

An aerial night view of the New York City skyline. The Chrysler Building is the central focus, illuminated with warm yellow lights. Other skyscrapers are visible, some with lights on. The city extends to the water in the background.

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Access to Working Capital

April 18 2023

Current Environment

BANK LENDING

Small Business Loan Approvals at Big Banks Drop to 13.8% in March

Small banks also dropped more than two percentage points from February's figure of 21.3% to 19.1% in March

Bank Commercial Lending declined \$105 billion in the past 2 week per Bloomberg

ALTERNATIVE LENDING

Alternative lenders climbed to 28.4% in March, up from 27.9% in February

Working Capital

BANK SMALL BUSINESS LOANS

- Lines of Credit
- Term Loan
- ABL
- SBA 7A
- Credit Cards

ALTERNATIVE LENDERS

- Merchant Cash Advance
- Purchase Order (PO) Financing
- Inventory Financing
- Accounts Receivable (AR) Financing (Domestic/Intl)
- Equipment Financing

OTHER PROGRAMS

- WCG Program from Exim
- Private Credit Insurance for Foreign AR
- Exim Credit Insurance for Foreign AR

Small Business - Status

- Start up
- Rapid Growth / Expansion (domestic / international)
- Generating Revenue
- Profitable
- B2B / B2C / B2G
- Turnaround situation



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