



# Small business funding solutions

Whether you have an existing business or a new start-up, Pango Financial's full suite of innovative funding solutions can help your business get the jump-start it needs. We offer a variety of financing solutions that can be used individually or combined with another option to create the customized financing that fits your long and short-term goals. Let Pango Financial help devise a plan that incorporates one or more financing options to give you maximum financial flexibility and affordability.

## 401(k) Rollover

Our 401(k) Rollover plan, the DreamSpark™ plan allows you to use your 401(k) or other eligible retirement funds as working capital for your business or franchise—tax-deferred and penalty free.

**Best value!**

## SBA Loans

The SBA guarantees small business loans for banks, with attractive terms and lower interest rates. It's a good option when buying an existing business or a new franchise.

## Unsecured Line of Credit

An unsecured line of credit doesn't require collateral, and if you have solid credit, we can help you get quick approval and funding.

## Marketable Securities

Use your stock portfolio as collateral for a low interest rate loan.

## Accounts Receivable

Use your receivables (invoices) as a means of generating a consistent and steady cash flow.

## Equipment Funding

Avoid costly depreciation by leasing your equipment. It offers potential tax savings and doesn't require additional collateral.

## Conventional Bank Loans

An established source of funding for your business, a conventional bank loan may be secured or unsecured, and has a set term, set amount borrowed and interest rate.

## Why Pango Financial?

- Our DreamSpark plan is the best value and price in the industry
- Our online funding system gives you 24/7 secure access to your DreamSpark plan setup and maintenance
- Our team of experts have over 75 years of combined experience in financial services and small business lending
- Our small business funding specialists work hard to find the right funding solution for you

**Fund your business today! Contact us for a FREE consultation.**



**whypango.com**



**1-855-WHY-PANGO** (1-855-949-7264)

**Pango Financial's comprehensive product line can assist in the financing of nearly every type of business. Based on your financial situation and business objectives, we can help you customize the best financing solution for your company using one or more of our funding options:**

	<b>Funding Option</b>	<b>Eligibility</b>
<b>DreamSpark Plan</b>	<ul style="list-style-type: none"> <li>• Access existing retirement funds to invest in a new or existing business</li> <li>• Tax-deferred and penalty free</li> <li>• Funds can be obtained in about 3 weeks</li> <li>• Can use funds as capital for down payment on an SBA loan</li> <li>• Retirement savings plan</li> </ul>	Based on: <ul style="list-style-type: none"> <li>• Availability of sufficient qualified retirement plan (401K, IRA, PSP, 403(b), SEP IRA, or Gov 457(b))</li> <li>• Roth accounts are not eligible</li> <li>• Minimum \$20k required</li> </ul>
<b>Small Business Administration Loan - SBA 7(a)</b>	<ul style="list-style-type: none"> <li>• Use for any legitimate business purpose such as working capital</li> <li>• Funding available from \$100K to \$5M</li> <li>• Longer terms/amortizations available</li> <li>• Easier credit requirements</li> <li>• Lower payments</li> <li>• No renewal fees or balloon payments</li> </ul>	Based on: <ul style="list-style-type: none"> <li>• Strong personal credit</li> <li>• Industry experience</li> <li>• For profit business</li> <li>• Collateral</li> </ul>
<b>Unsecured Line of Credit</b>	<ul style="list-style-type: none"> <li>• Unsecured personal line of credit</li> <li>• No collateral required</li> <li>• Access to line of credit when needed</li> </ul>	Based on: <ul style="list-style-type: none"> <li>• Strong personal credit and no bankruptcy</li> <li>• FICO score of 680 or higher</li> </ul>
<b>Marketable Securities</b>	<ul style="list-style-type: none"> <li>• Use of stock portfolio as collateral for a loan</li> <li>• Low interest rates</li> </ul>	Based on: <ul style="list-style-type: none"> <li>• Eligible investments</li> <li>• Collateral required in the form of securities</li> </ul>
<b>Accounts Receivable</b>	<ul style="list-style-type: none"> <li>• Use of receivables (invoices) to generate steady cash flow without borrowing</li> <li>• Not a loan—a buy/sell agreement between two parties</li> <li>• Can be used for any aspect of running a business</li> </ul>	Based on: <ul style="list-style-type: none"> <li>• Established business</li> <li>• Good individual credit</li> <li>• FICO score of 650 or higher</li> <li>• Start-ups are not eligible</li> </ul>
<b>Equipment Funding</b>	<ul style="list-style-type: none"> <li>• Equipment leasing of \$10K or more</li> <li>• No additional collateral</li> <li>• Fixed rate financing</li> <li>• Longer repayment terms</li> </ul>	Based on: <ul style="list-style-type: none"> <li>• Strong business model</li> <li>• Good individual credit</li> <li>• FICO score of 650 or higher</li> </ul>
<b>Conventional Bank Loan</b>	<ul style="list-style-type: none"> <li>• Can be used for any aspect of running a business</li> <li>• Secured or unsecured</li> <li>• Fixed loan term and annual percentage rate</li> </ul>	Based on: <ul style="list-style-type: none"> <li>• Strong personal credit</li> <li>• FICO score of 680 or higher</li> </ul>

**Find out why Pango Financial is better than all the rest.**

Visit [whypango.com](http://whypango.com) or call **1-855-WHY-PANGO** (1-855-949-7264).

