

US CAPITAL PARTNERS

LENDING AND INVESTMENT BANKING FOR SMALL & MIDDLE MARKET COMPANIES

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Plenty of Money Available for Small Businesses: Know Where to Turn for Working Capital When Commercial Banks Say “No”

Companies unable to qualify for credit despite commercial banks’ efforts to ramp up small business lending must seek out alternative lenders available to assist with financial recovery.

SAN FRANCISCO, November 2009—Credit remains tight for small businesses across the country, despite a “window dressing” feel boost from U.S. banks. Even with new lending initiatives from intuitions like JPMorgan Chase, business owners still face incredible difficulty qualifying for credit and obtaining the funding they need.

“What we are seeing here is a bunch of sound bites created by the commercial banks who are merely pretending to pay attention to Main Street’s needs to gain political capital,” said Jeffrey Sweeney, Managing Partner at US Capital, a financial services firm in San Francisco. “The billions in loans offered to alleviate the credit crunch is not going to help many small businesses that are still struggling with the down economy and do not have the financial strength to meet the stringent lending criteria of these banks.”

However, the good news according to Sweeney is that there is already plenty of help available for small businesses that need funding. Alternative financing options, like asset-based lending, can help many businesses get the backing they need when the banks say “No.” While these loans may cost businesses more in interest in the short-term, they are helpful and necessary to get a business back on its feet. Sweeney also recommends that businesses who need financial restructuring work seek out an expert who has experience in restructuring and providing alternative debt for small businesses. This can provide capital for your business to help make it through the downturn into the recovery so you can once again qualify for commercial bank loans at lower rates.

“Help for small business lending is not on the way – it’s already been here, but you need to know where to look,” Sweeney says. “If your business doesn’t fit the bank’s narrow (and narrowing) loan criteria, this is a time when you need to think outside the box to get help rehabilitating and re-structuring your finances. But you can’t wait for JPMorgan to loan you money or for Obama to fix the economy – you need to be proactive in managing your business and seek out a specialized financial advisor/lender who can help you re-structure your finances in a way that makes sense for you.”

About US Capital Partners, Inc.

Since 1998, US Capital has been providing prompt, innovative, and reliable financing solutions including lending, corporate financing, and debt re-structuring to businesses across the United States and abroad. US Capital is a private investment bank, direct lender, co-lender, and lead financial arranger that specializes in asset-based debt for small- to middle-market private and public companies. The company’s innovative approach allows them to provide the best financing available, not only for companies in excellent financial condition, but also for companies who may have been refused credit by traditional lenders. If you would like to know more about how your business can secure the funding it needs, visit <http://www.uscapitalpartners.net/> or call (415) 882-7160.

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