

# Private funding for businesses CALL US TODAY we are local (Indianapolis)



Location **Indiana**  
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QR Code Link to This Post Our private capital investment program has 2 unique investment products that allow small and medium sized businesses to compete with big businesses! Read on to learn about these 2 great products only we offer! The best part? They can be used for ANY industry! Approvals and funding in UNDER 5 days!






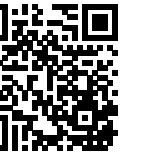
We call them our ACHCA and MCA programs!

An Accounts Receivable cash advance (ACHCA) or a Merchant Cash Advance (MCA) is a way to get money without getting a "loan". In essence, we buy some amount of your business' credit card or debit card receivables or account receivables from a later date. Although we buy these at a later date, you get the CASH NOW. Then, instead of having your business pay a big monthly payment like it would with a loan, a certain percentage of your business' future revenue or debt card and credit card revenue is deducted automatically until the original cash amount is paid back.

Some advantages of merchant cash advance (MCA) and a Accounts Receivable Advance (ACHCA) include:

1. Good credit is not needed, nor does poor credit reflect on you getting less cash, it is not about you and your credit, it is about the business.
2. The amount you pay is low on low sales days and higher on high sales days, keeping cash flow positive, or we can be flexible and agree to a set pay back amount and schedule.
3. No high monthly payments and no set maturity date which gives you more flexibility, where agreed cash terms and future receivables payout is clearly defined so there are no surprises, no accumulating interest monthly, so you can pay off faster.
4. Our program DOES NOT require your business to do credit card processing
5. Only have to be in business for at least 3 months
6. A great way to build business credit, as we report to all 3 credit reporting agencies, UCC filings and Dun and Bradstreet. What that means in English is your business can establish credit even if you cannot.
7. Faster than a loan, get approved, and funded all in 5 days.

8. We can negotiate percentages of future receivables to create funding environments that help you grow

 <p>Imagine the possibilities!          you can          1. Invest into your marketing program          2. Pay your suppliers          3. Get positive cash flow in your business          4. Buy equipment          5. Increase inventory, or buy inventory when it's cheap          6. Remodel          7. Hire people</p> <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>	 <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>	 <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>	 <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>	 <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>	 <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>	 <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>	 <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>	 <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>	 <p>Private funding for businesses          CALL US TODAY we are local          (Indianapolis)          this posting  <a href="https://www.genclassifieds.com/x-792319-z">https://www.genclassifieds.com/x-792319-z</a>          unhide</p>
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8. Expand, or even use the money on another business venture

9. Finish projects

10. Any thing you want!

What makes these 2 products that only we offer so unique is that they are not a credit based program, so regardless of past credit, bankruptcies or time in business you QUALIFY!

Frequently Asked Questions:

QUESTION:

What is Dun and Bradstreet?

ANSWER:

Dun & Bradstreet is a corporation that offers information on commercial credit as well as reports on businesses. Most notably, Dun & Bradstreet is recognizable for its Data Universal Numbering System (D.U.N.S.) numbers; these generate business information reports for more than 100 million companies around the globe.

QUESTION:

What should I choose, a loan product with a A.P.R. or a Factor Rate loan product?

ANSWER:

Two of the most common cost metrics used are the Annual Percentage Rate (APR, or interest rate), and the Rate Factor, sometimes called a flat fee, or simple interest. We'll assume a commercial business bank loan, and then a working capital advance for an amount of \$100,000 for purposes of this comparison. Be advised that ACHCA and MCA products can be stretched up to 3 years while you view this example. APR's can be as low as 1.9% and Factor rates can be as low as 1.02 depending on term and use. I am providing these as an example.

Interest Rate / APR - Commercial Bank Loan

Most folks are familiar with an APR; it's used for home mortgages, auto loans, credit cards, commercial property and business loans.

Loan Amount: \$100,000

Interest Rate (APR): 5.25% ( Good Credit) (Example FICO 668)

Loan Term: 10 Years

Monthly Payment: \$1,073

Total Repayment: \$128,750

Advantages: Repayment amortized over longer terms (smaller monthly payment); Usually secured, allowing for lower interest rates;

Disadvantages: Typically a slower process (several weeks to 6+ months); Business owner needs high personal credit score; Longer time in business required (2+ years); Longer loan term leads to higher total repayment.

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### Rate Factor - Working Capital Advance

Many business owners are less familiar with a Rate Factor, which is simply a flat fee charged on the funds borrowed.

Advance Amount: \$100,000

Rate Factor: 1.25 ( Average to Poor Credit) (Example FICO 508)

Term: 36 months

Daily or Weekly Payment Options: \$161.50 Each Business Day, or \$807.49 Weekly

Total Repayment: \$125,000

Advantages: Quick processing time (1-3 business days); Unsecured; Personal credit not a primary factor; Minimal time in business required (3 months). Allows business owners with poor credit to take advantage of lower rates in comparison to traditional SBA loan products

Disadvantages: Shorter terms; (due to unsecured nature); More frequent remittances

### SO WHAT IS NEXT?

See the little yellow reply button? Click it and call the phone number.

We are available to help you with any questions, Rick Love has 15 years experience and has a B.A. in Mathematical Finance, and specializes in business development, and Sherry has 11 years in lending experience and has worked in progressive investment programs since 2009.