

Small Business Loan versus a Business Cash Advance

A business cash advance offers many benefits over a traditional business loan. Besides being a lot easier and faster to apply and receive than a typical bank loan, business cash advances reap these huge cost and time advantages over small business loans.

Comparison Detail	Business Cash Advance	Small Business Loan
Repayment	NO	Yes
Fixed Monthly	NO	Yes
Required Collateral	NO	Yes
Personal Liability	NO	Yes
Application Fee	NO	Yes
Upfront Costs	NO	Yes
Use Restrictions	NO	Yes
Repayment Late	NO	Yes
Closing Costs	NO	Yes
Loan Approval Time	72 Working HOURS	WEEKS? MONTHS?
Time Until Cash in	As little as 7 Days!	WEEKS? MONTHS?
JR-N-Associates.com	Click Here to Apply Today	(480) 678-9595



Other Frequently Asked Questions

Q. What is a Business Cash Advance?

A. Business cash advances allow you to borrow against your future Visa, MasterCard, American Express, or Discover sales rather than using your personal credit or collateral. A fixed percentage is deducted from your business' Visa, MasterCard, American Express or Discover sales receivables for repayment.

All other revenue earned through cash, check or other cards are untouched. Repayment occurs automatically and follows your business revenue flow. There are no bank loan repayment schedules, no fixed monthly payments, no fixed repayment timeframes, and no penalties for late payments.

Also unlike traditional secured business loans, business cash advances require no collateral or personal liabilities.

Business Cash Advance benefits are:

- No Hassle, instant cash funding.
- Fast, easy and convenient cash advance approval process.
- No collateral or equity required like a small business loan.
- No upfront costs or hidden fees.
- Can potentially lower your credit card processing rate saving you money.

Q. How do I qualify for a business cash advance?

To get a business cash advance through [JR-N-Associates](http://JR-N-Associates.com) you need to fulfill just five conditions:

- You run a business that accepts VISA or MasterCard.
- You process a minimum of \$4,500 per month.

- You provide 3 months if business is not seasonal and 12 months if business is seasonal of past credit card statements and bank statements.
- You have been operating your business for over 2 months.
- U.S. Businesses only
- Getting a business cash advance requires no collateral, no personal warrants, and no hidden or upfront fees. Complete the application process and gain approval in as little as 72 working hours!

And don't worry about your credit rating. We issue business cash advances regardless of credit ratings. Approximately 95% of our customers who applied for funding have been accepted. The only sure way to find out is by [submitting your application today...](#)

Q. How much money can I get from a business cash advance?

If you're approved, you can receive a lump sum cash advance of \$1,500 to \$1,000,000 depending on your situation. If you meet the qualifications and apply for a cash advance, the next time you look, you could have up to \$1,000,000 cash in your checking account!

Q. What can I spend the lump sum cash advance on?

Unsecured business cash advances are offered with absolutely no strings attached and the borrower is free to spend it the way they find suitable. Recent customers have used the lump sum cash outlay for:

- Funding a new business start-up.
- Supplementing working capital requirements
- Settling debt payments
- Purchasing new equipment
- Performing store or office renovations
- Increasing product line or add seasonal merchandise
- Covering unexpected expenses

A business cash advance is a revolutionary method to finance your business needs. Remember- it is not a business loan. So there are no loan payment books, no haggling with people who don't understand your business, no payback deadlines and no scary collateral obligations. You decide how to use the cash to make your business move forward. *How much easier can we make it?*

Q. What is the percentage rate on this type of business funding?

We collect a small percentage of your daily credit card sales. The exact percentage varies by customer and is determined by variables including the size of the cash amount you're requesting, the estimated time of distribution, your business history and your monthly VISA/MasterCard, American Express or Discover credit card sales. **There are no administration or application fees.**

Q. Is it going to cost me to apply for this type of small business financing?

No -- the application is free and there are no up-front fees charged to our customers. The sooner you get your application in, the quicker we can get back to you on the amount of monies we will be able to advance you.

Q. What's the difference between a secured business loan and an unsecured business cash advance?

A traditional small business loan requires a written loan proposal resulting in time-consuming work and funding delays. They involve strict monthly repayment schedules regardless of your monthly business revenue flow.

Also, small business loans are very difficult to attain from a bank when you need it the most - like during cash shortages - rather than when you are in profitable. Bankers focus on past credit history to determine the loan repayment program and assurance of the set monthly repayment is their prime concern while approving a loan.

Therefore, the small business owner is typically required to personally guarantee the loan or secure the loan with collateral like the owner's home or other assets.

A business cash advance is funding provided against the monthly credit card sales volume to facilitate the instant availability of cash for a small business. And it does NOT require a personal guarantee or collateral.

Q. What is the repayment period for the business cash advance?

Since this is not a business loan, there is no monthly payment schedule. We calculate a repayment plan based on your future VISA and/or MasterCard credit card sales projections then we partner with you to determine your optimal payment. We get paid only when you get paid.

Q. Do I need to change credit-card processors?

Yes. You must switch to our affiliate processor, yourcreditcardprocessor.com to receive the business cash advance. We will meet or beat your current credit card processing cost structure. The bottom line is that you're not going to lose money for having to switch. (Most likely, you will be saving money by switching!) Yourcreditcardprocessor has one of the highest customer satisfaction rates in the credit card processing industry.

Q. Do I have to get a new credit card terminal?

Not usually. All you have to do is re-program your credit card machine, which takes only 10 minutes and it can be done over the phone. Our discount credit card processor, yourcreditcardprocessor.com, will assist you step-by-step to ensure a smooth and fast transition.

Q. Who typically applies for a business cash advance?

A business cash advance is ideal for people who do not want to apply for a small business loan or cannot because of credit rating or other financial limitations. An unsecured business cash advance can help your business grow even without going for a business loan. Many of our clients tell us that they had "no where else to turn" because so many banks had turned them down. JR-N-Associates.com moves businesses forward. We approve over 95% of applicants!

Q. How complicated is the paperwork for a business cash advance?

The paperwork that you will need to fill out is quite simple and takes no more than ten or fifteen minutes to complete. We have Funding Specialists on hand in our contact center to help you through this process. Just **call us at 1-480-678-9595** with questions.

Q. How easy is it to get approved?

It is a lot easier and faster than a typical bank loan. We understand the reality and the hardship of owning and operating a small or medium size business. Our Funding Specialists has also owned and operated several small to medium size business - we understand the need for fast turnaround. We also know that "Cash is King."

Q. Will bad credit affect my business cash advance request?

It is not necessary for you to have good credit to receive a business cash advance. A poor credit rating, including delinquencies, will not normally influence a cash advance. The best thing to do is **complete an application** and find out! Over 95% of applicants receive their business cash advance approval within 72 hours!

A blue, rounded rectangular button with a gradient from light blue to dark blue. The text "APPLY ONLINE" is written in white, bold, uppercase letters in the center of the button.