

G M F

GENERAL MERCHANT FUNDING
WE GROW BUSINESSES

GENERAL MERCHANT FUNDING OPTIONS



CALL US NOW
(+1)-844-622-3863



UNSECURED LOANS

Loans structured with a fixed daily payment, 3-24 month terms. These loans best used for low risk industry types (Retail, Wholesale, Medical, and Automotive). Rates starting at 1.13, FICO 500+, 1 Year in Biz, No major liens, judgments or recent BK's.

Merchant Type: A+ thru C



SBA/Working Capital Loan

Traditional loans for well established companies looking for large expansion, relocation, and inventory or partner buyout. Rates vary pending the structure and lender. Terms range from 2-10 years depending loan type. Rates as low 5.7%

Merchant Type: A+ Only



High Risk Term Loan

Clients typically only suited for short term loans (second positions) with high daily payments can benefit from longer terms, monthly payments and credit reporting. Rates are high 24-149%, FICO 500+, 2 Months in Biz, 1st Positions don't need to be paid off. Terms 2-15 Years.

Merchant Type: A+ thru D

Auto Equity Loans

Similar to the HRTL this product is suited for the challenged borrower. 2-4 Year Terms, Monthly Payments, High Interest but High Chance of Approval*. Loans made based current market value of automobile owned outright (or near payoff). No SIC restrictions. States Available: WA, ID, KS, IA, MI, AL, IN, OH, PA, VA, NC, SC, ME

Merchant Type: A+ thru F (No FICO minimum)

*Vehicle value determined by popular mediums such as Kelley Blue Book, minimum loan \$5K.

Merchant Cash Advance Consolidation

Falls into both categories, catered to those companies who should qualify for a standard MCA or Unsecured Loan but double dipped with an add on and now are being declined from the A tier lender. Clients need decent credit or have assets available for collateral. Retail & Restaurants are not eligible for this program. Buy rates start at 1.25, up to 36 month terms, Weekly or Monthly payments.

Merchant Type: A+ thru C



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Traditional Merchant Advance

The original product of the alternative finance space. Up to 200% of the monthly Visa/Master-Card sales. Advance repaid through a split percentage of said sales, no set terms or set structured payment. Rates vary based on risk, FICO 500+, 6 Months +, No Open BK's.

Merchant Type: A+ thru D



Starter Advance

Structured identical to the TMA described above, this tier is specific for the HR clients. Sub 500 FICO, short TIB, large liens/judgments, rent issues, etc. restricted industries. Typically setup to payback over 2-4 months, high daily holdback.

Merchant Type: C thru D



"Line of Credit"

inquire with your representative.

Merchant Type: A+ thru B

ADD-ON Advance

Stack, Piggy Back whichever term you're familiar with, for the merchants who fall in between funded and eligible for a renewal for the 1st position lender*. Typical offers range from 2-6 months, set payments daily collected via ACH. NSF's, Bounced Payments will likely cause a decline. Typical funding 15-50% of monthly gross deposits.

Merchant Type: A+ thru D

Accounts Receivable/ Invoice/ Contract Financing

Clients who suffer from delayed payments often are in dire need for cash to complete the job, purchase material, and hire help and more. Luckily they have an opportunity to sell the pending arrangement now for a discounted lump sum. We'll collect the funds from the customer directly. The borrower's profile isn't as important in this transaction as were focused on the customer. Typically funding is 80% of the pending A/R, Invoice/Contract.

Merchant Type: A+ thru D



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