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Survival Tactics for Small Business Loans

For small businesses to survive in an erratic lending climate, the use of innovative financing tactics means that some small business loan alternatives which borrowers earlier ruled out because they were too complicated or expensive might deserve a second review. A [business credit card advances](#) program (also referred to as merchant financing) is a key example of a commercial financing strategy which has probably been a Plan B for many small businesses but not their eventual choice for acquiring more working capital. The use of credit card processing factoring to obtain working capital might have more practical appeal for a small business owner who has experienced increasing collateral requirements by many business lenders as well as reduced commercial credit lines.

The ability of a commercial lender to provide required [business financing](#) will normally be the most practical means of a small business owner assessing whether a bank is good or bad. Even though banks have been repeatedly suggesting that they are offering a normal level of lending, there are various reports that tell a different story. If a bank is not offering [commercial real estate financing](#) like they have in the past, it is a reasonable conclusion that they lack the small business lending resources to do so. On the only scorecard that matters to most business owners, the few good banks will gradually become obvious based on their documented small business lending activities. In the meantime, business owners should expect to need some professional help in finding these few remaining good banks.

For many business owners, the option of firing their banker has not yet happened. Even when there is a close relationship with a business lender, in the current banking climate an aggressive commercial loan perspective may be appropriate for small business owners looking out for their best interests during a widespread lending crisis. One of the most predictive signs that a commercial borrower might need to fire their bank is when their commercial banker is unable to finalize the business financing which was initially discussed or offered.

The necessity of small business owners adopting aggressive tactics has been dictated by the inadequate commercial lending performance of banks in providing sufficient small business finance options. The actions described in this article might be viewed by some as a last resort approach, but these suggestions should usually be considered by most commercial borrowers in the early stages of their commercial funding efforts due to the growing failure of banks to provide a normal level of commercial financing.

The use of a commercial finance expert and business financing consultant should be considered as one way for business owners to overcome a substantial information gap. When evaluating banks which are not functioning normally and more complicated small business financing programs, the current business lending climate is no place for inexperienced borrowers. A pragmatic solution to a situation that most business borrowers would prefer did not exist is to work with a business finance consultant experienced in solving small business loan difficulties.

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