

LET'S TALK ABOUT ALTERNATIVE FINANCING

MARKET PROCESSES AND CHALLENGES



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Chapter 1

Alternative Financing: The Basics

What is Alternative Financing, and How Does it Work?

Alternative financing is a new method of business funding that has become an increasingly popular option among businesses within the last 10 years. Banks and other traditional lenders failed to provide businesses with the adequate capital they needed to survive the recession of the early 2000's, causing thousands of businesses across the nation to fail.

Rising from the ashes of the economic collapse, alternative lenders like National Business Capital created new and innovative ways for business owners to gain the capital they needed without putting their businesses at risk, and has since helped grow and restore thousands of companies of all sizes, from every industry, across the US.

The speed, efficiency, innovation, and human connection provided by National Business Capital has made the alternative financing industry the new go-to source for business owners looking for a source of business financing other than the banks and traditional lenders that let them down in the past (and still continue to today). Businesses can utilize alternative lenders to secure the financing they need to meet any business need, whether it be resolving issues with cash flow, or seizing an opportunity to grow and expand their business, with flexible and customizable loan terms and conditions made to perfectly match the personal goals and aspirations of business owners.

Instead of seeking funds from a single bank or other traditional lender, securing funds through alternative financing from National Business Capital provides clients with the opportunity to connect to a vast number of lending agencies in order to find the perfect financing option to accomplish their business goals, with terms and conditions that accommodate to their individual needs.



How Does Alternative Financing Compare to Traditional Lending?

Traditional lenders often require their clients to navigate through an enormous amount of red tape before securing them access to funding, resulting in long processing and wait times of weeks to months that most business owners simply cannot afford to waste.

Securing business financing through an alternative lender like National Business Capital equips business owners with a team of business financing experts who specialize in saving business owners time and money by cutting through red tape by minimizing paperwork requirements, expediting processing speeds, and providing guidance through the process every step of the way.

While banks and traditional lenders are notorious for only being able to offer the same few financing offers—most of which carry conditions that wind up harming the businesses they serve in the long run, all for the benefit of the lenders themselves—alternative financing presents business owners with a vast variety of new and innovative methods of business financing. National Business Capital in particular gives clients methods of funding that were unheard of prior to the alternative financing industry's creation.

While banks and traditional lenders tend to keep a far distance between themselves and the clients they serve, the financing advisors at NBC keep the stories of their clients close to heart when preparing underwriting in order to perfectly address any and all concerns, and provide them with terms and conditions that perfectly match what they're looking for.



Are Qualification Standards Different Between Alternative & Traditional Lenders?

Although qualification standards for alternative financing services vary from lender to lender, businesses of all sizes and financial standings have been drawn to alternative financing providers like National Business Capital due to their difference in qualification standards from banks and traditional lenders.

Here's a chart that illustrates the qualification differences between National Business Capital, an alternative financing provider, and traditional lenders:

	Traditional Lenders	 National
Paperwork	• 2-3 years tax return • 2-3 years financials	• 3 months bank statements • No tax returns required
Service Level	Processor	Personal Advisor
Collateral Requirements	Always	Not Necessary
Business Profitability	Last 2 years	Not Necessary
Credit Score	680+ FICO	No Minimum FICO



Banks and traditional lenders focus solely on a business's credit score and extensive financial history as their most impactful standards of qualification. No matter how successful or promising a company may be, businesses who fail to meet their criteria are labeled as "high-risk," and so are turned away in order to protect the interests of the lender.

Fortunately, where banks and traditional lenders see risk, alternative lenders like National Business Capital find opportunity. Businesses from every industry have found help in alternative financing companies, due to their unique ability to qualify a company based on the assessment of a clients' businesses as a whole, and general disregard for credit scores and extensive financial histories.



Chapter 2:

Exploring Alternative Financing Options

What Kinds of Businesses Use Alternative Financing?

Businesses of all sizes, and from virtually every industry have reaped the benefits of alternative financing from National Business Capital, including, but not limited to:

- Restaurants
- Construction & Manufacturers
- Medical and Dental Practices
- Merchants
- Franchises
- Retail
- Online Businesses
- Transportation Providers
- Automotive Services—Just to name a few.

What Can Alternative Financing be Used For?

Alternative financing providers like National Business Capital are able to provide their clients with new and unique products and services that traditional lenders simply cannot provide, all of which are created by their financing advisors to serve an unlimited number of specific business purposes.

Here's a list of just a few ways that business owners around the world have utilized the alternative financing services from National Business Capital to accomplish their business goals, and grow and expand their businesses:



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- ✓ Purchase, Lease and Upgrade Equipment
- ✓ Purchase or Remortgage a Business
- ✓ Turn Accounts Receivable into Cash
- ✓ Secure a Business Line of Credit for Cash On-Hand
- ✓ Expand or Relocate a Business or Franchise

- ✓ Hire Staff, and Manage Payroll
- ✓ Resolve Cash-Flow Issues
- ✓ Restore and Boost Business Credit
- ✓ Purchase Inventory
- ✓ Bridge Gaps Between Slow Payments

By working with a network of over 75 lenders, National Business Capital is able to offer alternative financing options for business owners seeking funding for any and all funding needs, which is something that a sole lender simply cannot offer. Each type of alternative financing option comes with its own array of benefits, specialized in order to help accomplish the specific goals of their clients, whatever they may be.

Additionally, National Business Capital is able to offer new and innovative products and services that banks and traditional lenders cannot provide, for businesses that would otherwise not be able to secure the right kind of funding for their business. Merchant cash advances, for example which have helped countless credit and debit-run businesses fund their businesses with the flexible payment terms and conditions they needed, which they couldn't find through any bank or traditional lender.

Not at all bound to any restrictions inherent in the business models of all traditional lenders, the sheer flexibility and creativity that comes with each alternative financing option from National Business Capital is limitless in scope and utility.

Chapter 3

The Specifics

How Does Alternative Financing Save Money?

A major reason why businesses contact National Business Capital is the ability of their alternative financing services to save them countless time, money and energy that would otherwise be wasted by traditional lenders.

Most traditional sources of lending offer long-term loan types that have their clients paying off well into the future. While many business owners are drawn to these types of offers, coaxed by attractive loan rates and long term lengths, they soon find themselves paying astronomical amounts of money way into the future, causing major financial issues in the long run, and preventing their businesses from grasping future opportunities for growth and expansion.

That's why alternative financing providers like National Business Capital place a heavy emphasis on transparency when dealing with their clients, and not only focus on accomplishing their immediate business goals, but also take into account how their funding will save them time and money in the long-term. Here's a chart that illustrates how alternative financing is saving businesses thousands upon thousands of dollars, compared to long-term financing from banks and traditional lenders:

Interest Rate/APR	Term	Financed Amount	Total Cost
6%	10yr	\$100,000	\$33,224.60
7%	10yr	\$100,000	\$39,330.18
8%	10yr	\$100,000	\$45,593.11
9%	10yr	\$100,000	\$52,010.93

Factor Rate	Estimated Term	Financed Amount	Total Cost
6%	6 Mo	\$100,000	\$12,000
7%	12 Mo	\$100,000	\$19,000
8%	18 Mo	\$100,000	\$29,000
9%	24 Mo	\$100,000	\$39,000

What Kinds of Loan Conditions are Offered by Alternative Financing?

Banks and traditional lenders exclusively offer financing options with unbending terms determined by the lenders themselves, with no regard for the needs of the clients they serve.

Fortunately, the loan rates, term lengths and amounts offered by the alternative financing services from National Business Capital are built to adapt to the goals and desires of the clients they serve. Every business is unique, and so finding the perfect financing option requires the ability to choose the conditions that would benefit specific business most, including:

Fixed or Flexible: Choose between fixed and fluctuating repayment terms, rates of interest, term lengths, and loan amounts.

Source of Repayment: Would you rather pay off money borrowed with your customer's money, or that of your lender's, rather than pay out of pocket?

National Business Capital provides their clients with the power to customize the conditions of their funding opportunities to best fit the type of financing that would benefit their business most.





Chapter 4:

Why the Alternative Financing Space is Right for You

Speed, Efficiency, Innovation, and Human Connection

In today's day and age, the ability to solve problems and seize opportunities immediately is vital to the success of every business. Speed, efficiency and innovation are three aspects that every business should keep close to heart when finding the right source of financing for their business in today's rapidly changing economy. Here's a few examples of how these three values are inherent in National Business Capital's alternative financing options, which traditional lenders do not provide:

Speed: Businesses without immediate access to the capital they need are quickly defeated by unexpected challenges, and rendered unable to act on fleeting opportunities to grow and expand. That's why alternative financing from National Business Capital secures business owners with access to funds in as little as 24 hours, instead of the weeks or months that traditional lenders keep their clients waiting. The countless clients helped by National Business Capital are able act immediately with the extra capital gained, and avoid missing out on every chance to help their business thrive.

National Business Capital is the leading name in alternative business financing nationwide due to their focus on providing clients with products & services at the cutting-edge of innovation, offering their clients products & services unheard of prior to the company's creation.

Efficiency: Every business owner knows that time is money, and so how they spend their time is directly related to the amount of money they make. When business owners are in need of extra capital, they suddenly find themselves faced with the task of shopping for the right lender, which takes enormous amounts of time away from running their business. What's more, should they find a suitable lender, they are then confronted by mountains of complicated paperwork, and frustratingly slow processing speeds.

Fortunately, National Business Capital offers alternative financing services that do all the legwork for their clients, including contacting every lender available to find the right source of lending, expediting processing speeds, and perfectly preparing all the paperwork necessary, so that the business owners they serve can get back to running their businesses.

Innovation: A lack of creativity in the business financing options offered by traditional lenders is what ultimately led to the financial crash of 2004, and continues to kill the banking business, as business owners search for new and unique services to help them adapt to a rapidly changing economy.

Human Connection: However, not all innovation is beneficial—most alternative lenders have fallen into the same category as traditional lenders, in that they pay little regard for genuine connection with their clients, and instead bombard them automated messages, and review businesses based on algorithms, rather than human understanding and commitment.

National Business Capital is the only alternative financing agency that believes in human intelligence over artificial intelligence. Clients who contact NBC are greeted by a team of business financing advisors: a team of passionate & professional representatives, on call 24/7 to listen to the stories of their clients, address any and all concerns, simplify and expedite funding processes, and guide them through every step of the way. National Business Capital is the leading name in alternative business financing nationwide due to their focus on providing clients with products and services at the cutting-edge of innovation, offering their clients products and services unheard of prior to the company's creation.



Next Steps

To learn more about why the alternative financing space is right for you, contact the financing advisors at McCall Business Capital today. Your consultation is free, and there is never any obligation to move forward. We are one of the nation's most established, acclaimed and recommended alternative lenders, and we would love to learn how we can help your business overcome any challenge, and seize every opportunity.

Get started now by connecting with one of McCall Business Capital's Relationship Development Experts.



**We Are Here To Serve
You 24/7/365.**