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Landscaping Loan Strategies for Every Season

1. Term Loans for Growth

Equipment carries your landscaping company, but it is also your biggest expense. With a term loan, you secure a lump sum to fund a major purchase, then repay the amount plus interest over a set period. Term loans can also fund crew expansion.



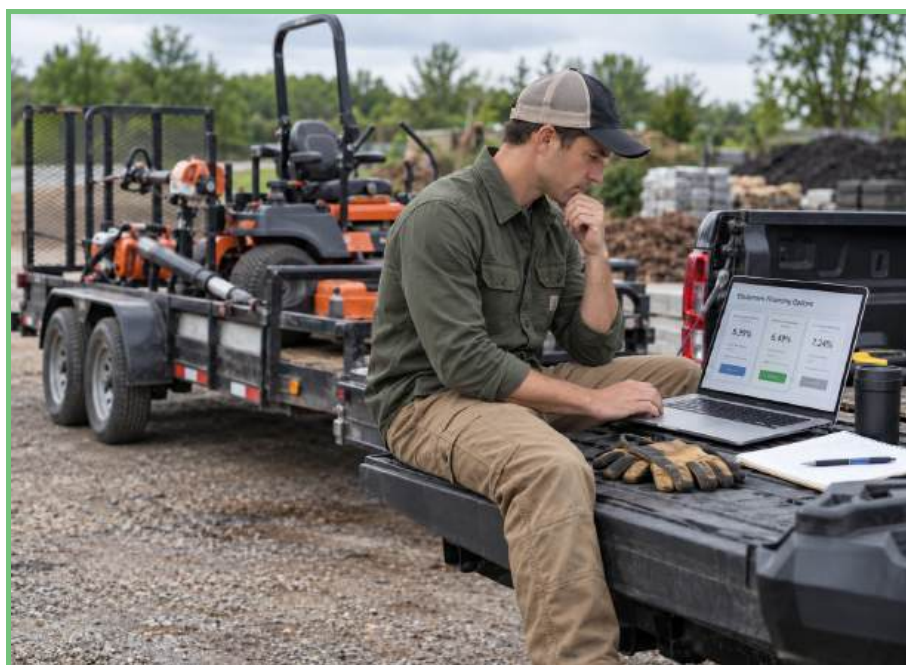
2. Working Capital for Seasonal Gaps

Your landscaping business may not see much action from December to February, but you still have to pay for insurance, fuel, and payroll. A business line of credit gives you a pool of funds to draw on as needed and only pay interest on what you use.



3. Landscaping Business Loan Providers

Many lenders offer business lines of credit and term loans, but the best landscaping business loans are tailored to your business model. IOU Financial, Cardiff, and SBG Funding provide flexible financing for both major purchases and cash flow gaps.



4. Everything in Its Season

As a landscaper, you understand seasonal rhythms. Selecting the right loan as your financing needs change extends your adaptability to another aspect of your business. The key is matching the product to the job at hand.

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