



MASSI
INTERNATIONAL

**Business line of credit & Credit
restoration**

LET US HELP YOU

WHAT WE OFFER

ESPECIALLY CREATED FOR YOU



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ENTREPRENEURS AND BUSINESS OWNERS

- NO TAX RETURNS
- NO PAYSTUBS
- NO INCOME VERIFICATION
- NO UPFRONT FEES
- CREDIT LINES FROM \$100K
- APR FROM 10%
- 24 HOUR APPROVAL

Line of credit

\$100k-200K

24-72 HOUR APPROVAL



Inventory Financing

Business owners sometimes turn to a business line of credit to help cover inventory expenses during a slow season, or just to stock up on supplies in case of an emergency.



Equipment Funding

For business owners that need to purchase a new piece of equipment or are even looking to upgrade, a business line of credit can be used to finance that cost.



Working Capital

If a company is suffering from a slump, a business line of credit can help cover everyday operational costs to help ease that financial burden.

Requirements

- Minimum established company for 2 years (if you don't have it we can help you) *
- Last Transunion credit report
- Last 3 bank statements
- Minimum credit score of 680



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How Does a Business Credit Line Differ From a Credit Card?

While a small business line of credit and a business credit card may seem similar, there are three distinct differences between the two:



How Does a Small Business Line of Credit Work?

A small business line of credit functions more similarly to a credit card than a small business loan, providing more flexibility than any other funding type. The benefits of a business line of credit make it a preferred funding option for many business owners, offering you the chance to:

Use revolving funds

Small business lines of credit provide businesses with an approved credit limit that you are free to borrow from, on your own terms, on a rotating basis.

Improve cash flow management

A line of credit is not limited to one specific purchase or purpose. Spend the funds and reuse them on an as-needed basis, making payment on the used portion of the credit line.

Raise your credit score

Make your payments on time and raise your score over the lifetime of the small business line of credit



Access to Working Capital

A line of credit is able to provide you with up to \$150,000, while credit cards can only provide limits of just over \$50,000. While it's possible to receive a cash advance from your business credit card, they are typically only used for credit purchases. With a line of credit, you can deposit your funds directly into your bank account without incurring additional fees.



Repayment Schedules

While a business credit line is quite flexible, business credit cards provide more flexibility when it comes to repayment. Aside from minimum monthly payments, there is no set repayment schedule for a credit card. Small business lines of credit, on the other hand, come with a set repayment schedule. Borrowers will pay either daily, weekly, or monthly installments over the course of 6-12 months.



Fees and Rewards

Business credit cards usually offer attractive rewards programs that lines of credit cannot. These card perks do, however, typically come with an annual fee which recoups the cost of these benefits for the provider. While small business lines of credit don't feature any rewards programs, they don't carry any annual fees.

+ INFORMATION

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