



**Our Goal:**  
**To Help Small Business Entrepreneurs Grow!**  
**973.509.1903 Ext. 1**

### **Business Financing Program for FICO Scores as Low as 550**



Line of Credit and Term Loan Funding Alternatives for retail stores and non-retail businesses.

Must be in business for 6 months+ and generating \$10,000/month in revenue. Rates as low as 8%. Terms out to five years. No upfront fees and just 2-3 points at closing.

#### **Retail Term Loans & LOC**

Term loans and LOCs up to \$750,000

The business just needs to have been producing revenue for 30 days

Weekly payments of principal & interest

The amount of the loan will be based on revenue and credit needs to be a 550+ FICO

Term: 6 months to 36 months

Rates: 12 - 25%

A 3% origination fee is deducted from the loan amount at closing (there are no other fees)

#### **Non-Retail Term Loans**

Funds: Up to \$350,000

Term: 1-5 years

Minimum revenue required: \$120,000/year

Credit score required: 660+ (Healthcare companies: 550+)

Years in business: Two

Payments: Semi-monthly and monthly

Rates: 8 -14%

#### **Revolving Line of Credit**

Funds: up to \$150,000

Terms: 12-24 months Renewable

Minimum revenue required: \$120,000/year

Credit required: 600+ (In some cases, as low as 580)

Time in business: 6 months

Payments: Weekly, semi-monthly and monthly

Rates: .75 - 2% per month on outstanding balance; 2 - 2.5% each withdrawal