collateral aren't factors that are weighed heavily into the approval decision. And you can be approved as a startup or an established company.

REQUIRED TO QUALIFY: Equipment you own free-and-clear
LOAN AMOUNTS: \$10,000- \$1,000,000

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BOOK OF BUSINESS FINANCING



Insurance agents can obtain low-interest, long-term financing using renewable commissions as collateral with **book of business financing**. This program is the best program available for insurance agents regarding approval requirements and approval terms, outside of conventional bank loans.

You can be approved for a 3-10-year loan or credit line for your insurance business, even if you have average credit. And all you truly need to qualify is a book-of-business of renewable commissions. You can even use the book-of-business for the insurance agency you are buying as collateral to get approved.

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BOOK OF BUSINESS FINANCING

Lenders are mainly looking to insure you have a viable book of renewable commissions for your insurance agency. If you do, you can be approved even with a 620 personal credit score. You can secure as much as 120% of the surrender value of your renewable commissions. And most agencies can qualify, excluding State Farm. All you need for approval is a complete application and breakdown of your renewables.



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BOOK OF BUSINESS FINANCING

You can get rates as low as 4% over the prime rate and you can get loan terms as long as 10 years helping keep your payments low.

REQUIRED TO QUALIFY: An insurance agency with
a book of business

LOAN AMOUNTS: \$10,000- \$1,000,000

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SBA 7(a) LOANS

Established businesses with tax returns that show good revenues and profitability can get very large sums of funding with secured, Small Business Association **7 (a) loans**. You can be approved for secured government-backed SBA program loans from \$250K up to \$12,000,000.

SBA 7(a) loans can be used for many purposes including purchasing a new business, partner buy outs, real estate acquisition, and even working capital. SBA will require certain documentation to qualify including business and personal financials, resume and background information, personal and business credit reports, a business plan, bank statements, collateral, and other documentation relevant to the transaction.



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SBA 7(a) LOANS

Approval amounts will vary based on the collateral their business has and the amount of net profit reflected on their tax returns. The total time to close these loans is about 2-4 months. SBA loans offer some of the longest payback terms available for business financing. You can secure loans for 10, 15, even 20 years with SBA. Plus, in many cases interest rates are as low as 5-6% on the financing you secure.

REQUIRED TO QUALIFY: Good credit, collateral, and tax returns that show profits

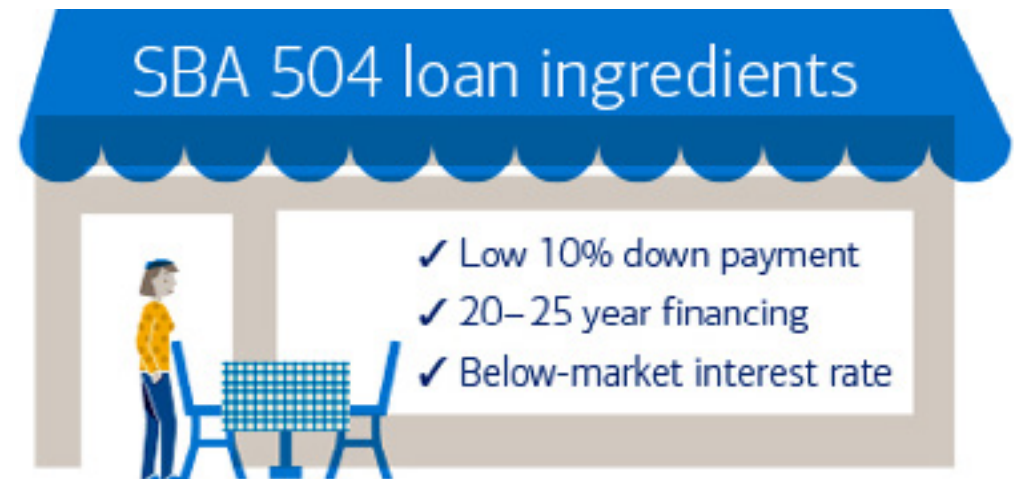
LOAN AMOUNTS: \$250,000- \$12,000,000

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SBA 504C LOANS

SBA's CDC/504 provides financing for major fixed assets such as equipment or real estate. You can obtain financing for such items as land purchase, purchase of improvements such as street improvements or parking lots, new construction of commercial property, even for long-term financing of machinery and equipment. Unlike with 7(a) loans, you cannot use the 504 program for working capital.



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SBA 504C LOANS

You can be approved for as much as \$5 million in funding, depending on the amount of the project or purchase you intend to make. Typically, the assets you're purchasing serve as collateral for the purchase. The rate you pay is based on the current market rate, and you'll end up paying fees in the amount of 3 percent of the loan amount.

REQUIRED TO QUALIFY: Good credit, collateral, and tax returns that show profits

LOAN AMOUNTS: \$250,000- \$5,000,000

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INVENTORY FINANCING



With **Inventory Financing** you can obtain a low-rate credit line using your current inventory as collateral. Secure a credit line for 50% of your current inventory value if your inventory is worth \$500,000 or higher. You can be approved for a line with rates as low as 5% regardless of your personal credit quality.

Inventory financing is very easy to qualify for as you won't need financials or good credit to get approved. To qualify for Inventory Financing your business must have an existing inventory now that is valued over \$500,000. The inventory might be of supplies, retail merchandise, materials used to produce your product, or other non-obsolescence inventory.

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INVENTORY FINANCING

The lender will review your existing inventory and is also interested in the quality of your inventory management system. If you have inventory that qualifies you can be approved quickly with just a review of your inventory records.

REQUIRED TO QUALIFY: Inventory valued at \$500,000
or more

LOAN AMOUNTS: \$250,000- \$500,000

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PRIVATE MONEY FINANCING

We work with thousands of lending sources nationwide and many of them are **private investors** who are seeking the right opportunity to invest in. If you have collateral, average credit, and positive tax returns, you can be approved with many private investors at very good loan terms.

With private money sources you won't be required to give up any percentage of ownership equity in your business. You retain full control and are still able to obtain private investor funding, even when your bank says no.



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PRIVATE MONEY FINANCING



You can obtain private money financing with much the same terms as conventional bank loans. Rates vary based on risk typically ranging from 5-18%. You can get approved for long-term loans of 5 years, 10 years, or longer, or you can get your funding through a working capital credit line that you can access and use any time you need it.

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PRIVATE MONEY FINANCING

Private money financing is often called SBA fall out as it typically helps those who can't get approved for conventional SBA financing. You can get approved with just a quick review of your tax returns, credit, and bank statements. Unlike conventional financing you don't need good credit; average credit will suffice to qualify. You can secure private money financing without most of the headaches and limitations that are common with conventional business financing.

REQUIRED TO QUALIFY: Good personal credit, tax returns that show profits

LOAN AMOUNTS: \$50,000- \$2,000,000

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CROWD FUNDING

Crowd funding is where you obtain financing from a crowd platform such as Kickstarter. You can obtain funding even as a startup, and regardless of collateral, credit, or cash flow. One key in crowd funding is to find the right platform to post your project. There are hundreds to choose from, and some are very specific such as being strictly for art or technical projects.

With crowd funding, the sky's the limit on how much financing you can obtain. Many platforms won't require you give up equity in your business or pay interest on the money you obtain. You may even receive pre-orders for your products and services as well as getting funds. So in many cases, when people like what they see about the product or servicing you are looking for money for, they'll pre-order and pay through crowd funding, giving you the funds you'll need to get your project off the ground.



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CROWD FUNDING

With the most successful crowd funding projects of all time, the project initiator already had finance backers before they even started the project. So even though you hear about these types of projects that go viral, in many of those cases initial backers were already committed before the project went up. Then once they all jump in, the project gets more press and relevance with the platform, which is what causes it to go viral.

So you should expect to do quite a bit of marketing of your project on your own, and to secure many of your own backers, that's what will inevitably get your project noticed by others.

REQUIRED TO QUALIFY: A good concept or idea
LOAN AMOUNTS: \$1,000- \$10,000,000

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HOUSE RESELLER



The **house reseller** program is where you can obtain financing for rehabilitation loans for single or multi-family housing. These are tailored for the real estate investor who wants to make repairs before selling the property.

Using the property as collateral, funds are available for short-term residential renovation projects that most traditional banks and credit unions won't approve. Authorized monies will be held in escrow and released in draws, as your contractors complete renovations.

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HOUSE RESELLER

You can be approved with a FICO score as low as 660. This program is for non-owner occupied properties only. Loans amounts are available from \$25,000 to \$250,000. You can be approved for an after-repair loan-to-value of 65%, and 100% of the project cost. Usually loan terms are for up to 6 months.

REQUIRED TO QUALIFY: 660 credit score, house that needs rehabbing
LOAN AMOUNTS: \$25,000- \$250,000

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SIGN AND WRAP FINANCING

Commercial signage can be expensive. And so can **vehicle wrap financing**, where you basically turn your vehicle into a mobile billboard. There is special financing you can use for both of these that works similar to equipment financing.

You can be approved even as a startup company with only a 620 FICO score. Loan amounts range from \$1,500- \$50,000 and terms reach as long as 12 months. Rates are usually less than 12%. And most types of commercial signs and vehicle wraps can qualify.



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SIGN AND WRAP FINANCING

With this type of financing you are getting a loan to either purchase commercial signage for your business, or to obtain a graphic wrap for your vehicle for marketing purposes. Instead of paying cash or securing other financing for these purposes, you can use this type of specialty financing instead. You get better terms, and easier approvals than with most general business financing.

REQUIRED TO QUALIFY: 620 credit score, commercial sign or vehicle wrap you want to purchase

LOAN AMOUNTS: \$1,500- \$50,000

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CONVENTIONAL CREDIT LINES



Most entrepreneurs would rather have a **conventional credit line** versus a loan. The reason for this is with a credit line, you only pay on what you have outstanding. So if you have a credit line for \$100,000 but only need \$5,000, you can use that line for your \$5,000 worth of purchases, and only pay on that amount you use.

And as you pay down the credit line balance, you can then re-use those funds again and again. Plus, you can take cash from the line from a debit card, which you can't do with credit cards unless you're willing to pay high cash advance fees.

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CONVENTIONAL CREDIT LINES

The best credit lines with the lowest rates are provided from conventional banks and are guaranteed by SBA. This means you must meet SBA's stringent loan approval requirements for approval.

Most important, you should have good personal, bank, and business credit. You'll also need collateral for 50% or more of what you are borrowing. And most important, you'll need to provide 2-3 years of tax returns that show your revenues are increasing from year to year, and that you are claiming posited net profits at the end of each year.

REQUIRED TO QUALIFY: Good consumer credit and tax returns that show profits

LOAN AMOUNTS: \$5,000- \$1,000,000

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PRIVATE EQUITY FINANCING

If you've seen the hit show Shark Tank, then you are already familiar with **private equity financing**. With this type of financing you exchange a piece of ownership of your business, or part of your equity, with an investor in exchange for a cash investment.

This type of financing might work really well for you if you have an amazing idea or concept that can really solve a problem. If you have an existing business that's already proven concept and that has sales, this will attract even more investors. This is because it's one thing to have a great idea, but it's another when you have sales showing people love your idea.



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PRIVATE EQUITY FINANCING

You can easily be asked for 30-65% equity in your business in exchange for an investment. How much equity you'll be asked for, and how much money you may receive, both depend on the valuation of your business. And in many cases, that valuation is determined based on your actual sales and profits.

To get approved, investors don't typically care about your personal credit, although they do like to see positive cash flow and sometimes collateral.

REQUIRED TO QUALIFY: A good concept or idea, sales are preferred
LOAN AMOUNTS: \$5,000- \$1,000,000

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TERM LOANS



As business cash advances become increasingly more popular, so do **term loans**. These are loans from sources that are often referred to as Alternative SBA lenders. They don't have the stringent approval requirements SBA loans have, but they do want to see some of the same things as SBA loans require.

These loans can range from 2-5 years. Rates are usually lower than 20%, often ranging from 8%-16%. To get approved you'll need to have good credit scores of 680 or higher. But most importantly, you must supply tax returns that show increasing revenue from year to year and some types of net profits. If your tax returns don't show net profits, you won't qualify for this program.

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TERM LOANS

Term loans and credit lines are two of the best types of financing you can get. With this program getting a lower rate and longer term means you have more manageable payments than many other loan programs available today.

REQUIRED TO QUALIFY: Good consumer credit and tax returns that show profits

LOAN AMOUNTS: \$25,000- \$1,000,000

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COMMERCIAL REAL ESTATE FINANCING

If you are looking to purchase commercial real estate you may qualify for **commercial real estate financing**. With this type of loan, you can get financing especially to purchase commercial property. You can obtain a loan from \$75,000 to \$20,000,000 using the property you're purchasing as collateral.

Rates are available under 8%, and you can get approved with a FICO score of only 650. You can typically secure loan-to-values of 65%, and sometimes higher depending on risk. And you can get loan terms of 30 years to help keep your payment low.



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COMMERCIAL REAL ESTATE FINANCING

And you can also use this type of financing to borrow against commercial real estate you already own. So you can get a cash-out refinance using your existing real estate as collateral. Conventional and SBA 504 loans are also available.

REQUIRED TO QUALIFY:	Commercial real estate
LOAN AMOUNTS:	\$75,000- \$20,000,000

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READY TO GET FUNDING?

We can help you get credit and financing for your business even if your bank has said “no”, and even when you don’t have cash flow, credit, or collateral.

Click below to schedule your **FREE, 30-minute business credit and financing consultation**. On your consult call you’ll even get a copy of your business credit report and score (Value \$199).

And most importantly, on your call you’ll also discover all of the financing and credit you can get right now!



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