## **Merchant Line of Credit**

### A Merchant Line of Credit:

#### Your Financial Cookie Jan

Everyone loves cookies – especially when those cookies look like dollar sign\$. But sometimes your small business' cookie jar may be close to empty.

How can you run your business effectively without adequate working capital? And when inevitable unforeseen expenses arise, how can you address them if you do not have the financial reserves?

Those are important questions, but luckily the answer is simple.

# **Empowerment is a Bite Away**

A merchant line of credit from Fundmula is an easy and flexible way for entrepreneurs to have access to funding when they need it, without taking out a large business loan all at once.

So, you can withdraw different amounts of money from your line of credit **whenever you want** for whatever purpose, without micromanaging from us. And the best part is <u>you only pay back what you draw</u>, so **you are in control**.

## Think of it, with the confidence of a merchant line of credit, you can...

- Renovate your small business all at once or in stages
- Cover payroll when business is slow
- Purchase new equipment or upgrade existing machinery
- Stock up on inventory ahead of busy seasons
- Have a safety net for those unexpected expenses down the line
- Produce and run those television commercials you have always dreamed of

All this and much more is within your grasps when you apply for a merchant line of credit.

# **Our Ingredients**

You may be wondering what makes Fundmula so unique, when there are so many other financial institutions out there?

## Well, just some of the facts that set us apart include:

- 1. We have a <u>simple and easy</u> application process, while banks and other traditional lenders often have tons of paperwork.
- 2. We have approved 95% of applicants, which is unheard of within the banking world.
- 3. We <u>do NOT require collateral</u> or <u>subject applicants to invasive financial scrutiny</u>, like the **big banks commonly do**.

- 4. We **approve** most applicants within <u>1-2 business days</u>, unlike **banks which can take months**, with no guarantee of approval.
- 5. We deposit your money within 3 business days on average.
- 6. We do not disqualify if you have bad credit, like the banks often do. We look at the overall health of your business.
- 7. Our payment terms are <u>flexible</u>.

Sweeten your business' bottom line by applying for a merchant line of credit through Fundmula today!