



INNOVATIVE
CAPITAL
STRATEGIES



Capital Ready Program For Small Businesses

Need capital to start, grow, or expand your small business?

Participants in the grant-subsidized Capital Ready Program have access to a guaranteed \$100,000 of capital from one or more of the following*:

- **Business Credit** leveraging your EIN versus SSN so no personal credit requirements.
- **Unsecured Business Financing** typically at 0% interest (reports on business credit vs. personal).
- **Pronto Business Loans** of up to \$40,000 in just five days (reports on business credit vs. personal).
- **Private Money** leveraging private investors without giving up any equity.
- **Small Business Administration (SBA) Loans** including 7(a) Express Loans of up to \$150,000 in just 15 days only requiring a 165 FICO SBSS or up to \$5M of 504 loans.

* Start-ups ARE eligible for all the above.

Why Participate? Knowledge & Capital!

Participants in the Capital Ready Program benefit from a proven, transparent, and effective ten step process of creating a loan package that is lender-compliant. Additionally, all participants are assisted in building their business credit worthiness to qualify for sources of capital without personal guarantees.

HOW THE PROGRAM WORKS

This program was created with the assistance of business bankers, SBDC advisors, SCORE mentors and others to assist small businesses in qualifying for affordable sources of capital.

You'll be assigned both a dedicated Small Business Mentor (assisting you in building your loan package through the ten-step process) and a Finance Officer (who will focus on getting you a capital injection within thirty (30) days).

ONLY \$300 TO GET STARTED WITH NO RISK

Through a grant from a 501(c)(3) non-profit, participants only submit a \$300 processing fee to enroll and get started. Your refundable deposit is deferred until after you've raised capital.

Once you enroll, we'll help you develop your loan package, identify immediate sources of capital, build your business credit worthiness, and guarantee a \$100,000 capital raise.



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