



# LIBERTY CAPITAL GROUP, INC

BUSINESS WORKING CAPITAL

***“ The crucial factor to your business success is knowing your business needs and understanding your business capital goals.”***

When conventional banking is not the answer, Liberty Capital will help you. We provide the best problem-free solutions available for your capital needs. We work with you until your financial needs are met, while offering you the lowest, most cost-effective funding, and great customer service.

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## Key to Your Success!

**Liberty Capital Group, Inc.** is a leading provider of business loans, small business working capital, business cash advance, credit card processing and equipment financing. There is no application fee. We have the resources, experience and commitment to provide small business owners with the most cost effective capital solutions.

The truth is that loans are becoming harder and harder to obtain therefore, partnering your business with a company that can tackle any capital need at any time, is a must. **Liberty Capital** can be your capital partner.

As a business owner you probably have often been approached with offers of merchant cash advances. **Liberty Capital** can provide these also, but we strive to get you the best funding deals at the lowest possible rates, which are more likely to be business loans.

**Liberty Capital** offers working capital loans whether you take credit cards or not. Our business working capital products do not require you to switch credit card processors because payment is automatically deducted from your business checking account and not from your credit card sales. Even if you don't take credit cards, you still may be approved for up to \$100k. This is revenue based so we look at 3-6 months of bank statements and credit card processing statements to view your cash flow.

By building strong alliances with banks, **Liberty Capital** has developed unique financial opportunities to offer business owners. Our strength is in helping businesses get the capital they need quickly, efficiently and at better rates, while eliminating the problems often encountered with traditional bank financing.

Take the worry out of applying. Take the **Liberty** to apply. Call 888-798-3976.

### Benefits:

- ▶ Approval from \$10,000 - \$250,000 whether you take credit cards or not
- ▶ Credit Scores as low as 500+
- ▶ No collateral or down payment required
- ▶ One page application
- ▶ No switching credit card processors
- ▶ Fixed term, fixed payment or variable payment is available for seasonal businesses
- ▶ Pay off high rate cash advances against your credit card sales
- ▶ NSF's - Non-sufficient funds – OK
- ▶ Tax Liens up to \$175K – OK
- ▶ Minimum time in business 1 year

Keep in mind this is a loan, and repayment is not held against future credit card sales.

No home based businesses. Call for industry or other restrictions.

### Do I have to switch my credit card processor?

No. Bank Drafts/Automatic Deductions and Processing are your options. We review your credit card statements simply to determine business cash flow and approval amount.



## How is Payment Collected Daily?

Designed to make deductions affordable, mini-payments are collected Monday thru Friday excluding holidays. You have one monthly payment, but that payment is broken into business days, and automatically deducted from your bank account. This non-collateral loan is offered to create an opportunity for higher risk businesses to access capital at a reasonable rate so that they can graduate to self-funding.

## What Happens if my Business Experiences Trouble?

We are flexible, and will work with you to accommodate your needs if you work with us.

## Will I Qualify for More during Hard Times?

We may have other options for you. Call us.

## What if I want the Payment taken out from my Credit Card Sales?

Flexible repayment for seasonal businesses is available and sometimes ideal when payment is made in conjunction with your sales volume to avoid cash flow strains during a slow season. We have options to accommodate repayment for seasonal businesses.

## Is there a Pre-payment Penalty?

No. You can prepay your loan at any time. Each contract will contain a specific payoff and early repayment clause, but there is no penalty for paying early.

### Testimonials:

"This letter is to thank you for the business loan, it was a tremendous help at a very difficult time in our company. We deeply appreciate that loan, it has gone a long way. Once again, Thank You very much."

Rosemary Kahuki  
@ Kamuri Health Care Services

We wanted to extend our gratitude for all your help with both of our loans. We feel you are very much on top of things such as letting us know when our loan was almost fifty percent paid and we were eligible for a renewal and also looking elsewhere for a larger loan amount. That is something we wouldn't have thought of without your suggestion and knowledge. We truly feel you are on our side.

Dr. Kirsten J. Dorney

**Underwriting: Credit Benchmarks**

When reviewing your request for a business capital loan, we weigh cash flow more heavily than personal credit. We check for imminent financial problems such as bankruptcy or foreclosure. We consider applicants with credit scores as low as 500+. We even consider applicants with tax liens or who are on repayment plans of up to \$175K. Some clients have used these loans to repay other financial obligations.

