

THE

# CAPITAL CATALYST

## NEWSLETTER



Compliments of Edana Thompson,  
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### ALTERNATIVE LENDING QUICK GUIDE

In the alternative lending space, the distinction between a startup and an established business is primarily based on the time in business and operational history.



	STARTUP BUSINESS	ESTABLISHED BUSINESS
Time in Business	Typically less than 2 years.	Generally more than 2 years.
Operational History	New businesses with limited financial history and revenue.	Businesses with a proven track record of revenue and profitability.
Funding Criteria	Lenders may focus on the business plan, potential for growth, and the entrepreneur's experience. Some lenders may require a higher equity stake or personal guarantee.	Lenders may look at financial statements, credit history, and cash flow. Established businesses may have more options and potentially better terms.
Funding Timeframe	Funding can be relatively quick, often within 3 to 12 months depending on the lender and the specific loan type.	Funding can also be quick, often within 1 to 6 months depending on the lender and the specific loan type.

### TAKE NOTE: TAX TIME WILL BE HERE SOON!

Here are three tips for business owners to get prepared to file 2025 taxes:



- **Review and Update Payroll Withholding:** Ensure that your payroll withholding is accurate by reviewing your employees' W-4 forms. Use the IRS Tax Withholding Estimator to check if adjustments are needed to avoid underpayment penalties.
- **Maximize Retirement Contributions:** Contribute as much as possible to retirement accounts like 401(k)s and IRAs before the end of the year. This can reduce your taxable income and provide long-term financial benefits.
- **Organize and Review Financial Records:** Keep your financial records well-organized throughout the year. This includes receipts, invoices, and bank statements. Reviewing these documents now can help you identify potential deductions and credits, making tax filing smoother.

*Taking these steps now can help ensure you're well-prepared when it's time to file your taxes in 2025.*

Contact AEG Legacy for information about funding for your business.  
Visit our website to complete a quick no obligation pre-qualification form.

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