

## WHERE OPPORTUNITY MEETS CAPITAL

Assisting business owners in pursuing their dreams is most effective when financial partners can adapt to changing cash flow challenges. By offering concierge-level service, tailored solutions, and clear contracts, our experts work hand-in-hand with small businesses over the long haul, helping them reach their full potential.

### WE GET IT.

Do an online search for "business loans", and you will receive over 2.6 million results.

- How do you know which one you can trust?
- How do you know which one won't "shotgun" your sensitive financial information to numerous lenders to find you the "best terms"?
- How do you know the loan solution presented is the best one for your business?

### How are we different?


Our process promotes transparency and efficiency to ensure your request aligns with the right lender and the best terms.

- **Consultation.** Our approach begins with a personalized, one-on-one conversation. Through intentional dialogue, we quickly evaluate your objectives, capital requirements, and the financial standing of your business. This process lays the groundwork for crafting a solution tailored to your specific needs.
- **Collaborative Solution Development.** Together, we will design a funding solution that aligns with your business's unique strengths and challenges. Our extensive experience has taught us that there's no one-size-fits-all approach to financing.
- **Information Gathering.** We prioritize transparency in all client interactions. By gathering essential details about your business, we make well-informed funding decisions and provide straightforward contracts, fostering clarity and confidence in every step of the process.
- **Funding.** Get fast funding decisions to keep your business moving without delays. With direct access to decision-makers, there are no unnecessary hold-ups.

### Flexible Financing

- Commercial Real Estate
- Inventory Loans
- Equipment Loans
- Business Acquisition Funding
- 12- 24 Month Unsecured Bank Loans for Business to Consumer
- Supply Chain Funding
- Commercial Construction Materials Financing
- Government Contract Financing
- Contract Backed Loans
- Purchase Order Financing
- Credit Facilities up to \$10MM
- Additional Financing Available through our lending partners

### Who we are

 **beyondthebank.com** was founded by entrepreneurs, for entrepreneurs. We have been in your shoes. We understand that access to capital when you need it can be all the difference in success vs failure. We also understand that online spammy, high interest loans are all too common.



**SCHEDULE  
CONSULTATION**



## Minimum Qualifications & Approved Industries

### MINIMUM QUALIFICATIONS

#### Business to Business or Business to Government Loans:

- 2+ years time in business
- \$500,000+ in annual sales
- Business is in high growth or turnaround mode and their historical cash flows do not support their existing needs
- Business has been unable to obtain bank funding or has maxed out their bank line of credit

#### Business to Consumer:

- Minimum Equifax credit score of 640
- Is not a home based business
- Minimum annual sales of \$250,000
- Meets approved list of businesses (next page)

#### Business Acquisition Funding:

- US Borrower
- 10-15% Borrower Equity Injection
- Business can cash flow after debt service
- Borrower has relatable experience
- \$1M-\$5M Loan Amount

#### Trade Finance Program:

- Is a U.S. or Canada based company or US subsidiary of foreign company
- Annual Revenue of \$2M to \$500M
- Experienced Management Team or (Start-Ups with trading experience)
- Transactions with suppliers range from \$25k - \$5M
- Revenue Cycle ranges from 30 to 150 days
- Client's Revolving Trade Facility credit needs range from \$250k to \$25 Million

### Frequently Asked Questions

#### How much are your loan amounts?

Business to consumer loans start at \$100,000 and are approved at approximately 33% of annual sales. Asset Based loans range from \$100,000 to \$15 Million. Growth funding (B2B or B2G) loans typically range from \$100,000 to \$10 million but can go larger. Business acquisition funding is from \$1M to \$5M and are approved at 1.1 debt service. Trade Finance programs typically range from \$1 million to \$20 Million. These are all ranges and every deal will be underwritten on it's own merits.

#### What can you use the money for?

Typical use of funds include business acquisition, franchise expansion, renovations, remodeling, new equipment purchases, financing newly awarded contracts, inventory, advertising and marketing, or to simply stabilize cash flow.

#### How can you apply?

Initial consultations are scheduled by appointment only. You can schedule by visiting [beyondthebank.com](https://beyondthebank.com).

## \*Business to Consumer Approved Industries

- Acute Care Facility
- Auditory Center
- Automotive Parts Store
- Automotive Repair
- Automotive Services
- Bakery / Catering
- Bar
- Barber Shop
- Beauty Salon
- Bed & Breakfast
- Bicycle Shop
- BookStore
- Bowling Alley
- Café in Fitness Center
- Cancer Radiology Center
- Cancer Treatment Facility
- Candy Store
- Car Wash
- Cheese Store
- Chiropractor
- Cigar Store
- Coffee Shop
- Cosmetic Surgery
- Dentist
- Orthodontist
- Diagnostic Imaging Center
- Doctor
- Dry Cleaner
- Drug Store
- Florist
- Food Gift Basket Store
- Gourmet Food Store
- Gourmet Popcorn Store
- Grocery Store
- Hardware Store
- Home Healthcare
- Hospital
- Hotel / Motel
- Ice Cream / Yogurt Store
- Liquor Store
- Mail & Package Store
- Mall Food Outlet
- Medical Spa
- Movie Theatre / Playhouse
- Nail Salon
- Nightclub
- Nursing Home
- Optical / Vision Store
- Pet Grooming / Boarding
- Pet Store
- Pharmacy
- Photo Studio
- Physical Rehabilitation
- Prepackaged Meals
- Quick Copy
- Printing
- Restaurants
- Retail Store - Other
- Smoothie Shop
- Spa
- Sporting Goods Store
- Tavern
- Urgent Care Facility
- Veterinarian

## \*Business to Business Approved Industries

- Accountant
- Aerospace
- Alternative Energy Production
- Architect
- Architectural Services
- ATV/Golf Cart Dealer
- Bottling & Distribution
- Brewery
- Building Equipment
- Building Materials
- Business Services
- Cable & Satellite TV Production
- Chemical & Related Manufacturing
- Commercial Cleaning Services
- Commercial Inspection Services
- Commercial Landscaping & Design
- Communication Company
- Computer Software
- Defense Contractor
- Distillery
- Distribution
- Drug Manufacturing
- E\*Commerce
- Electronics Manufacturing
- Engineer
- Food Manufacturing
- Food Processing & Sales
- For-profit Education
- IT Hardware Sales
- IT Services
- Legal Services
- Locksmith & Security
- Manufacturing
- Meat Processing & Products
- Medical Equipment & Supplies
- Nutritional & Dietary Supplies
- Pharmaceuticals & Health Products
- Podcast Producer
- Printing & Publishing
- Professional Sports Arena
- Radio Station/Services
- Sports Equipment & Services
- Staffing
- Steel Fabricator
- Telecom Services & Equipment
- Textiles
- Transportation
- TV Station/Services
- Waste Management
- Wholesale
- Winery

*\*Additional industries considered on a case by case basis provided all other qualifications are met.*