

Marketplace Finance for the Small Business Owner

FACTS

- There are approximately 28 million small business owners in the U.S.
- Approximately 500,000 new small businesses open each month and roughly the same amount close their doors
- *95% of small business owners will never do 1 million in annual sales*
- 3 out of 4 small business owners report that credit denial prevents them from hiring, expansion, bidding jobs and filling orders
- Small business loans down 20% since 2008 financial crisis
- The SBA says that the #1 reason small businesses fail is they lack money
- Only 18% of small business owners report that obtaining capital is top of mind
- Marketplace finance is easier and quicker to obtain than a bank loan, but it is also more expensive

“If the choice is between a so-called “expensive marketplace loan” to help manage cash flow, or invest in the growth of the business; or no loan at all. Then the choice is obvious.”

- Traditional Banker

Questions

- Has your business been declined a bank loan?
- Do you have a lending relationship with a bank, but occasionally come across a great opportunity and find it difficult or time prohibitive to draw additional funds?
- Do you find yourself holding your business back due to lack of cash on hand?
- Do business peaks and valleys ever put a strain on cash flow?
- Do you find yourself continuing to mingle personal savings into the business?
- You need a capital investment into the business but want to maintain 100% equity?
- Could your business make more money if you had additional capital?

If you answered yes to one or more of these questions, then marketplace finance may be right for you!

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