



Your Guide to Alternative Business Financing

- ❖ Learn how to get business financing in 5-7 days
- ❖ What kind of financing best suits your business
- ❖ Why banks are not lending to businesses like yours



194 B Park Ave.
Amityville, NY 11701
T:(631)608-2811
F:(631)532-5131



Member Of
NEW YORK
STATE
RESTAURANT
ASSOCIATION



Small Business Loan

Our traditional loan program offers a low cost financing option for established main street businesses. This program requires minimal documentation and approvals can be offered within 2 business days. Unlike other commercial lenders Citi Wide looks at the health of your business es cash flow not your personal credit score.

Working Line Of Credit

Citi Wide offers small businesses lines of credit up to \$1,000,000. As a business owner you decide how much and when you need working capital! There are no application or access fees and you have the option to take 5 seperate drafts in a 90 day period. This program requires no collateral nor a personal guarantee. Citi Wide works fast and you can be approved within 2 days receive working capital in 4 business days.

Merchant Cash Advance

Citi Wide is a direct funding source for merchant cash advances. This program provides a quick, easy, and low document solution to your funding needs. We offer same day approvals and funding within 5 days. We offer the lowest factor rates in the industry and offer terms as long as 18 months. Unlike other providers we also do not require that you change processors and work with you to find solutions to your cash flow needs.

My name is Anastasios from T&Z Meat. Over the last two years Citi Wide Merchant Funding has helped my business when banks wouldn't give me a chance. Not only did I receive funding to purchase my business, Mike subsequently helped me to purchase the property and complete a \$200,000 expansion. Every step of the way Mike and Irina have applied a personal touch and helped grow my business.

Thank You,
Anastasios J Ziabaras, Chicago

The New York Times

September 6, 2011, 2:38 PM

A Banker Explains Why Some Small Businesses Have Trouble Getting Credit
Scan For Full Article



"The resources required to make a \$10 million loan are not a lot different than the resources required to underwrite, administer, and make a \$1 million loan. If you're trying to grow your loan portfolio by 10 percent, and you have over a billion-dollar loan portfolio, you're going to make a lot of \$400,000 loans and you're not going to get there."

We have heard others say that big banks have difficulty with small loans — though it's rare to hear a banker acknowledge it. It is almost an axiom of banking that big banks are interested in transactions and use computer credit models to underwrite their small loans, while small banks are interested in borrower relationships and underwrite their loans manually. Mr. Millman, though, seemed to say that only the smallest banks would be able to treat the smallest businesses like people, rather than numbers. But when asked where borrowers seeking smaller loans — \$500,000, say — might go, Mr. Millman [Sterling Bank Representative] had no similar advice. "I honestly don't know the answer to that," he said.



Grand Opening Program

Opening a restaurant can be a difficult financial proposition. Our Grand Opening Program was created specifically for restaurateurs that are in the advanced planning stages. This program has helped dozens of restaurateurs open their new restaurant that they have the working capital necessary to succeed. In addition to funding Citi Wide also provides merchant services to make sure that your business hits the ground running.

If you need working capital to finance equipment purchases, expand your current location, or boost your marketing budget give Citi Wide Merchant Funding a call today at (631) 608-2811.

Restaurant Opening Checklist

- Opening Inventory
- Marketing Budget
- POS System
- Quarterly/Employment Taxes

"Citi Wide helped me secure financing to purchase the building my restaurant was in. Over the next five years I will save thousands in rent and no longer have any landlord worries."

- Keith
Dallas, TX

"I was within two weeks of opening my restaurant and had run out of money. Mike secured me \$20,000 before I opened to pay my vendors and complete some last minute construction."

- Dana
Poughkeepsie, NY





Merchant Application

FAX COMPLETED APPLICATION TO: (866) 899-3401
 188 B Park Avenue | Amityville, NY 11701 | (631) 608.2811
 www.citiwidemerchantfunding.com

Sales Representative #
Name
Contact #

BUSINESS INFORMATION

Type of Entity (check one)	<input type="checkbox"/> Corporation <input type="checkbox"/> S Corporation	<input type="checkbox"/> General Partnership <input type="checkbox"/> Nonprofit	<input type="checkbox"/> LLC <input type="checkbox"/> Other	<input type="checkbox"/> LP	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> LLP	Federal ID (or SS# for Sole Proprietorship)
Merchants Legal Name	D/B/A			Business Phone			
Physical Address	City, State, Zip			Business Fax			
Mailing Address / Billing Address	City, State, Zip			Use of Proceeds			
Business Type; Product/Service Sold	State of Incorporation/Organization	Date business started (mm/yy)	Length of Ownership				
Contact Name	Position	Email Address	Web Address	Requested Advance Amount			

MERCHANT/OWNER INFORMATION (1)

Corporate Officer/Owner Name	Title	Social Security Number	Date of Birth	Ownership %
Driver's License & State	Home Phone Number	Cell Phone Number	Email Address	
Residence Address	City, State, Zip			

OWNER INFORMATION (2) – ONLY IF MERCHANT/OWNER (1) IS LESS THAN 50%

Corporate Officer/Owner Name	Title	Social Security Number	Date of Birth	Ownership %
Driver's License & State	Home Phone Number	Cell Phone Number	Email Address	
Residence Address	City, State, Zip			

SALES & CREDIT CARD PROCESSING INFORMATION

Visa/MasterCard: Card Swipe ____% Manually Keyed ____% Phone/Mail Order ____% Internet ____% Total (100%)	Avg. Gross Monthly Sales (Cash, Checks, Credit Cards)		
Seasonal Sales: <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, high volume months: <input type="checkbox"/> Jan <input type="checkbox"/> Feb <input type="checkbox"/> Mar <input type="checkbox"/> Apr <input type="checkbox"/> May <input type="checkbox"/> Jun <input type="checkbox"/> Jul <input type="checkbox"/> Aug <input type="checkbox"/> Sep <input type="checkbox"/> Oct <input type="checkbox"/> Nov <input type="checkbox"/> Dec			
# of Terminals	Terminal Make & Model	Software Type / POS System	Software Type / POS System - Contact Name & Phone

BACKGROUND INFORMATION

Do You Have an OPEN Cash Advance or Dining Program?	<input type="checkbox"/> YES <input type="checkbox"/> NO	If Yes, Company: _____	Balance: _____
Used a Cash Advance Program Before?	<input type="checkbox"/> YES <input type="checkbox"/> NO	If Yes, Company: _____	
Any State / Federal Liens against Owner(s)?	<input type="checkbox"/> YES <input type="checkbox"/> NO	If Yes, Details: _____	
Have You or Business Ever Declared Bankruptcy?	<input type="checkbox"/> YES <input type="checkbox"/> NO	If Yes, Details: _____	
Are any Lawsuits or Judgments Pending?	<input type="checkbox"/> YES <input type="checkbox"/> NO	If Yes, Details : _____	

TRADE REFERENCE (1) Business Name	Contact, Account Number or Fax Number	Phone Number
TRADE REFERENCE (2) Business Name	Contact, Account Number or Fax Number	Phone Number

BUSINESS PROPERTY INFORMATION

Own/Lease	Lease Start Date	Lease Term	Monthly Rent/Mtg	Type of Building	Square Footage (approx)
Landlord / Mortgage Company	Contact Name	Phone Number	Fax		

- Application must include a copy of a voided check, each owner's valid driver's license, and your valid business license.
- Citiwide will conduct independent due diligence of each Merchant that desires financing from Citiwide, and Citiwide may deny financing to any applicant at its sole discretion.
- Merchant acknowledges and agrees that a consumer or investigative report, including a credit check with recognized credit reporting agency(s), may be conducted in connection with this Application. Merchant hereby authorizes Citiwide and its agents and representatives to (i) initiate such reports, investigations and/or credit checks, (ii) investigate any statements made or data received from or about Merchant and/or its owners/shareholders, and (iii) contact any references given by Merchant or its owners/shareholders.
- Application must include your last 6-12 complete, consecutive credit card statements, and 3 months bank statements.

Owner (1) **X** Signature _____ Date _____ Owner (2) **X** Signature _____ Date _____