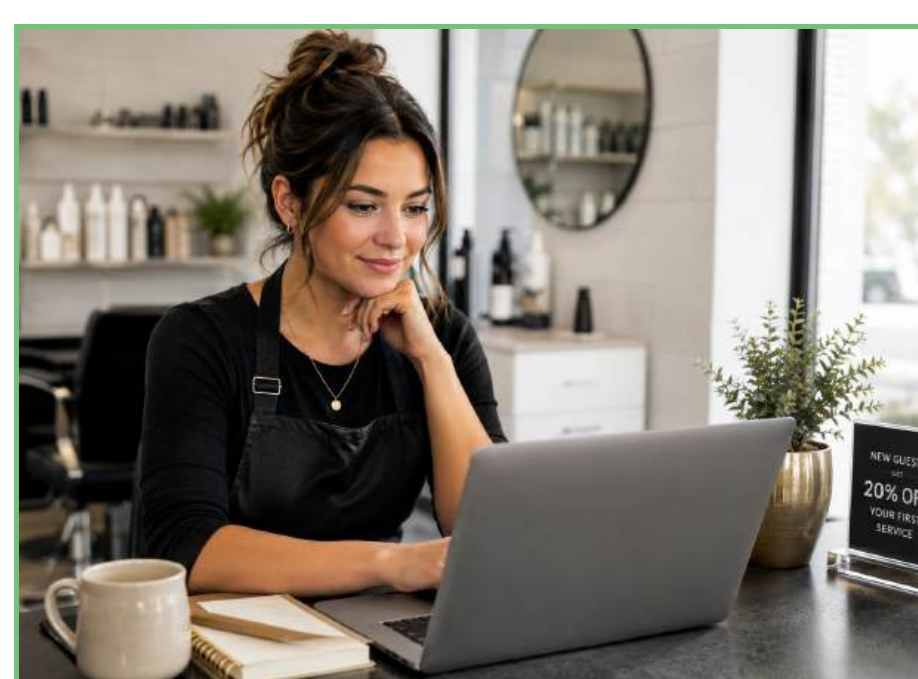


5

Credit Lines for Beauty Salon Owners

1. Bluevine: Straightforward and Predictable

Bluevine approves limits up to \$250,000 for businesses with over a year of operations and a good credit score, with funds often transferable within 24 hours. Fixed repayments fit salon cycles, draw during slow months, and repay as revenue picks back up.

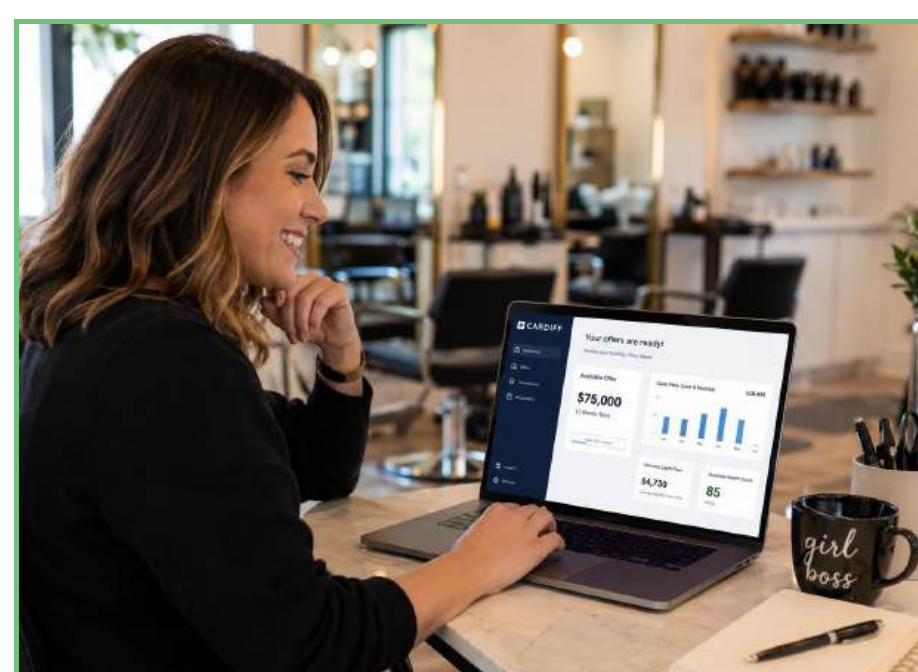


2. Fundbox: Open to Newer Businesses

Fundbox extends lines up to \$250,000 to businesses with as little as three months of operations, a good personal credit score, and over \$30,000 in annual revenue, with repayment terms ranging from three months to two years and no prepayment penalties.

3. OnDeck: Streamlined With a Personal Touch

OnDeck offers up to \$200,000 for businesses with at least one year of operations and \$100,000 in annual revenue, with same-day funding, capital within 30 minutes of withdrawal, and a dedicated loan advisor who remains your point of contact throughout.



4. Cardiff: Built Around Cash Flow

Cardiff uses real-time cash flow data as its primary underwriting lens, making it an option for salons that don't meet traditional criteria. Daily, weekly, or monthly repayment options fit seasonal demand and fluctuating revenue throughout the year.

5. BriteCap Financial: Innovative and Fast

BriteCap's two-minute application delivers same-day funding through a revolving credit line. Its BriteLine product unlocks additional capital based on current business performance rather than repayments, without requiring a new application for each draw.



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