## We Are Your Bridge to Bridge Loans

In business, it is a fact that no matter how well a business is doing financially and no matter how much they try to anticipate and prepare for the future, there is always the possibility that something unforeseen and unsuspected may happen that causes your business (or non-profit or municipality) to suffer an unexpected negative turn. When those kinds of things happen it is best to have the means of consistently solid and preferably increasing and diversified sales, cash reserves, lines of credit and a means of alternative financing in place. Then those things can be used in whole or in part to ensure that you will be able to survive and ride out the financial storm. But unfortunately, even for multi-million and multi-billion dollar Fortune 500 companies, that often is not the case. Plus, when combined with the impact and volatility of the global economy, often companies (and also non-profit companies and municipalities) find themselves in financial predicaments that they have no way out of or are extremely difficult and/or are highly unlikely for them to get out of and avoid bankruptcy and eventual failure. This is especially if they do not have long-term financing, alternative or numerous streams of income, or a pending influx of accounts receivables.

A Bridge Loan (also known as a "Swing Loan", "Caveat Loan", "Gap Financing" or "Interim Financing" is used to provide interim (temporary) financing for businesses (and sometimes individuals, NON-profit organizations or municipalities) to chronologically bridge them over until they can obtain their next phase of financing or permanent financing. Then the money obtained from the next phase of financing or permanent financing (obtained independently from and AFTER the Bridge Loan) is typically used to pay back their Bridge Loan and also used to fund their remaining capitalization requirements.

Bridge Loans are an expeditious and easy way to obtain cash (often tens or hundreds of millions of dollars and even billions of dollars) and are often used by businesses to financially sustain themselves so as to not run out of operating capital in-between consecutive financings from primary equities and/or before their initial public offerings. These kinds of loans are contingently based upon the pending influx of capital and are predominately secured by various kinds of collateral such as inventory, real estate, accounts receivables and other tangible and intangible assets.

A Bridge Loan is also sometimes used by businesses to sustain them while they await the approval of a permit of some kind to facilitate a project. A Bridge Loan can be used as a means of expediting business transactions and also to prevent a price of real estate property from going into foreclosure.

When businesses want to expedite an initiated and/or continued project, they can obtain a Bridge Loan usually in less than a month where as conventional bank loans might take several months to obtain. In order to immediately jump-start the project, a Bridge Loan can be acquired and implemented in order to obtain a portion of the funding necessary for the project. Bridge Loans can be customized to address many kinds of various situations.

Typically, there are three basic reasons that businesses seek to obtain a Bridge Loan; (1) to eliminate a negative scenario by utilizing a Bridge Loan to convert it into a positive one, (2) to seize a great financial opportunity, investment or to implement an expansion of some kind or a combination or (3) your establishment has a substantial amount of equity in property that you own, yet you are experiencing financial difficulties and debt. Most of our Bridge Loans will allow you to be completely funded within two to three weeks, which allows you to begin financially repositioning yourself immediately. We can develop a customized plan especially for you that will allow you to utilize a Bridge Loan to rectify your current financial difficulties and simultaneously reposition you to qualify for conventional financing in a much sooner capacity. We can help you to overcome all of your financial adversities and turn your financial situation around into a triumphant and extremely profitable one.

We also seek to attract and serve income-producing businesses like yours and of many kinds (and also real estate developers and municipalities) that have a rehabilitation and/or construction agenda. These and many more kinds of agendas (your company's or municipality agendas) become much more able to be envisioned and much more attainable with the process of a Bridge Loan applied to them to bring them into actual manifestation! It is an inevitable fact that nearly every business will need financial assistance of some kind from an external source of some kind. That financial assistance can be in the form of a Bridge Loan and the external source that provides that for you is Profit Increase Funding, Inc.

One of the magnificent things about Bridge Loans is that they can be customized for the purpose of very many diverse objectives. One objective may be to obtain financing via a Bridge Loan until an expected amount of revenue of yours arrives that has already been put in anticipatory pay-off motion.

Businesses, municipalities, and sometimes individuals utilize Bridge Loans to secure interim funding until they can eliminate a current financial obligation and/or until they can obtain permanent funding. Bridge Loans are typically expected to be paid back in a short amount of time, often in 30 to 120 days but also often and for various purposes, the repayment period can be extended to six months to a year depending upon the applied hypothecated scenario.

## Some of the Benefits of Bridge Loans Are:

- 1. A means to obtain immediate cash for current expenses until permanent financing can be obtained
- 2. The loan may be repaid at any time without incurring any penalties for early repayment
- 3. Bridge Loans can be obtained at a very low competitive interest rate
- 4. Preexisting and start-up businesses can keep the momentum of their projects moving forward while avoiding the escalation of construction costs and continue to progress toward the completion of a construction project that will profit them in some way once completed
- 5. Bridge Loans can also flexibly be acquired by obtaining a personal demand loan that has interest-only payments or obtaining a personal loan that allows them to receive a lump-sum amount with a fixed interest rate with the option of enacting a lump-sum repayment at maturity
- 6. The sanctions of the Bridge Loan are dependent upon the confirmed source of repayment

Although some conventional banks and lending institutions will allow a cash-deprived borrower to obtain a Bridge Loan, their conditions are so rigid it is not enough for the borrower to simply contractually promise that they will repay the loan within 30 to 120 days. Instead, if you seek to obtain a Bridge Loan through Profit Increase Funding, we will be able to more than likely fund your Bridge Loan request because our over 150 <u>unconventional</u> Funding Source Companies (with BILLIONS of dollars to invest) are far less rigid and therefore will be able to help you to obtain the cash that you need.

In order for us to help you to do so, you will need to provide tangible and verifiable proof that your investment for our Funding Source Company will be a solid and smooth transaction with no need to enact sanctions to forcibly collect upon the loan. That tangible and verifiable proof will need to be provided in the following ways: (1) By offering some kind of collateral to secure the deal such as equipment, stock options, equity in real estate, and other kinds of capital assets. This is especially advantageous if the history of your earnings does not quite measure up to the standards of a conventional bank. This will allow our Funding Source Company to feel much more comfortable and incentivize them to want to approve the loan (2) If you can provide proof of a consistent track record of strong sales, repaying other loans on time, in full and within a short amount of time and that your company has been consistently profitable, that will greatly help your possibility of obtaining a Bridge Loan, (3) A Bridge Loan can also be based upon factoring the solid, verifiable accounts receivables of the borrower, in which the funding source agrees to provide the borrower an upfront lump sum of cash (up to 95%) in exchange for the amount of revenue that the borrower expects to receive from the accounts receivables.

Hope and rescue for your financial needs and desires are only a phone call and/or email away by means of contacting Profit Increase Funding, Inc. Contact us NOW while it is still time for us to prepare and implement a plan for you that will not only allow your establishment to survive but also to soar to great heights or far greater heights of financial success! Use the following contact information below for a **FREE EVALUATION AND QUOTE!** 

## Sincerely,

Brian Strugs, President/CEO Profit Increase Funding, Inc. 17184 Westmoreland Road Detroit, MI 48219-3551

Office: (586) 945-3605 / Fax: (586) 349-6070

Email: <u>Profitincrease@sbcglobal.net</u>
Website: <u>www.profitincreasefunding.com</u>