

VENTURE BUSINESS BROKERS INC.

8 Nancy Place, Selden NY 11784

Office: (631) 320-5849 Cell: (631) 626-2140 Fax: (425) 871-5249

Email: VentureBusinessBrokers@gmail.com

www.VentureBB.com

Venture Business Brokers believes in the American dream and that every business deserves the opportunity to get the necessary funds needed to prosper without a long wait time and without jumping through hoops.

We also believe we have a fiduciary responsibility to you as the business owner, but we also have a responsibility to your family and the people who keep your business moving forward. With that said Venture Business Broker will never offer or push you into a financial position that is not manageable.

Our goal is for every client to think of us as a business partner who will always have your best interest at the center of every financial decision.

Equipment Financing

Equipment Financing is a loan product used to help business owners purchase any type of equipment needed to run the business. The loan amount is dependent upon the type of equipment needed, as the repayment term is usually as long as the expected life of the piece of equipment and if it is used or new. This particular financing solution usually implies a fixed interest rate and fixed term, in turn allowing for fixed, non-fluctuating payments.

Equipment Financing is advantageous for many reasons.

What are the Pros of Equipment Financing?

- Approved in a few days to a few weeks
- Equipment leasing is flexible and doesn't usually require a down payment (if it does, it is usually a small one) which is a plus for businesses without a big bank account

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- Leased equipment may be returned or purchased at the end of the term
- Equipment loans can be used to **update equipment** and **inventory** or for **equipment replacement**
- Tax Deductible
- Flexible Payment Plans.....

What is Needed to Qualify?

- Great to excellent credit needed
- Resume may be requested to verify your character and risk
- Bank and credit card statements must be provided (number of months may vary)
- Profit and loss statement and balance sheets must be provided
- For approval, all you need to do is complete an application; other requirements may vary depending on the lender, but are usually simple

Required Documents

- [Venture Business Brokers Merchant Application-Signed and Dated](#)
- Profit and Loss Statement, including any supplementary schedules from the last three fiscal years
- Cash Flow statement, and your Balance Sheet. All of these reports should be current within the last 60 to 90 days
- Bank Statements
- Any current loan documents or lease agreements
- Income tax returns
- Your personal financial information
- Ownership and affiliations
- Your business license
- A business plan