

# Business Financing Solutions for the 27%+ Businesses that Need Capital & Can't Get it.

If your bank said no when you applied for financing, you're not alone. According to the National Small Business Association (NSBA), 27% of small businesses report being denied the financing they needed from traditional sources.

Accessing capital can be especially challenging if you are (to mention just a few):

- In the construction or manufacturing industries
- Operating a farm or agricultural business
- A very small or early-stage startup
- A Black- or Hispanic-owned business (45% to 50% of applications are denied)
- Applying for SBA 7(a) loans (50% to 80% of applications are denied)

## Tailored Financing Solutions for Underserved Businesses

Allerton Business Solutions offers non-bank, alternative financing programs designed specifically for businesses that struggle to get funded through conventional channels.

- **Revenue-Based Financing**
  - No hard credit pull
  - Approval in 24–48 hours
  - Ideal for businesses with steady monthly revenue
- **Equipment Financing & Leasing**
  - Equipment incl. vehicles
  - Up to \$2.5M, 100% financing
  - Quick approvals, flexible terms
- **Working Capital Loans**
  - For payroll, inventory, or expansion
  - Streamlined documentation
  - Fixed terms with daily/weekly repayment
- **Startup Capital**
  - No time-in-business minimums
  - Based on personal credit and business plan
  - Great for new ventures and entrepreneurs
- **Unsecured Business Loans**
  - No collateral required
  - Low documentation
  - Flexible use of funds
- **Credit Builder Business Loans**
  - \$50K+
  - Documentation: EIN only
- **Invoice Factoring/Merchant Cash Advance**
  - Unlock cash from unpaid invoices
  - No debt added
  - Fast funding, immediate working capital
- **Merchant Payment Processing**
  - Average savings \$2,500/mo.
  - 3 months bank statements & processing statements (unless new to processing)

**Whether you were denied by your bank or credit union or just want to get access to faster, more readily available financing, our solutions are tailored to meet your company's needs and help you grow your business in the years ahead.**



# Financing Options for Business Borrowers You Can't Fund

For Bankers, Commercial Loan Officers, and Credit Union Lending Professionals

## Start-ups and New Businesses

Program	When to Refer	Key Benefit	Basic Requirements
Credit Card Funding	Startup with no revenue, strong credit	\$15K-\$125K, 0% Intro APRs	680+ credit, recent report
Business Credit Builder	New business wants to build credit	\$50K+ to entity, D&B boost	EIN only
Performance Loan	Needs quick cash based on revenue	Same-day funds, no credit required	3 months bank statements

## Growing & Established Businesses

Program	When to Refer	Key Benefit	Basic Requirements
Business Line of Credit	Flexible working capital	Up to \$1M, revolving line	4 mo. bank statements, \$20k/mo. revenue
Term Loan (2–10 Years)	Strong financials, long-term	Up to \$10M, low rates	2 yrs in business, full financials
Equipment Financing	Purchasing equipment/vehicle	Up to \$2.5M, 6-year term	Std financial docs, 650+ score
Invoice Factoring / MCA	Has unpaid invoices	Immediate working capital	4 months bank statements
Merchant Processing	Wants lower card processing costs	Avg Savings \$2,500/month	3 months bank + processing statements

## Real Estate & Asset-Based Financing

Program	When to Refer	Key Benefit	Basic Requirements
Commercial Mtg (No Doc)	Self-employed, can't provide full docs	25-30 year term, no tax returns	620+ score; DSCR/no Doc accepted
Residential Mtg (Alt Doc)	Self-employed borrower	Up to 90% LTV	bank statement program
Capital Stack CRE	Large-scale commercial development, construction, acquisition	Up to \$500M, 85% of project cost	Project + Equity summary; 2 yrs in business; 620+ credit score



Programs offered through Allerton Business Solutions LLC  
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