

Study Shows Bright Future For Merchant Cash Advance Providers

A recent study conducted by Merchantcashadvance.com shows that as the credit environment has increased restrictions, more business owners are turning to merchant cash advances.

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New business owners in need of a quick source of capital are in luck. Merchantcashadvance.com is growing and thriving, and eager to assist consumers in achieving their business goals. An industry that began ten years ago with only a small set of providers has grown significantly, particularly in the past two years, to more than 50 [cash advance merchants](#). This sudden spurt is accredited to the tight credit environment.

Industry standards

In this study of 1,000 small business owners nationwide, 70% cited trouble gaining sufficient funds through bank loans. Of this majority, 95% stated that they have either used, or seriously considering using [merchant cash advances](#) to sustain business practices. Merchantcashadvance.com offers entrepreneurs a lump sum in cash which is payable in the future through the business' sales. Companies that can greatly benefit from this program are retail, restaurant and service-oriented companies that have good credit card sales.

Most often, these companies fail to qualify for loans due to poor credit or because they cannot offer collateral. The slow economy and the past history of loan defaults fresh in the minds of many banks have led to an increase in the restrictions required to receive a loan. In such a case, Merchantcashadvance.com can provide a usable alternative.

Not bound by regular laws

Because merchant cash advances are not [loans](#), and are the purchase and sale of future income, merchants are not bound by the laws that are standard with regular lenders. This means that there is no requirement of regular fixed payments and instead, they set a percentage of the business' daily credit card sales until the advance and premium has been fully recovered. This usually takes less than 12 months.

The study showed that the number one reason business owners found cash advances so appealing, is that the required payments are directly proportionate with their cash flow, so they are able to pay less when their sales are slow. In this style of cash advancement, there is no due date and no fixed payment required of the merchant.

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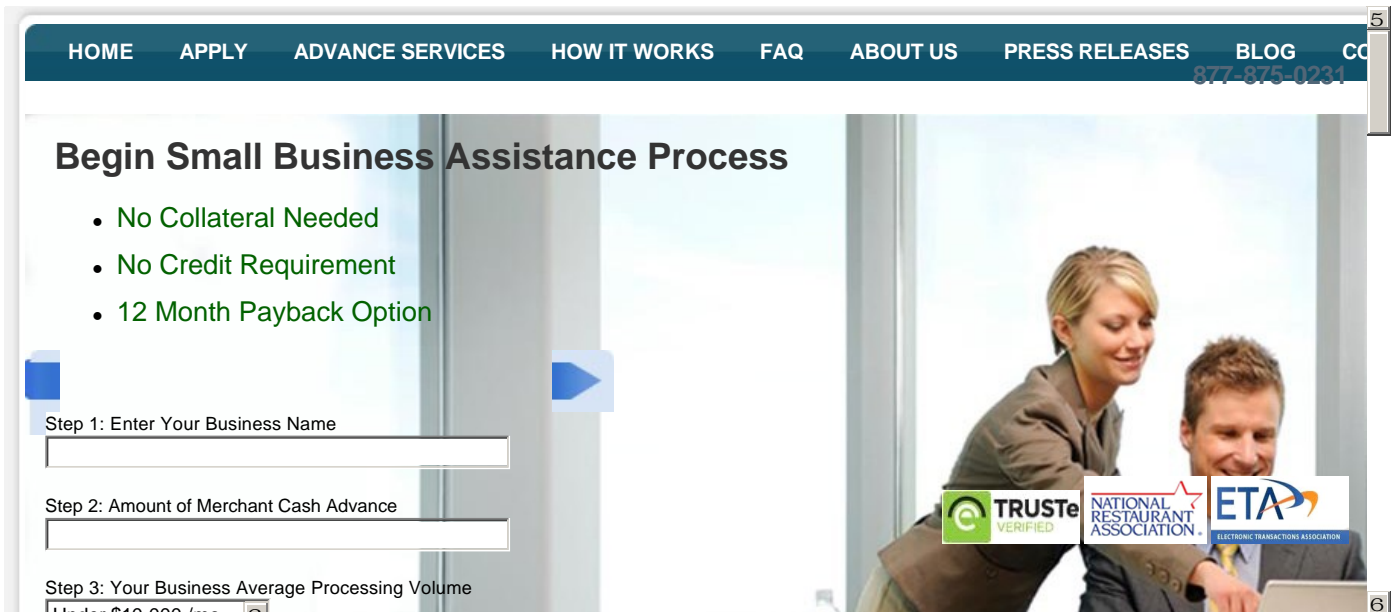
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The screenshot shows the top navigation bar of the MerchantCashAdvance.com website with links: HOME, APPLY, ADVANCE SERVICES, HOW IT WORKS, FAQ, ABOUT US, PRESS RELEASES, BLOG, and CONTACT. A phone number 877-875-0231 is visible. The main content area features a large heading "Begin Small Business Assistance Process" and a list of three bullet points: "No Collateral Needed", "No Credit Requirement", and "12 Month Payback Option". Below this is a three-step process form: "Step 1: Enter Your Business Name", "Step 2: Amount of Merchant Cash Advance", and "Step 3: Your Business Average Processing Volume". The background of the form area shows a woman and a man in business attire looking at a laptop. Logos for TRUSTe VERIFIED, NATIONAL RESTAURANT ASSOCIATION, and ETA ELECTRONIC TRANSACTIONS ASSOCIATION are visible at the bottom right of the screenshot.

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