

# Working Capital

*Working Capital offers a great solution to cover unexpected expenses or create additional buying power. Working Capital varies by appetite of capital providers. These solutions allow for a perfect and simple means for businesses to meet their needs.*

## **How long does the approval process take?**

When the initial risk determination is made it usually takes a few business days to get approved and a couple weeks to fund. Bigger deals take a bit longer.

## **Does the business owner need to pledge personal collateral?**

The business owner doesn't need to pledge personal collateral, but the business will be expected to pledge its assets as collateral. Sometimes funding can be achieved without blanket liens leaving other assets free and unencumbered.

## **Will the owner's credit history be reviewed?**

Yes. As with any loan, the guarantor's credit history will be reviewed as part of the borrower's qualification process. But unlike traditional loans, an owner's damaged credit history isn't an automatic disqualifier for the business.

## **Does this work for my start-up?**

Businesses with a minimum of 2 years operation under current ownership are preferred. Variations strictly on a case by case basis.



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