

Unsecured Business Lines of Credit

Need quick and substantial cash flow to your company, no matter its size or needs. With our funding, you will be able to ensure continued sustainable operations or implement long due improvements to keep your business on track for continued future growth.

Diversified Options

Every enterprise has unique funding needs. That's the reason we've designed varied unsecured business funding packages for both start-ups and small businesses. Available options include a variety of unsecured working capital loans and lines of credit.

How Can an Unsecured Business Line of Credit Help Your Company?

An unsecured business line of credit can be used for ANY PURPOSE:

- Expansion
- Paying bills
- Working capital
- Paying taxes
- Purchasing real estate
- Investing
- Leasing equipment
- Advertising

Funding Available for All Industries

We can extend unsecured business lines of credit to start-ups and cottage industries as well.

Highly Qualified Financial Consultants at Your Service

You can also take advantage of our top-grade consultancy services. Our seasoned team of business professionals will keep you abreast of the most effective solutions as well as providing advice gained in over 30 years of business development to help you make your business an even more successful one.

Other Reasons to Choose Unsecured Business Working Capital

Other benefits of choosing us as your source for unsecured working capital loans or lines of credit include:

- No collateral requirement
- No income verification
- Fast approval time
- No interest for 6 to 18 months
- No restrictions on use
- No upfront fees
- No reporting to the personal credit bureaus
- Fast approval within 24 hours
- Funding in as little as 14 days

Easy Three-Step Application Process

Our easy three-step application process includes:

- Filling out the simple prequalification form
- Consultation for up to \$150,000 of unsecured business credit
- Receiving your unsecured business line of credit within 14 business days!

The unsecured line of credit program is the #1 program to provide capital to any business. There is NO Tax return requirement, NO Collateral Requirement, NO business financial record requirement. The only requirement is for you or your credit partner to have strong personal credit. To qualify for up to \$150,000 in as little as 14 days and additional lines of credit in 30-60 days, you need or your credit partner needs:

- FICO score of 720 or better
- No bankruptcies or foreclosures
- No late payments for 2 years
- 8 – 10 year minimum credit history - The ideal history: 3 - 4 terms loans (car loans and mortgages), and 3 – 4 credit cards with 10K + limits
- 20% or less usage of credit card limits
- 4 year or older company

Funding Details for Unsecured Business Lines of Credit

Once approved for an unsecured business working capital line of credit, you can expect:

- Up to \$150,000 in a small business line of credit in as little as 14 days and addition lines in 30-60 days
- Interest rates as low as 8.99%
- 0% interest financing during the first 6 to 18 months
- No credit reporting required- our unsecured business lines of credit will not report to the Personal Credit Bureaus

For more information on an unsecured small business loan for your startup, contact Lester Bennett today, and ask for a prequalification form.

Start Up Capital Lending

Need Working Capital to Start-Up Your Start-Up?

Simple to apply, qualify for and receive the unsecured small business and start up loans you need. We know that not all startup business owners have the collateral required by traditional banking institutions to secure a loan. Startup loans have **no collateral requirements** and offer Lines of Credit of **up to \$75,000** in as little as 14 days and additional lines of credit in 30 - 60 days.

Apply for Small Business Working Capital Loans

Starting your own small business takes a certain amount of capital to get everything off the ground. When the working capital you need is beyond your reach. To apply for your startup line of credit, ask for a prequalification form and in less than 24 hours and you could be approve for up to \$75,000.

Benefits of No-Collateral Small Business Working Capital

Benefits of our no-collateral unsecured lines of credit include:

- Getting the capital your business needs quickly
- No collateral required - no need to use your business or personal assets as collateral
- No need to cash in your IRA or 401k's to start your business
- Get your business going fast
- Flexible repayment - pay back the principal as slowly or as quickly as you want
- Have Capital to hire the people you need
- Established business track record is unnecessary
- Avoiding "jumping through hoops" that is often required by many lending institutions

We Works for You

We are an entirely success based firm. We never charged up front fees. There is no application fee and you will only pay us after we are successful at providing you funding or setting up your lines of credit and small business working capital.

Unsecured Small Business Lines of Credit Requirements

Our structured programs provide completely unsecured, freely spendable small business working capital loans and lines of credit to American Startup Businesses without collateral, without tax returns, and without financial statements. Once you fill out the prequalification form, **you can be approved for startup working capital lines of credit within 24 hours.**

Small business working capital program is the #1 program to provide capital to startup companies and small businesses. Our program has No collateral requirement, NO tax return requirement and No business financial record requirement - the only requirement is for you or your credit partner to have strong personal credit. To qualify, you or your credit partner need:

- FICO score of 720 or better
- 20% or less usage of credit card limits
- No bankruptcies or foreclosures
- 8 - 10 year minimum credit history (3 - 4 terms loans (car loans and mortgages), and 3 - 4 credit cards with 10K + limits ideal)
- No late payments for 2 years
- Corporate entity with an Employer ID number (EIN#)
- No collateral is required!
- No income verification is required!

Funding Details for Startup Capital Loans

Once approved for an unsecured business working capital loan, you can expect:

- Up to \$75,000 in a business line of credit in as little as 14 days (Approval for additional funding in 30-60 days)
- 0% interest financing during the first 6 to 18 months
- Interest rates as low as 8.99%
- No credit reporting required- our small business lines of credit will not report to the Personal Credit Bureaus

For more information on an unsecured small business loan for your startup, contact Lester Bennett today, and ask for a prequalification form.

Unsecured Business Capital Loans

Even if you operate an established business, there may come a time when additional funding is needed for continued success or expansion. Whether you are looking to grow your operation, upgrade your equipment or broaden the scope of your marketing strategy, a short-term working capital loan can provide the additional capital you need to reach your business goals. We specialize in unsecured capital lending programs for businesses like yours, without the need for collateral!

Use Your Unsecured Business Capital Loan in Any Number of Ways

Examples of how you can use short-term working capital loans (but are not limited to):

- Adding on to your existing business location
- Purchasing land or another business facility to grow your business
- Launching a media campaign to promote your business
- Acquiring equipment or materials to help you meet the changing needs of your customer base
- Investing in the long-term future of your business
- Purchasing Raw Materials
- Purchasing Inventory and Goods for resale

What You Need to Qualify for an Unsecured Business Capital Loan

Our short-term working capital loans include payment terms ranging from 6 to 18 months. Qualifications include:

- Minimum of one year in business
- Loan amount up to 8 to 10 percent of your business's annual revenue
- 400K minimum annual revenue
- FICO score of 500 or better
- Must furnish bank statements for six months and credit card statements (if you take credit cards) for previous four months
- Loan can be increased after a few months and renewed after a completion of the term

Why Choose Unsecured Business Capital Loan Needs?

You get a company that offers:

- Resources to fund more than \$500 million as well as access to \$1 billion of additional commercial lending capital
- Financially strong company capable of handling large transactions
- Access to highly qualified financial consultants with more than 30 years of successful business development expertise
- Flexibility to offer a variety of short-term working capital loan options for existing businesses of all types and sizes
- A lender that takes the time to learn about your business and its specific financial requirements
- Fast review process - Approval in as little as 48 hours
- Funding in as little as 7 days

Unsecured Business Capital Loans Can Make Your Dreams a Reality

Apply for a short-term working capital loan today and get the funding your business needs to succeed!

To get started today, fill out the prequalification form and within 24 hours a will contact you. For more information on an unsecured business capital loan, contact Lester Bennett today!

Frequently Asked Questions

What is Unsecured Capital?

Unsecured capital lending is a business loan or line of credit that is not secured by business or personal assets. Unlike traditional banks financing, unsecured financing does not require clients to secure the financing by placing a lien on collateral. Unsecured Lines of Credit are based on the borrowers good credit history not their current asset position. Cash Flow unsecured loans are based on the borrower's cash flow and not their current asset position.

What is a Line of Credit?

A Line of Credit is a source of capital that is readily available to use by the business owner at a moment's notice. Once the line of credit is established, there is no additional underwriting, the capital is available immediately when needed by the business. Lines of Credit allow the business owner to make small monthly (mainly interest only) payments and repay the principal on his or her schedule instead of the banks schedule. The monthly interest charge is only on the amount capital that the business owner has used during the previous month.

What is the difference between an unsecured loan and an unsecured line of credit?

An unsecured loan has a set time period for repayment. An unsecured line of credit can be paid off at your pace and can be used over and over. Offers both programs.

Do I need any collateral?

No.

Do I need to supply Tax Returns, W2 or financial information?

Not requiring any tax returns or financials to provide your business with unsecured lines of credit. For our Cash Flow Unsecured Loan program we will ask for verification of your cash flow in order to provide an unsecured loan.

What if my business is a startup?

We will provide unsecured business capital loans and startup business lines of credit for brand new businesses and established businesses.

Are there any restrictions on how I use the money?

No, the capital provided can be used in any way you want. Pay bills, purchase equipment, purchase supplies, etc... The capital provided is completely and totally freely Spendable.

How fast will funding occur?

If you are approved for one of the programs, funding will occur very quickly. Unsecured Cash Flow loans can be funded in as little as 2 days after approval. Unsecured Lines of Credit can be established in as little as 14 days after approval into the program.

How much money can I get?

For startup unsecured lines of credit, each individual can get up to 75,000 in as little as 14 - 30 days and additional lines of credit after an additional 30 - 60 days.

For existing businesses unsecured lines of credit, each individual can get up to 150,000 in as little as 14 - 30 days and additional lines of credit after an additional 30 - 60 days.

For cash flow unsecured loans, each individual can receive up to 8 -10% of annual revenue in as little as 2 days after approval and the loan can be renewed at the end of the term.

With a Line of Credit where is the money held while I am waiting to use it?

Unlike a loan where you are given a check to make a specific purchase, a line of credit can be used for anything at any time. The capital is held at the issuing bank until you are ready to use it. At any time, the owner can access all of the capital or any portion of the capital on the line of credit. The owner can elect to draw out all of the capital immediately upon establishment of the lines of credit or wait until a need for capital arises.

With a Line of Credit how do I access the capital?

Lines of Credit are typically accessed by Bank Draft, Electronic Transfer, or Credit Card.

Are Business Credit Cards a Line of Credit?

Yes, a Business Credit Card, if set up properly, is a form of unsecured business credit. If managed correctly, the interest expense of a business credit card can be less than that of other unsecured lines of credit. According to the latest government survey 37% of all small and mid-sized businesses use credit cards to help finance their business's capital needs. It is of paramount importance to have the business credit cards established properly to protect the owner's personal profile. This should be done by a professional and not left to the mercy of the establishing banks.

Will I get a Credit Card with my Line of Credit?

Yes, we insist that each bank issue a properly set up MAJOR Credit Card (Visa, Master Card, Amex).

Can I get Cash from my Line of Credit?

Yes, whether accessing your line of credit by Bank Draft, Electronic Transfer or by Credit Card we will show you many methods to obtain cash from your Line of Credit without paying exorbitant cash advance fees.

Will using unsecured capital for my business effect my personal credit?

No. Your personal credit will not be affected unless you go into default.

Can my partner use this program too?

Yes. All your partners in the business are eligible. Each individual can receive a line of credit of over \$100,000 if they qualify for the program.

What is the application process?

There's a very easy application process. You will be guided through the process by a personal business development officer.

1. 1. Fill out a simple prequalification form.
2. 2. Within 24 hours you will receive an approval or a list of what you need to do to become approved.
3. 3. Once approved you will be contacted by a certified lending specialist to help you fill out a full application and associated paperwork.
4. 4. Your completed application will be submitted to underwriting for final approval and funding.

What are the requirements?

For our unsecured business lines of credit program we underwrite based on your personal credit profile. We are able to offer large sums of money to startup companies and small businesses because we have a very low historical default rate by adhering to a strong personal credit profile for either the primary borrower or a credit partner for each business. The following is our criteria for unsecured lines of credit:

- FICO score of 720 or better
- No bankruptcies or foreclosures
- No late payments for 2 years
- 8 - 10 year minimum credit history (3 - 4 terms loans (car loans and mortgages), and 3- 4 credit cards with 10K + limits ideal)
- 20% or less usage of credit card limits
- Corporate entity with an Employer ID number (EIN#)

For our Cash Flow Unsecured Loan Program the following is our criteria:

- Minimum of one year in business
- Loan amount up to 8 to 10 percent of your business's annual revenue
- 400K minimum annual revenue
- FICO score of 500 or better
- Must furnish bank and credit card processing statements for previous three months
- Loan can be renewed after completion of term

If I don't meet the criteria, can I find a co-signer?

Yes, we accept co-signers. If you have a co-signer that meets the requirements, we will help you take the steps so that you are able to use them to acquire capital for your business. Additionally, if you do not immediately qualify, our experts will coach you on increasing your personal and business credit worthiness, as well as provide reputable third party resources that can assist you in becoming a qualified candidate for our products.

I have great credit, why shouldn't I just go to my bank to get a credit line?

If you are in the 1% of the population that can obtain funding from a bank, we suggest you do so. However there are a couple of facts you may wish to consider (1) the banks will typically require security ie collateral in the form of deposits, real estate etc... You may not wish to encumber your assets (2) The amount the banks will give businesses is typically a fraction of the lines that we can establish (3) The banks have a tendency to close down your line without notice when their lending parameters change or the bank credit portfolio is audited (4) Most lenders report business credit lines to the personal credit bureaus. This means that when you draw on the balance of the line, your personal credit can drop anywhere from 20-100 points overnight.

We have contacts with hundreds of lenders, each with unique lending trends, allowing us to optimize your financing mix so that you receive the most capital, with the lowest interest rate, as quickly as possible. We never require collateral and our lines do not report to the personal credit bureaus. Many banks refer their best clients to us.

Does it cost anything to apply?

No, there is no charge to apply. We do not charge any fees until we are successful at providing our clients unsecured funding.

How do I apply?

Simply contact Lester Bennett and ask for a Prequalification Questionnaire to get started today.

Lester Bennett

562-762-7610

info@gainfs.com