



UNLOCK  
YOUR  
BUSINESS  
TRUE  
POTENTIAL

FOR FUTURE SUCCESSFUL ENTREPRENEURS

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BY OASIS CAPITAL

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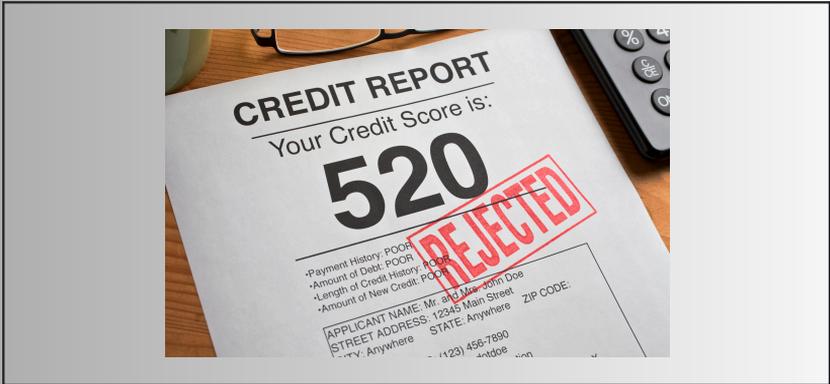
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# POOR PERSONAL CREDIT



ENTREPRENEURS ARE OFTEN DENIED BUSINESS FUNDING DUE TO A WEAK CREDIT HISTORY. MISSED PAYMENTS, DEFAULTED LOANS, OR HIGH CREDIT CARD BALANCES SIGNAL TO LENDERS THAT YOU MAY STRUGGLE TO REPAY DEBTS. THIS CAN LEAD TO REJECTION OR LESS FAVORABLE LOAN TERMS LIKE HIGHER INTEREST RATES OR SHORTER REPAYMENT PERIODS.

MAKE SURE TO REMOVE ALL NEGATIVE ITEMS ON YOUR CREDIT REPORT , CHECK YOUR CREDIT UTILIZATION

AND KEEP THAT CREDIT SCORE IN THE 700S

# WHY YOU GET DENIED

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TO UNDERSTAND WHY APPLICATIONS GET DENIED, MAKE SURE TO FILL OUT YOUR APPLICATION ACCURATELY. USE THE RIGHT JOB TITLE, PROVIDE THE RIGHT REVENUE PROJECTIONS, AND TARGET SUITABLE BANKS.

ANOTHER CHALLENGE COULD BE YOUR INDUSTRY. SOME SECTORS LIKE REAL ESTATE, TRUCKING, RESTAURANT, TRANSPORTATION, AND FINANCE ARE SEEN AS HIGH-RISK BY LENDERS. THIS PERCEPTION CAN LIMIT FINANCING OPTIONS. IF YOUR BUSINESS IS IN THESE SECTORS, YOU CAN HIGHLIGHT ITS STABILITY OR DIVERSIFY INTO A LESS RISKY INDUSTRY TO IMPROVE FUNDING CHANCES.

# WHAT IS THE COST

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WHEN FACED WITH DIFFICULTY SECURING FUNDING, SOME BUSINESS OWNERS RESORT TO PREDATORY LOAN SHARKS FOR QUICK CASH AT EXORBITANT RATES, OFTEN EXCEEDING 60%, AND DEMANDING DAILY OR MONTHLY PAYMENTS. HOWEVER, THIS SHORT-TERM FINANCIAL SOLUTION IS UNSUSTAINABLE AND CAN TRAP BUSINESSES IN A PERPETUAL CYCLE OF DEBT.

MOREOVER, INSUFFICIENT FUNDS MAY NECESSITATE BRINGING IN A PARTNER, RESULTING IN A DILUTION OF YOUR BUSINESS PROFITS. ADDITIONALLY, A LACK OF ADEQUATE FUNDS CAN SIGNIFICANTLY CONSTRAIN YOUR BUSINESS'S POTENTIAL FOR SUSTAINABLE GROWTH.

# UNLOCK YOUR TRUE POTENTIAL

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STRATEGICALLY ALIGNING YOUR BUSINESS STRUCTURE AND NURTURING A STRONG PERSONAL CREDIT PROFILE CAN BE PIVOTAL IN UNLOCKING A MYRIAD OF FINANCING AVENUES FROM CREDITORS. BY METICULOUSLY FOLLOWING THESE STEPS, YOU POSITION YOURSELF TO SECURE THE CAPITAL ESSENTIAL FOR SCALING YOUR BUSINESS. PICTURE THIS: ACCESSING FUNDS AT PREFERENTIAL TERMS, ENJOYING A 0% INTEREST RATE FOR AN INITIAL 12-MONTH PERIOD, ACQUIRING UP TO \$125,000 IN FUNDING. NOW, IMAGINE SOMEONE PRESENTING AN OPPORTUNITY TO FAST-TRACK YOUR BUSINESS GROWTH, PROPELLING YOU TO YEAR 2 OR 3 IN A BLINK. YOU WOULDN'T THINK TWICE TURNING DOWN AN OPPORTUNITY LIKE THAT.

# WHAT PERSONALLY WORKED FOR US

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WHAT PROVED SUCCESSFUL FOR ONE OF OUR CEOS, ENDY ALVARADO, WAS A STRATEGIC FINANCIAL MANEUVER DURING A CHALLENGING TIME. INITIALLY, HE LAUNCHED HIS CANNABIS COMPANY WITH INVESTORS, BUT WHEN FACED WITH ADVERSITY, HE FOUND HIMSELF BURDENED WITH HIGH REPAYMENT RATES AMIDST A BUSINESS DOWNTURN. IN A BOLD MOVE, HE SOUGHT ALTERNATIVE FUNDING SOURCES AND SECURED OVER \$180,000 IN CREDIT CARD FINANCING AT 0% INTEREST. THIS ALLOWED HIM TO SETTLE HIS DEBTS WITH INVESTORS, RETAIN FULL CONTROL OF FUTURE PROFITS, AND RELAUNCH OPERATIONS WITHOUT INVESTOR INVOLVEMENT. EMPOWERED BY THIS EXPERIENCE, HE NOW INITIATES BUSINESSES WITHOUT EXTERNAL INVESTORS, FUNDING VENTURES INDEPENDENTLY USING THE INSIGHTS GAINED. EAGER TO SHARE THIS EMPOWERING APPROACH WITH FELLOW ENTREPRENEURS, HE ESTABLISHED HIS OWN FUNDING COMPANY, AIMING TO EXPEDITE BUSINESS SCALING WHILE MINIMIZING COSTS BY ELIMINATING THE NEED FOR EXTERNAL INVESTORS.