GIP FUNDING

FUNDING SINCE 2018

THE BUSINESS OWNER'S FUNDING GUIDE

The 5 Ways to Fund Your Business — and How to Actually Get Approved

A plain-English breakdown of your real funding options, what each one costs, and exactly what lenders look at — so you stop guessing and get a **yes** faster.

$50M+
FUNDED

4,000+
BUSINESSES

24–48 hrs
TO A DECISION

START HERE

Most owners leave money on the table — because nobody explained the options.

If your bank said no, that's not the end of the conversation — it's the beginning of a different one. Banks approve on credit and collateral. The modern funding market approves on something you already have: **revenue**. This guide shows you the five main ways businesses get funded, what each really costs, and how to walk in already looking like an approval.

The real cost isn't the funding — it's the waiting.

Every month you delay is a signed contract you couldn't staff, inventory you couldn't stock, or a job that went to a competitor who moved first. Capital is a tool for timing. The owners who win are the ones who can say "yes" when opportunity shows up.

CLEARING THE AIR

4 myths that keep good businesses unfunded

“My credit isn't good enough.”
Revenue-based funding weighs what your business earns far more than a personal FICO score. Plenty of sub-600 owners get funded.

“It takes weeks of paperwork.”
Most revenue-based approvals need 3 months of bank statements and a one-page app — decisions in 24–48 hours.

“The bank already turned me down.”
A bank "no" and a funding "no" are two different decisions with different rules. This isn't a bank loan.

“I'll get locked into a huge payment.”
Good structures flex with your revenue. Slower month, smaller remittance — so cash flow stays breathable.

THE MENU

The 5 main ways to fund a business

Each fits a different situation. Here's the honest version — what it's best for, how fast, and what it tends to cost.

OPTION	BEST FOR	SPEED	TYPICAL COST	APPROVAL DRIVER
Revenue-Based Funding Most flexible	Fast cash, uneven revenue, bank said no, need it this week	**24–48 hrs**	Factor rate 1.1–1.5	Monthly revenue & deposits
Business Line of Credit	Ongoing/repeat needs, draw only what you use	1–5 days	Interest on what you draw	Revenue + time in business
Term Loan	Larger one-time purchase, strong financials	10–30 days	Fixed APR	Credit + financials
Equipment Financing	Buying machinery, vehicles, hardware	2–7 days	Rate tied to the asset	The equipment itself
SBA Loan	Lowest rate, not in a hurry, strong credit	30–90 days	Lowest cost	Credit, docs, collateral

How to read this

There's no "best" option — only the best **fit**. The two questions that decide it: **How fast do you need it?** and **How predictable is your revenue?** Need money this week with an up-and-down season? Revenue-based wins. Rock-solid books and time to wait? SBA is cheapest. Most of our clients land on revenue-based funding or a line of credit because they value **speed and flexibility** over squeezing out the last point of rate.

A quick word on "factor rate"

Revenue-based funding is quoted as a factor rate, not APR. A 1.3 factor on $50,000 means you repay $65,000 total. Simple, fixed, no compounding surprises — you know the full cost on day one. The trade-off for that speed and flexibility is a higher cost than a bank. That's the deal: you pay for **speed and a "yes."**

THE PART NOBODY TELLS YOU

How to actually get approved

Approval isn't luck. Underwriters look at a short list of things. Clean these up and you move from "maybe" to "funded" — often for a bigger amount and a better rate.

1. **Keep your bank balance positive**
   Negative days and overdrafts are the #1 reason good files get declined. Even a small buffer across the month signals you can handle a remittance.

2. **Show consistent deposits**
   Lenders fund revenue they can see. Run income through your business account — steady deposits beat one big lumpy one. Avoid frequent transfers that look like juggling.

3. **Have your last 3 months of statements ready**
   This is 90% of the file. Having them ready the moment you ask is the difference between funding today and funding next week.

4. **Know your existing positions**
   If you already have funding, be upfront. The right partner can often consolidate or restructure — hiding it just slows you down.

5. **Work with a direct funder, not a chain of brokers**
   Every middleman adds fees and friction to your deal. Going direct keeps more capital in your pocket and gets you a straight answer faster.

What you'll need to apply

- **3 months** of business bank statements
- A simple **one-page application**
- **Driver's license** & voided check
- **6+ months** in business (ideal)

Green flags that boost your offer

- **$15K+** monthly revenue
- Few or **no negative days**
- Steady or **growing** deposits
- **Low existing** debt load

WHY GIP

Funding at the speed of your business.

- **Direct funder** — no broker chain skimming your capital
- **Approved on revenue**, not just your credit score
- **24–48 hour** decisions — real numbers, same day
- **Payments that flex** with your cash flow
- **Funding since 2018** — $50M+ to 4,000+ businesses

See what your revenue qualifies for — in 5 minutes.

No hit to your credit to check. No obligation. Just send your last 3 months of business bank statements and we'll have a real offer in front of you within 24–48 hours.

See What I Qualify For →

Prefer to talk? Call or text us and we'll walk you through it.

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