

# WHY IS IT RIGHT FOR YOU?

## ALTERNATIVE LENDING



EBOOK



This ebook is solely for the purpose of providing information and should not be considered as legal counsel.

# Chapter 1

## What is unconventional financing?

In recent years, unconventional or alternative financing has emerged as a prominent solution for businesses seeking funding. Traditional financial institutions, including banks, struggled to provide sufficient capital during the economic downturn of the early 2000s, leading to the closure of numerous businesses nationwide. In response to this crisis, innovative lenders like Coastal Kapital LLC introduced novel approaches to help business owners access capital without jeopardizing their enterprises. They have played a pivotal role in rejuvenating and expanding a multitude of businesses across the United States, regardless of their size or industry. Coastal Kapital LLC's swiftness, efficiency, innovation, and personalized approach have positioned the alternative financing industry as the preferred choice for business owners searching for financing alternatives to traditional banks, which have often fallen short in the past and continue to do so. This new wave of financing empowers businesses to access the funding they need to meet their unique objectives, with flexible and customizable loan terms and conditions tailored to their individual needs.

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# What Are the Contrasts Between Alternative Financing and Conventional Lending?

Traditional lenders often entail lengthy, bureaucratic procedures that result in extended waiting periods. Coastal Kapital LLC simplifies and expedites the funding process, offering personalized solutions to meet clients' unique needs.

While traditional lenders typically offer limited, potentially detrimental financing options, Coastal Kapital LLC introduces innovative and diverse business financing methods. Their financing experts prioritize clients' stories and objectives, tailoring terms and conditions to perfection.



# Do Qualification Requirements Differ for Alternative and Conventional Lenders?



While the qualification criteria for alternative financing services can vary among providers, many businesses, regardless of their size or financial status, are increasingly turning to alternative financing sources like Coastal Kapital LLC. These providers offer a distinct departure from traditional lenders, such as banks, in terms of qualification standards. Traditional lenders primarily emphasize a business's credit score and extensive financial history as their key qualifying factors. Even thriving companies may be deemed "high-risk" and declined if they don't meet these criteria, safeguarding the lender's interests.

In contrast, alternative lenders like Coastal Kapital LLC view potential where traditional lenders perceive risk. They assess businesses holistically and don't rely heavily on credit scores or extensive financial histories. This more flexible approach has attracted companies from various industries seeking financial assistance.

Traditional lenders often demand extensive documentation, including 2-3 years of tax returns and financials, collateral, a minimum of two years in business, credit scores over 680, and a favorable PayNet score. In contrast, Coastal Kapital LLC's application process is streamlined, requiring only three months' worth of the most recent bank statements for loans under \$250,000.

They provide a dedicated sales consultant for personalized guidance, boast lenient requirements, and do not impose a minimum FICO score. Their aim is to secure the best possible deal for their clients.





# Chapter 2

## What Businesses Benefit from Alternative Financing?

Various businesses, irrespective of their size or industry, have harnessed the advantages of alternative financing through Coastal Kapital. These businesses span a wide spectrum, including restaurants, construction and manufacturing companies, medical and dental practices, merchants, franchises, retailers, online businesses, transportation providers, automotive services, and more. Alternative financing services from providers like Coastal Kapital offer a diverse array of unique financial products and services tailored to meet a broad range of specific business needs. Business owners worldwide have leveraged these services to achieve their business objectives, fostering growth and expansion in numerous ways.



# How Can Alternative Financing Benefit Your Business?

Alternative financing providers like Coastal Kapital LLC offer a diverse range of innovative financial products and services tailored to meet specific business needs, a level of customization that traditional lenders often cannot match. These services cater to numerous business objectives and expansion plans. Coastal Kapital's unique strength lies in its extensive network of over 75 lenders, which enables them to provide a wide variety of alternative financing options for business owners. Each of these financing options comes with its own set of advantages, designed to help clients achieve their unique goals. Moreover, CK offers creative solutions that traditional lenders typically cannot provide, addressing the needs of businesses that might struggle to secure suitable funding elsewhere. For instance, their merchant cash advances have assisted many credit and debit-based businesses with flexible payment terms and conditions, which are often elusive when dealing with traditional banks. The adaptability and ingenuity inherent in each alternative financing option from CK make it a versatile and powerful resource for businesses of all types.



# Chapter 3

## How Can Coastal Kapital's Alternative Financing Save Your Business Time and Money?



Many businesses turn to Coastal Kapital for alternative financing due to its remarkable ability to save them valuable time, money, and resources, which would otherwise be squandered dealing with traditional lenders. Traditional sources of funding often offer long-term loans that may initially seem appealing due to their low interest rates and extended repayment periods. However, in the long run, these loans lead to exorbitant costs, hindering financial stability and impeding businesses from seizing future growth opportunities. Coastal Kapital, as an alternative financing provider, places a strong emphasis on transparency when assisting clients. They don't solely focus on immediate business goals but also consider how their financing solutions can yield long-term savings. The chart below illustrates how alternative financing can save businesses significant amounts of money compared to long-term financing offered by banks and traditional lenders.



# What Loan Conditions Can You Expect with Coastal Kapital's Alternative Financing?

When it comes to loan conditions, banks and traditional lenders often offer rigid terms, regardless of their clients' unique needs.

Fortunately, Coastal Kapital's alternative financing services are designed to adapt to the specific goals and preferences of the clients they serve. Recognizing that every business is unique, they provide the flexibility to choose the conditions that best suit each business. This includes options for fixed or variable repayment terms, interest rates, term lengths, and loan amounts. Additionally, Coastal Kapital allows clients to select their source of repayment, whether it's from their customers or the lender, offering a level of customization that aligns with the specific financing requirements of each business.



# Chapter 4

## Why Coastal Kapital's Alternative Financing is the Right Choice for You?

In the current business landscape, the ability to swiftly address challenges and capitalize on opportunities is crucial for success.

Speed, efficiency, and innovation are core elements that businesses must consider when seeking the most suitable financing source in today's rapidly changing economy. Coastal Kapital's alternative financing options exemplify these values, setting them apart from traditional lenders. Speed is paramount, as businesses facing unexpected challenges or fleeting opportunities can't afford to wait for funds. Coastal Kapital offers access to capital in as little as 24 hours, a significant contrast to the lengthy waiting periods typical with traditional lenders. This rapid access empowers countless clients to take immediate action, ensuring they don't miss any chance to thrive and grow their business.



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"FINANCING YOU CAN TRUST"

Coastal Kapital LLC – a financial service leader in commercial equipment and asset-based lending. We maintain thousands of relationships with business owners, vendors, and manufacturers across the United States who value partnerships and integrity.

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**Efficiency:** The significance of time in the world of business is universally recognized, with every business owner aware of the direct correlation between time management and financial success. When business owners require additional capital, they often find themselves burdened with the arduous task of searching for the right lender, which consumes a significant amount of their precious time that could be better spent on managing their businesses. Furthermore, if they do manage to locate a suitable lender, they are then confronted with a plethora of complex paperwork and frustratingly slow processing procedures.

Thankfully, Coastal Kapital provides alternative financing services that shoulder the burden for their clients. This includes reaching out to every available lender to identify the ideal source of funding, expediting the processing of applications, and meticulously preparing all the necessary paperwork. This allows the business owners they assist to swiftly return to the core of their operations.

**Innovation:** The lack of creativity within the conventional lending landscape ultimately contributed to the financial crisis of 2004 and continues to plague the banking industry. Business owners are increasingly seeking new and distinctive financial services to adapt to our rapidly evolving economy.

**Human Connection:** However, not all forms of innovation are beneficial. Most alternative lenders have regrettably fallen into the same category as traditional lenders. They often fail to prioritize genuine connections with their clients and instead inundate them with automated messages, offering little personal touch or thorough consideration.



To explore why the alternative financing industry may be the right choice for your business, reach out to Coastal Kapital's financing advisors today. Your initial consultation comes at no cost, and there's absolutely no obligation to proceed. As one of the nation's highly regarded and recommended alternative lending providers, we are eager to discover how we can assist your business in overcoming challenges and capitalizing on opportunities.

**Begin your journey by connecting  
with one of Coastal Kapital's Sales  
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