

CAPITAL FUNDING

for Small Businesses

Capital funding can be a way out when you find your business in a slump. Here's how it works!

PROS



Funding deposited in just minutes



Loan based on your business income



No reporting to credit bureaus



Lower interest if paid early

CONS



Funder linked directly with your bank



Your social security number required



Bound to play by their rules



Higher fees and interest rates



COMPARISON

Let's compare some of the most popular capital funding companies.

	 PayPal WORKING CAPITAL	 Kabbage	 CAN CAPITAL	 OnDeck
LOAN AMOUNT	<div><p>8%</p><p>Maximum loan of 8% of annual PayPal sales</p></div>	<div><p>\$500 TO \$100,000</p><p>Credit lines, drawn as often as once a day</p></div>	<div><p>\$2500 TO \$150,000</p><p>Max based on your gross monthly sales</p></div>	<div><p>\$5000 TO \$250,000</p><p>Max based on your annual revenue</p></div>
REPAYMENT PERIOD	<div><p>DAILY</p><p>Repay daily as you accept payments via PayPal</p></div>	<div><p>6 MONTHS</p><p>Up to 6 months. No early payment fees</p></div>	<div><p>4-12 MONTHS</p><p>Repayment period from 4 to 12 months</p></div>	<div><p>3-24 MONTHS</p><p>3-24 month terms; average is 6-12 months</p></div>
REPAYMENT METHOD	<div><p>10% - 30%</p><p>Choose between 10% to 30% of your sales for loan repayment</p></div>	<div><p>MONTHLY</p><p>Automated monthly transfer based on advance amount</p></div>	<div><p>DAILY</p><p>Daily automated payback</p></div>	<div><p>DAILY</p><p>Daily automated payback</p></div>
QUALIFICATION REQUIREMENTS	<div><p>You must be using PayPal to accept payments</p></div>	<div><p>Link any financial service you use to qualify (not limited to credit scores)</p></div>	<div><p>\$4,500+ MONTHLY</p><p>\$4500+ monthly gross revenue, 4+ months in business</p></div>	<div><p>\$100,000+ YEARLY</p><p>\$100,000+ annual revenue, 1+ years in business, 500+ credit score</p></div>

So how do these guys stack up in real world scenarios? Let's put them to the test!



Company	Minimum Loan Amount	Loan Fee	Maximum Loan Amount
Kabbage	500	60	100,000
CAN CAPITAL	2,500	525	150,000
OnDeck	5,000	975	250,000



Why isn't PayPal on the graph?

PayPal capital loans are highly flexible and their loan fees depend on:



Loan Amount



Daily Repayment



Sales History

BEST PRACTICES



READ REVIEWS

Legitimate capital funding companies usually have mentions on Better Business Bureau, Wikipedia, TechCrunch, Inc, Forbes, and CreditKarma.



READ TERMS AND CONDITIONS

And carefully, too! If you do anything against their rules and regulations, you could end up losing the entire loan.



BUDGET YOUR LOAN PAYBACK

So you can ensure that you will be able to make all your payments on time.

Read full article by Kristi Hines at hivg.co/gofund



Simple, powerful online billing for freelancers and small businesses

www.hiveage.com