

# Frequently Asked Questions

## Is this legitimate?

Absolutely - and it's backed by two of the most admired financial institutions in the world. But with all of the things you hear about on the web, we're glad this is on the minds of our customers. Over the past 7 years, **more than 15,000 business owners** have received over **\$600 million** of working capital to invest in their business as they see fit, without collateral or personal guarantees. Our financial partners are backed by companies like Wells Fargo and Brown Brothers Harriman. We are not part of either company; rather, we are an independent provider of funding solutions they provide.

## How much working business capital can I get?

We have developed the **FlowIndex™** to make the answer easy to understand and apply to your busy day. It will consider several factors including your Visa / MasterCard sales. You will know how much working capital you can *get in 24-48 hours*. The totals range from \$30,000 to nearly \$300,000 in timely, simple working capital!

## What's the catch?

As a business owner, you make business decisions every day. There is no "catch" just a question: Will the cost of capital allow you to grow and expand your business or help you deal with a short term emergency effectively? Check our [business capital comparison chart](#) to help you in your thinking. Since this is not a loan, but instead a very innovative type of financing, the simple, flexible and attractive terms can seem too good to be true, especially if you've just gone through the painful task of trying to get money through other sources!

## Is my Information Secure?

We utilize a secured fax system to receive and save your information. [You can read more about that here](#). Our financial partners each maintain their own tight security to ensure your information is kept confidential. They utilize swipe-card security, private networks, and full encryption. *We do not ask for detailed financial information over the Internet.*

## Why have I never heard of it before?

Although the industry has helped over 15,000 business owners with capital for growth, emergency and expansion and has been in existence for almost 10 years, it represents a small fraction of the traditional bank lending

industry. If you're as busy as most business owners, you probably have not heard about this until you had a need for business capital and started exploring.

### Is it a safe company?

Our financial partners are backed by companies like Wells Fargo, the *World's Most Admired Financial Services Company* according to Barron's and Brown Brothers Harriman, the *oldest privately owned bank* in America, with over 2700 employees operating worldwide. We are not part of either organization, rather an independent provider of funding solutions they provide.

### Will I get reports / documentation / evidence / reconciliation?

Yes. You'll have access to your account **online** and can easily track and reconcile your account at any time.

### Are there any tax repercussions?

Aren't there always! Fortunately, most of the benefits will be *in your favor* depending on how the capital is used. Consult with your accountant for specific answers about *any* working capital program, including traditional loans.

### Am I giving up ownership of something?

NO! Rule number one for a business owner is "*never give up equity*". Venture firms will certainly want a big chunk, banks will want to encumber your equity and other lenders may restrict the flexibility of your ownership. Our money has no strings attached. To a successful business owner, that is the cheapest money around.

### Can I use the funds for any small business expenditure?

There are no restrictions placed on the use of funds, though of course the business takes responsibility for the legality of said use. You can use it to finance marketing programs, used equipment purchases, auction participation, and other such activities.

[Let Us Determine How Much Working Capital We Can Get for You - It's Free](#)

