

WORKING CAPITAL PROGRAMS

Terrace Finance is committed to serving small businesses as well as their customers with our full-spectrum platform. Get the working capital you need to stock inventory, operate effectively, and grow your store or franchise with convenient programs offered through our network of lenders.

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TERRACE FINANCE

2580 Anthem Village Drive, Suite B | Henderson, NV | 89052 | 888-509-1370

WC PROGRAMS OVERVIEW

LOANS/LINES OF CREDIT FROM \$30,000-\$5,000,000

At Terrace Finance, supporting business owners with simple and convenient financing solutions is at the very core of what we do. Small businesses can benefit from our network of lenders to secure funding for their operations & growth.

	1-3 DAY DECISIONS	SHORT TERM CAPITAL	LONG TERM CAPITAL	NEW BUSINESSES ELIGIBLE	NO COLLATERAL NEEDED	USE FOR DEBT REFINANCE	USE FOR OPERATING COSTS	USE FOR INVENTORY
SUPPLY CHAIN FUNDING	✓	✓			✓			✓
TERM LOAN	✓		✓	✓		✓	✓	✓
SBA WORKING CAP/INVENTORY FUNDING			✓	✓		✓	✓	✓
SBA ECONOMIC INJURY DISASTER LOAN			✓	✓	✓		✓	
SBA PAYCHECK PROTECTION PROGRAM		✓		✓	✓		✓	

Variations of these programs may be available to better suit your needs.
 Speak with a team member for a personalized assessment.

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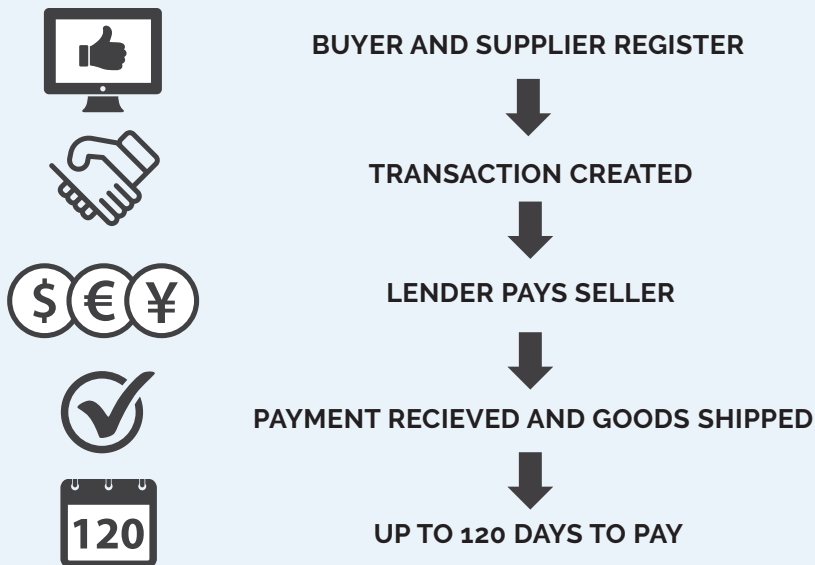
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SUPPLY CHAIN FUNDING

Credit line from \$100,000- \$5,000,000
Use and pay interest on only what you need

After completing underwriting, you will have flexible, easy-to-implement access to funds on a secure platform. No security and no shipping documents needed. Ideal for purchasing floor models and inventory with a quick turn for your store.

HOW IT WORKS



Rate approximately
2%
per month

General Qualifications

- US registered business
- 2+ years trading history
- Creditworthy business
- \$2,000,000+ annual sales

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TERM LOAN PROGRAM

Loans from \$30,000- \$200,000

When you need capital now for something unexpected or to jumpstart the growth of your small business, traditional bank loans have a quick turnaround.

Fund the inventory you need to keep customers from going elsewhere for goods they need today as well as for consolidation of high interest debt, operating costs, and other needs involved in growth of your dealership. Repay early without a penalty.

Inventory

Remodeling &
Expansion

Payroll

Debt
Consolidation

Rates as low as

6.99%

General Qualifications

- Personal credit score of 650+
- No criminal background
- Applies to all partners owning 20% or more of the business

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SBA WORKING CAPITAL/INVENTORY

Loans from \$30,000- \$350,000

Make sure you have the inventory to keep customers from going elsewhere for equipment they need today. Trusted low-cost capital from a government-backed SBA loan can also be used for consolidation of high interest debt, operating costs, and other needs involved in growth of your business.

Inventory

Remodeling &
Expansion

Payroll

Debt
Consolidation

Rates as low as

4%

About the Small Business Administration

Founded in 1953, the U.S. Small Business Administration (SBA) was created to help small business owners and entrepreneurs pursue the American dream. This government agency partially guarantees a loan for a bank, incentivizing the bank to make a loan it typically would not approve. Because of this guarantee by the SBA, these loans offer a long term and low interest rate.

General Qualifications

- Personal credit score of 650+
- No criminal background
- Applies to all partners owning 20% or more of the business

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SBA ECONOMIC INJURY DISASTER LOAN*

Loans up to \$2,000,000

Low-cost working capital is being made available by the federal government to help small businesses experiencing hardship due to the COVID-19 crisis to remain stable until normal operations can resume. Can be repaid early or over an extended period of 10 years or more. Payment deferrals may be available. No prepayment penalty.

May be eligible for a 10,000 cash advance. A portion of this loan may be forgiven.

Rates capped at
3.75%

*May be used in combination with a PPP loan

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General Qualifications

- Business experiencing hardship as a result of the COVID-19 crisis
- Fewer than 500 employees
- In business before Feb 15, 2020

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SBA PAYCHECK PROTECTION PROGRAM*

Potentially forgivable government assistance for businesses to use to meet payroll and other expenses associated with their employees during the COVID-19 crisis. No personal guarantee or collateral is required.

We strongly advise you to apply through your bank immediately because the program has a cap of available funds and a limited time frame.

Fully Loaded
Payroll

Rent or
Mortgage
Interest

Utilities

Health
Insurance
Premiums

Rates capped at
1%

*May be used in combination with a EIDL loan

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