



ARF FINANCIAL

Businesses Bank on Us.

The Power of a Working Capital Loan

**FINDING THE RIGHT LOAN
FOR YOUR BUSINESS!**



WORKING CAPITAL LOANS - Business Lending Made Easy



Have You Ever...?

- Sweated about keeping your vendors paid and operations running smoothly due to insufficient cash on hand?
- Been forced to scale back or cut necessary business activities because of an unexpected dip in cash flow?
- Weathered periods of lower sales as you try to ramp up for a busy season ahead?
- Wanted to finance a project with high growth potential but had insufficient capital to take advantage of it?
- Realized that unexpected events, such as a vital piece of equipment breaking, could put your business in a vulnerable position?
- Worried you need to take on an investor or business partner to keep your business flush with cash for operations?
- Borrowed cash with terms that don't make sense, actually causing a cash flow problem?

All these challenges come from one source: a lack of working capital.





What is Working Capital?

Working capital is the amount of cash you have available for day-to-day operations and is a critical measurement of your business' financial health.

When you feel cash is tight or you lack the funds to keep everyday operations running smoothly, this indicates a shortage of working capital. This can occur well before your cash balance reaches zero, and here are some warning signs:

- Your expenses start to outpace your revenues.
- You don't have sufficient cash available when something unexpected happens.
- You want to invest in a new opportunity but lack the capital to do so.
- You've borrowed already but the repayment terms actually drain your bank account.

Often when working capital is scarce, you're forced to make business decisions that steer you away from your goals. You may have to pass up or postpone

opportunities for growth, or even be forced to make cuts to overhead, seriously impacting the success of your business.

Low working capital also means unexpected expenses like equipment breakdowns, severe weather or even a city construction project nearby can seriously disrupt your cash flow.

According to a major U.S. Bank study, 82% of business failures come from limited cash flow and low working capital.*

Fortunately, there is a solution. It's called **A Working Capital Loan.**





What is a Working Capital Loan?

"A working capital loan is a short-term, unsecured business loan with the purpose of financing the everyday operations of a company." *

An Unsecured Working Capital Loan:

- Infuses your company with cash quickly without the need for collateral
- Is financed through short-term debt rather than investor equity
- Can be used to finance day-to-day operations or pay for unexpected expenses
- Helps you cover current overhead costs
- Allows you to consolidate and pay off lingering debts
- Can put a cushion between you and operating at a loss
- Can provide you the funds you need to grow

How Is a Working Capital Loan Different From A...

• Traditional Bank Loan?

Bank loans are difficult to secure and can take several weeks if not longer to process. Getting approval requires well-established credit, extensive documentation including tax returns and financials, as well as a detailed plan for how the money will be invested. Bank loans have collateral requirements, putting part of your hard-earned equity and assets at risk.

• Merchant Cash Advance ("MCA")?

While a Merchant Cash Advance is often referred to

as a Working Capital Loan, it isn't. It is an alternative form of financing where the cash provider purchases a fixed amount of your future credit card sales at a significant discount. Repayment is tied to a percentage of your daily credit card receipts and can fluctuate dramatically. As your sales grow, so do your payments and the effective interest rate or cost of money you're paying, making business planning difficult and less profitable. In short, a MCA will benefit the cash provider, not your business!

• New Investment Partner?

Taking on investors can infuse your business with more working capital, but you will be required to give up valuable equity. In fact, many small business owners don't realize the cost of adding a partner which will result in a sharing of profits over the life of the business. Are you willing to give up 20% or 25% of the profits from your hard work long into the future? And, I'm sure you've heard the adage, "too many cooks in the kitchen." More people with a stake in your business complicates decision-making and limits your future flexibility.

A Working Capital Loan can provide the funding your business needs with fewer strings attached. The approval process is streamlined with minimal documentation and fundings can occur in days with no collateral needed! Terms are fixed so your payments won't fluctuate and the interest you pay is tax deductible, further lowering your cost of funds.



Benefits of a Working Capital Loan

1. Fixed Interest, Fixed Payments, and Fixed Loan Terms.

Your payback amount isn't tied to your credit receipts, as with a Merchant Cash Advance. Your payments remain the same over the term of your loan, keeping you in control of your your cash flow and your business.

2. Fast Approvals and Less Paper work.

Get approved in 48 hours with minimal documentation, even if you have less-than-perfect credit.

3. Funds Disbursed Quickly.

You can receive your funds in a matter of days!

4. No Loss of Equity.

Get a cash infusion without taking on investors and giving up equity.

5. No Collateral.

Unsecured working capital loans don't require you to pledge collateral.

6. Use Your Cash for Any Business Expense.

Your goals and business plan don't need to be approved! How you use the loan proceeds for your business is up to you!

How Can Your Business Use a Working Capital Loan?



Paying for unexpected expenses, like replacing faulty equipment



Financing small renovation projects



Covering overhead during periods of low sales



Funding necessities like, inventory orders, marketing campaigns or mandatory franchise updates



Helping you get through periods of seasonality or temporary fluctuations in cash flow



Preparing for emergencies, making it less likely that a simple hiccup could put your business in jeopardy



Factors to Consider Before Choosing a Working Capital Loan:

• How Much Should I Borrow?

The simple answer is enough to meet your needs. Most lenders are sensitive to you borrowing the right amount to meet your needs but not too much where the loan's repayment drains your valuable cash flow. Having the right balance is critical to your business' success. Small business owners consistently say they don't have the time to thoroughly research and review potential lenders and their loan products/terms. For that reason, many owners turn to seasoned financial consultants to help them identify the right loan amount, loan terms and lender to meet their needs.

• Who Should I Borrow From?

First, determine how quickly you need the funds. If you have the time and the required credit and collateral, a traditional bank is almost always the best choice. But, if you have an immediate need (less than 30 days), little or no collateral or less than perfect credit, then choosing an alternative lender makes sense. But, not all alternative lenders are alike. Seek out a lender that has a long track

record, has served hundreds if not thousands of clients and has personalized support to ensure the loan you are offered is customized to meet your needs.

• How Long Should My Loan Term Be?

Shorter loan repayment periods (less than 12 months) are often easier to secure but may not render the loan amount you need or a payment you can afford. Lenders that offer longer terms (from 12 to 36 months) are preferred, ensuring higher loan amounts with more affordable payments.

• How Can I Make Repayment as Easy as Possible?

The right lender will offer flexible features, like the ability to defer part of the loan's principal for the lowest payments now. They will also have options if you want to pay off early without paying the full interest!





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Why Finding the Right Loan is Tough For Many Business Owners

Yes, a working capital loan can help your business achieve short term goals and gain momentum toward long term success. But, choosing the right lender is not always easy! **Most business owners are experts in their industry, not in finance.**

Only 46% of businesses claim it's "somewhat easy" to get the business financing they need, yet 36% admitted to using retirement savings, personal savings, or money from family or friends for business funding, as opposed to traditional bank loans.*

Working through a broker might seem like a good idea, but this introduces a middle man who receives generous commissions and may charge additional fees that inflate your costs. They can also make negotiating the loan terms more difficult.

Fortunately, there is an alternative lending option that's not a bank and not a broker: ARF FINANCIAL ("ARF").





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Why Work With ARF Financial to Secure a Working Capital Loan?

As the restaurant/hospitality industry experts, with decades of experience, we've learned a thing or two about business owners like you! In fact, we've supported thousands of companies nationwide of all shapes and sizes to secure over \$750 million in funding. It doesn't matter if you're a single unit or multi-unit operator, or a nationally recognized chain, we will provide the financial support you deserve.

Let's face it—you've got enough on your plate running your business. So why not leave the financial details to us? It's our job to understand your business goals, your financing needs, and then customize a working capital loan to meet those needs.

So you might be wondering, what makes us different than other lenders? It's actually pretty simple. We live and work in your community and are committed to work side-by-side with you to provide the financing you need. And, we are devoted to you for the long haul. We will guide you through the application process, make sure you get funded and stick with you over the life of your business.

Just think of us as your local "on-call" personal financial consultant and it's our mission to help you succeed!

To ensure you receive the best possible working capital loan terms, our company has secured exclusive relationships with banks across the country, so you can obtain the funds you need quickly, with limited paperwork and no need for collateral. When you work with us there are no middlemen or brokers, so your costs are kept low—no matter what type of funding you're looking for.

We love to talk to clients just like you. You'll find us engaging, easy to work with and there's never an obligation to borrow as we discuss working capital solutions for your business.





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ARF Financial Working Capital Loan Features:

- Loan amounts from \$5,000 to \$750,000 with no collateral needed
- A renewable line of credit included with 24-hour availability
- Ability to defer up to 50% of your loan principal for the lowest payments now
- 48-hour approvals and fundings in 3 to 5 days
- Repayment terms from 12 to 36 months rendering low, fixed payments
- Affordable rates with no hidden fees
- The interest you pay is tax deductible
- Options for early pay off



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Visit our website at www.arffinancial.com for a quick application and a FREE QUOTE to find out how much you qualify for in as little as 48 hours!

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[LOAN CALCULATOR](#)