

# The Credit Crisis and Its Effect on Merchant Cash Advances

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The current credit crisis is seemingly in full swing with more and more problems occurring everyday in "credit land." Several positives and negatives are likely to come of the credit crunch as financial institutions continue to falter.

Everyone's talking about how difficult it is for the small business to get a loan or other funding from a bank. It's practically tradition for [small- and medium-sized businesses](#) to be given a hard time when requesting loan services from traditional financial institutions, but it's especially tough for restaurants and retail establishments. Imagine trying to get a loan now. Banks don't want to loan to anyone, much less businesses with less guarantee, so to speak. Seems like everyday new mergers are mentioned leaving less bank options for these small businesses to go to for help.

This has created an incredible need for merchant cash advances, because it's the perfect [alternative to traditional lending](#) and is perfect for small businesses needing a little extra cash.

The [merchant cash advance](#) will emerge stronger than before the credit crisis. For those small- and mid-size businesses who've been turned away by other lending sources, either recently or farther back in the past, consider applying for a merchant cash advance. It's the perfect way to get that extra money you need to improve your business—and we don't discriminate against the little guys!