



**Growth
Financing
Solutions**

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About Us

Tzortzis Financial operates as a specialized financing broker, collaborating with a robust network of over 96 lending partners that includes both family offices and established financial institutions. We are equipped to handle a wide range of business financing requirements, offering solutions for both short-term and long-term capital needs with a focus on flexibility and scalability. Our approach prioritizes practical financial solutions tailored to meet the specific needs of each business.



Client satisfaction is paramount. We are dedicated to meticulously sourcing optimal solutions from our extensive network of partners, ensuring they align perfectly with your unique business requirements.



Our Vision

Empowering Business Success in Challenging Times: Bridging the gap with tailored financial solutions through our extensive network, especially in times of tight lending from traditional institutions, for sustainable business growth and unwavering client satisfaction.



Our Mission

1

Adapting to Your Needs: We provide dynamic, customized financial solutions that flexibly align with the evolving demands of your business.

2

Simplicity in Finance: We demystify the financial process, offering straightforward, accessible financing options to empower your business decisions.

3

Clarity in Every Transaction: We are committed to transparency and build trust through clear, honest communication and open practices in all our financial services.



Our Process

Our application process at Tzortzis Capital is thorough yet straightforward, starting with an online application, followed by the submission of essential documents:

- 2 Years Tax Return
- 2 Years P&L and Balance Sheet
- YTD P&L and Balance Sheet
- 6 Months Bank Statements
- Current AR/PO's
- Current Debt Schedule
- Schedule of Real Estate (Appraisals)

In specific instances, tailored to your financial needs, we may request additional documentation to enhance our ability to identify and secure the most suitable financial solutions for your business.

We collaborate with a leading appraisal company, guaranteeing top-tier service that has garnered over 3,000+ positive reviews for commitment to excellence and 5-star treatment.





Funding Solutions

SBA Loan

Unique Benefits

- \$5 Million Max Funded Amount
- Approvals: 1-5 Days, Funding 4-10 Weeks
- SBA 7a: 10 Year Term SBA 504: 25 Year Term
- Rate: Prime + 1% - 2.75%
- Monthly Payments
- No Prepayment Penalty
- Reports to Business Credit Bureaus

Qualifications

- 2 Years Time in Business
- 660+ FICO
- \$40,000 Deposited Monthly in Business Bank Account or \$500,000 Annual Sales
- No BKs/Liens/Foreclosures in Last 3 Years

Business Line of Credit

Unique Benefits

- \$750,000 Max Line of Credit
- Approved Amount Based on Cash Flow
- Same Day Funding Available
- Only Pay for What You Use
- Weekly/Monthly Payments
- True Revolver; Each Payment Frees Up Additional Available Funds

Qualifications

- 1 Year Time in Business
- 600+ FICO
- \$500,000 Annual Sales or \$40,000 Deposited Monthly
- Business Bank Account

Business Term Loan

Unique Benefits

- \$10 Million Max Funded Amount
- 1 - 2 Year Terms
- Weekly/Monthly Payments
- No Prepayment Penalty
- Refinance up to 2 Loans
- Could Report to Business Credit

Qualifications

- 2 Years Time in Business
- 600+ FICO
- \$500,000 Annual Sales or \$40,000 Deposited Monthly
- Business Bank Account

Business Advance

Unique Benefits

- \$10 Million Max Funded Amount
- Approved Amount Based on Cash Flow
- Same Day Funding Available
- 6 - 24 Month Terms Available
- Daily/Weekly/Monthly Payments
- Early Payoff Discounts Available

Qualifications

- 1 Year Time in Business
- No Minimum FICO
- \$500,000 Annual Sales or \$40,000 Deposited Monthly
- Business Bank Account

LOOKING FOR OTHER CAPITAL SOLUTIONS? JUST ASK US!



Funding Solutions

Sub Debt

Unique Benefits

- \$10 Million Max Funded Amount
- 1 - 2 Year Terms
- Approved Amount Based on Cash Flow
- Rates Starting at 15% - Up to 24 Month Terms
- Subordinate 2nd Lien Behind Senior Lender
- No Collateral coverage, No equity, No warrants, & No covenants

Qualifications

- 1 Year Time in Business
- 600+ FICO
- \$1 Million in Annual Sales

Account Receivable Line of Credit

Unique Benefits

- Facility Size: \$100,000 - \$100,000,000
- Revolving Line of Credit
- Line of Credit Amount Fluctuates as outstanding A/R Fluctuates
- Rates Starting at Prime + 2%
- Up 95% Financing of Current A/R
- 7+ Days Application to Funding

Qualifications

- 1 Year Time in Business
- No Minimum FICO
- \$1 Million in Annual Sales
- \$250,000+ in A/R on Short Terms

Equipment Financing

Unique Benefits

- \$5 Million Max Funded Amount
- 1 - 5 Year Terms
- Rates Start at 7%
- 100% Financing Available
- Purchase & Leasing Options
- Vender & Private Sales

Qualifications

- 1 Year Time in Business
- 550+ FICO
- Business Bank Account Required
- Invoice Required

Inventory Line of Credit

Unique Benefits

- Facility Size \$100,000 - \$10,000,000
- Revolving Line of Credit
- Line of Credit Amount Fluctuates as Inventory Fluctuates (up and down) • Rates Starting at Prime + 2%
- Up to 85% Financing of Inventory Liquidation Value
- 7+ Days Application to Funding

Qualifications

- 1 Year Time in Business
- No Minimum FICO
- \$1 Million in Annual Sales
- \$1 Million in Current Inventory

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Funding Solutions

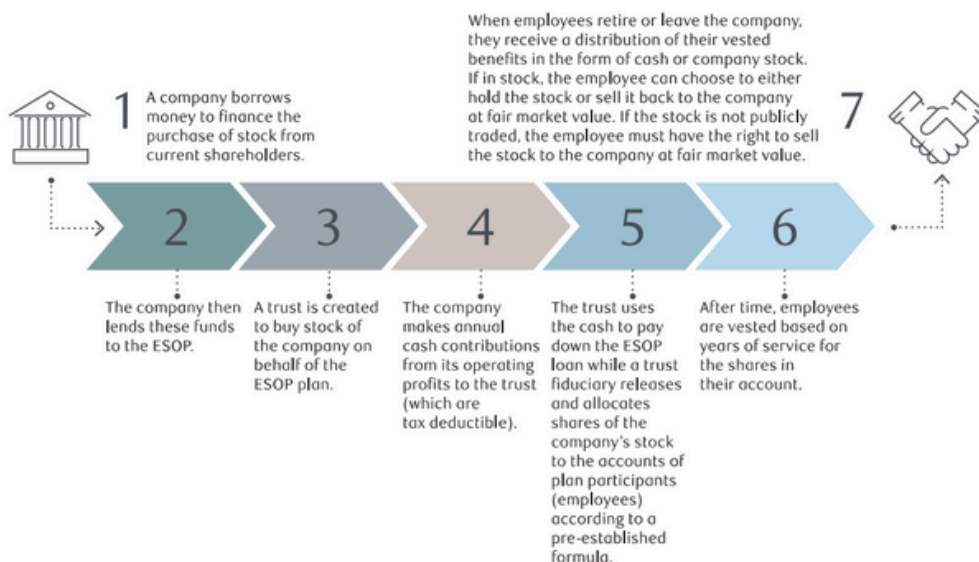
An Employee Stock Ownership Plan (ESOP) is a qualified retirement plan that provides tax advantages to both the employer and employees. Similar to a traditional profit-sharing plan, an ESOP offers many additional advantages.

Benefits for Employers and Business Owners: Employee Stock Ownership Plans (ESOPs) offer business owners a tax-advantaged way to diversify risk. They allow owners to sell some or all of their company equity while maintaining operational control. For closely held businesses, ESOPs serve as effective estate-planning tools, providing liquidity for shares and creating succession plans.

Advantages for Employees: ESOPs benefit employees by providing them with company stock as part of their retirement benefits, at no cost. A trust manages individual accounts for each employee, funded by either cash or company stock contributions from the employer. These plans not only encourage employee investment in the company's success but also offer tax advantages, with taxes deferred until after retirement.

Eligibility and Trends in ESOPs: ESOPs are ideal for a wide range of companies, especially privately held ones. Suitable candidates are often C corps or Sub S businesses with enough collateral or cash flow to support funded debt. While they suit various sectors, they are prevalent in high-end service industries with educated workforces. The rising popularity of ESOPs, with over 11,000 plans and 13.7 million participants, underscores their attractiveness as a liquidity option and retirement benefit plan.

The following steps illustrate the way most companies establish an ESOP



LOOKING FOR OTHER CAPITAL SOLUTIONS? JUST ASK US!



96+

**LENDING
PARTNERS**

\$2.5B+

IN DEALS CLOSED



27K+

**TRANSACTIONS
COMPLETED**

20+

**YEARS
IN BUSINESS**

Testimonials

"...Absolutely amazing piece of the puzzle for our business funding. Very easy to work with, patient, hearing our funding needs. Very persistent in getting us the right the kind of funding for what we needed. He is a pleasure to work with and very knowledgeable. Would highly recommend to any business funding you might need."

"..His team were super attentive to my client's needs and punctual throughout the funding process. No weird or harassing phone calls to my clients whatsoever! Professional Service and Excellent follow-up during and after the process was outstanding! I love working with this team!"

[Click to view all of our partner testimonials](#)



Work with Us

Explore Diverse Financial Solutions:

Embark on a journey of financial empowerment with Tzortzis Capital. We offer a spectrum of tailored financial solutions, from providing liquidity for shares to facilitating complex estate-planning strategies. Our expertise lies in aligning our services with your unique business objectives, ensuring we deliver not just financial support but a foundation for sustained growth and success.

Your Partner in Financial Growth:

We understand the importance of adaptable and transparent financial strategies. Whether it's navigating short-term capital needs or planning long-term investments, our team is dedicated to finding the perfect fit for your business. By partnering with us, you gain access to our extensive network of lenders and our commitment to delivering financial solutions that are as unique as your business.



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