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What are the benefits of merchant cash advances? by [Mathias Scott](#)

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Every business ends up in the dumps once in a while and that is when you will need some instant cash to lift you out of trouble. There are several options that one can look forward too as far as business loans are concerned, but considering the kind of economy we are in right now, getting a business loan can be quite a difficult proposition what with all the scrutiny on your financial background and the high rate of interest. This however should not deter business owners as a great alternative is that of merchant cash advances.

This is a cash advance that will not look into your credit history or ask you to have an equal collateral kept on hold. It is one of the safest means of getting an instant cash loan for your business. The problem with commercial lending establishments is that they can provide you the loan, but chances are it will affect your credit history if you are unable to pay on time or have exorbitant rates to deal. With a cash advance you do not have to worry about this and will still have all your assets safe.

One of the main advantages of a merchant loan is that you can apply for it rather easily. The process for application as well as collection is rather easy. You can raise the funds you need for your business in a short time. If you approach commercial lenders, then the entire process can take a while. The application will be looked into as will your credit history. In the case of a merchant advance, all you need to do to qualify is be in business for a minimum of a year, clear at least \$5000 in monthly credit card sales and not have filed for bankruptcy for at least one year. Based on this you will be able to qualify for a loan instantly.

Once your application has been approved, you will have direct access to your cash in a week's time at most. This is great for those small businesses that need an infusion of cash soon to be able to weather the storm they are facing. When it comes to repayment, you do not have to worry about the process as it is based on your monthly credit card transactions. If you are having a good month, you make your payment, if you are having a slow month, then things can slow down on the repayment front as well.

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Welcome to Next Level Funding, We are the a [Small Business Loan](#) providers. NLF specializes in providing unsecured business cash advances to small business owners. The cash will be directly deposit into your bank account with in 24 hours. Our funding ranges from \$5,000 to \$250,000. We believe in your future. And we invest in it.

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