**Working Capital Loans**

Working capital loans are the lifeblood of business. DLCC can help small and medium businesses do the following: 1. Get affordable low cost working capital 2. Get working capital for businesses who may have credit issues 3. Restructure their working capital debt to reduce their payments in half or better. 4. Improve their credit score over the longer term to qualify for less expensive working capital moving forward 5. Get business lines of credit

1. Working Capital Loans
	1. SBA WORKING CAP LOAN THRU SMARTBIZ
		1. How do I get to the page? <https://www.directlinkcapital.com/sbaworkingcapital>
		2. What are the parameters (25k to 350k)
		3. What is the eligibility (680 credit score and 2 years min in business)
		4. What documents are required (online application) 2 Years Business and Personal Tax Returns, 2 years and YTD Financials (Bal Sheet and P and L)
		5. Please CALL SHELLY B at (513) 403-1018 for submission
		6. What is the rate and loan term? Up to 10 years no prepayment penalty. For unsecured 50 K to 350 K – rate is 6% to 8% RE Est Secured Up to 5 MM is 5.75% with 25 year amortization.
		7. Approval time? About 30 days for unsecured. Secured is 60 days. Paperwork MUST BE COMPLETELY SUBMITTED or delays will happen.
	2. DLCC Working Capital Loans
		1. Call Shelly B at (513) 403-1018
		2. Shelly will guide you through submission
		3. What are the preferred industries? <https://docs.wixstatic.com/ugd/88ec29_25750e47735e4564bd75562876740481.pdf>
		4. What are the parameters? (20k to 500K)
		5. What paperwork is required? SEE WEBSITE (Application, 6 months bank statements)
		6. What are the qualifications and eligibility: At least 6 months in business
		7. What is the rate range and term range? Line of Credit up to 100 K 4.66% for 12 weeks. Rates vary depending on many factors.
		8. Approval time IMMEDIATE PRE APPROVAL and 1 day to 2 weeks.
	3. NCP DEBT RESTRUCTURING (NCP)
		1. How do I get to the page? <https://www.directlinkcapital.com/workingcapital> scroll down to NCP
		2. What are the qualifications? ANY PERSON WHO HAS 60,000 OR MORE IN MCA AND/OR DAILY PAYMENT LOANS QUALIFIES. CREDIT SCORE DOES NOT MATTER.
		3. What are the parameters (60K to 5MM)
		4. What determines the maximum amount? It is based on the total amount of merchant working cap loans and MCA (Merchant Cash Advances). These are normally paid back daily or weekly.
		5. What paperwork is needed? (SEE NCP Checklist on Website)
		6. How long to approval? 2 weeks to 35 days. MOST ARE APPROVED
	4. MBF and CCS WORKING CAPITAL LOANS AND CREDIT LINES
		1. Working capital for business equipment and small expansion
		2. We use loan facilitators for loans that do not pre-qualify for either SBA working cap Please use the paperwork on the website. The full Application requires ALL of the buttons under that site including a document list. Once app and bank statements collected, send to Shelly B at [shelly@savewithshell.com](file:///C%3A%5CUsers%5COwner%5CDownloads%5Cshelly%40savewithshell.com) and cc. [directlinkcapital@yahoo.com](file:///C%3A%5CUsers%5COwner%5CDownloads%5Cdirectlinkcapital%40yahoo.com)
		3. How big can the loans go? Up to 5 MM.
		4. Can I get a Credit Line? YES if qualified. These require good credit scores. Please use Paperwork on the website
		5. Can I get an equipment loan? YES if qualified.
	5. FACTORING – PLEASE CALL
		1. How do I get to the website? <https://www.directlinkcapital.com/factoring>
		2. What is Factoring? Factoring is also known as Invoice Financing. Many businesses deliver goods (manufacturing and trucking) via a 30 or 45 day invoice. Factoring puts money in their account at the time of the invoice without waiting. There is a small finance fee (0.67% to 3.5%)
		3. Why Factoring? Factoring is used for business short term credit needs to cover payroll, monthly expenses, and any short term needs.
		4. CALL KEITH (330) 502-6745 for client submission.