Business Financing Through Private Business Loans

November 22, 2019

by Iruka Capital

It's been more than a decade since the Financial Crisis yet small business owners are still facing an uphill struggle to get approved for bank loans to expand their company. In fact, small business loans from large banks came to a virtual standstill during the crisis, according to Investopedia. Between 2008 and 2010, nationwide commercial loans to small businesses actually declined by $40 billion. And while the economy has recovered since then, small business loan originations are still down "40% from pre-crisis levels", according to the Small Business Administration.

But thankfully, the United States has a capitalist economy and new forms of business financing began to arise to fill the vacuum. If banks weren't going to lend to small businesses, then private lenders decided to step forward and offer business loans. The worldwide web provided access to everyone in the country who needed business financing.

Table of Contents [show]

Don't Confuse Private Business Loans with Equity Investors

Private business loans are not the same as equity investors, angel investors, or venture capitalists. The latter are outside investors who want to buy a percentage of your company in exchange for operating funds. Many of these investors want an executive role in the running of the business to protect their investment. It's a viable financing solution for some owners who have an idea with explosive growth potential. Some success stories are Apple, Facebook, Google, and Twitter. But its difficult to attract investors and most small business owners need operating cash quickly.

Alternatively, private business loans offer the owner a faster way to access financing through alternative lending sources. The loan needs to be paid back under the terms of the agreement and the owner doesn't have to give up equity in the business. It also provides financing options for those who have a lower credit rating.

Fast Facts on Private Business Loans

A 2017 (the most recent figures available) survey by the Small Business Association found that:

- Small business owners in the United States borrow $600 billion annually.
- The average small business loan value issued by large banks was $493,000.
- The average private business loan amounted to $80,000.
- 59% of borrowers cited business expansion as the reason for the loan.
- 43% of borrowers requested short-term financing to cover operating costs.
- Private online lenders accounted for 24% of all business financing.
- Online lenders approved 75% of private business loan requests.

Types of Private Business Loans

Options for private business financing depend on a wide variety of risk factors from the applicant's credit score to length of time in business. Those with bad credit ratings can still qualify for business financing as noted above with a 75% loan approval rating from alternative online lenders. We've cited several options that may fit your particular financial circumstances.

Community Development Financial Institutions Fund (CDFI Fund)

The CDFI Fund is operated by the U.S. Department of the Treasury. It's a public-private joint venture where the federal government invests "federal dollars alongside private sector capital" in economically disadvantaged communities. The CDFI Fund is not to be confused with Small Business Administration business loans. CDFI loans have a high approval rating for those with plans to operate in a certified community and have a good credit rating. This fund was a financing option for 5% of business owners in 2017.

Short-Term Private Business Loans

Short-term financing varies among private lenders as to how the loan is paid back. Some agreements call for daily, weekly, or monthly payments while others are paid back in a lump sum within the term limit. This loan type typically has a term of less than one year.

The cost of borrowing will depend on a variety of risk factors calculated by the lending firm. Those with a good credit score, steady streams of revenue and business longevity will qualify for more favorable terms than those without those credentials.

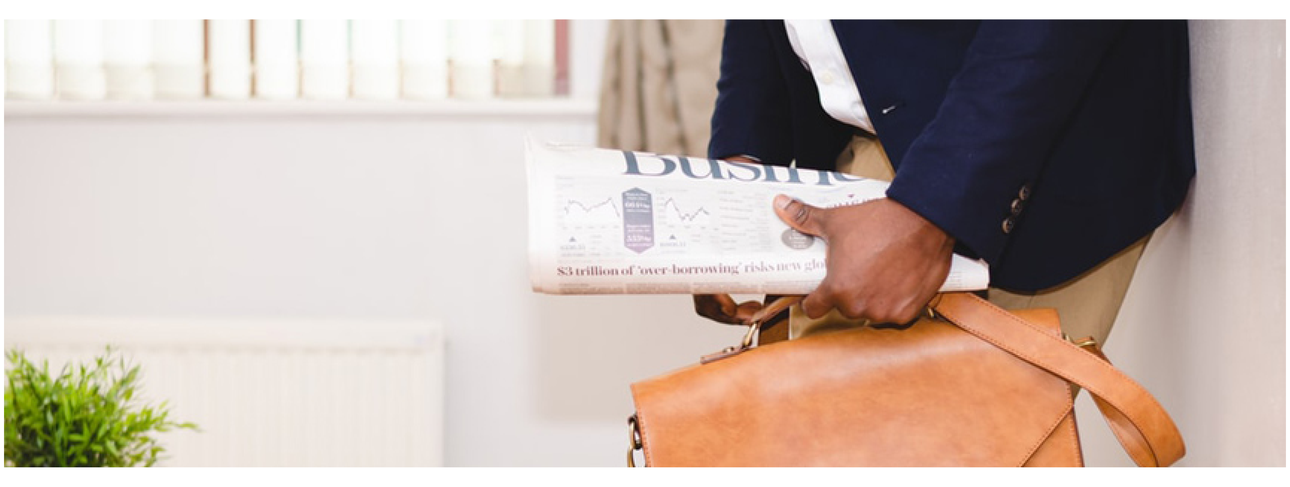
Typically, short-term private business financing is used when cash is low, but payment obligations still need to be met such as payroll, inventory, and taxes. The loan is then paid when customer accounts receivable are received and inventory is sold. They may also be used as bridge financing while waiting for long-term business loans to be approved.

Private Line-of-Credit Loans

Establishing a line-of-credit that can be accessed as needed is an option for some business owners. Acting much like a credit card, but typically with lower interest rates, business owners have a steady access to working capital. It can be used for any business purpose as long as you don't exceed the line-of-credit limit. You're not committed to making regular payments on the amount borrowed but you will be subject to interest charges as long as the loan is outstanding.

There are two types of Line-of-Credit Business Financing:

1. Unsecured Line-of-Credit – An unsecured line-of-credit requires no collateral. It's typically approved for companies that have a strong credit rating and a solid history of profit.
2. Collateralized Business Line-of-Credit – A secured, or collateralized line-of-credit requires that the loan be secured by the assignment of company or personal assets. It's typically issued to companies with a lower credit rating and a short-term history of profit but has assets that can be pledged in the event of a default.



Equipment and Real Estate Financing

Asset-backed financing can help companies purchase equipment or real estate needed for business expansion. The purchased asset becomes collateral for the loan in the event of a default. This type of loan is typically easier to be approved and comes with a lower interest rate than unsecured business financing as it offers less risk to the private lender.

Invoice Financing or Factoring

If you don't qualify for a short-term loan or line-of-credit, invoice factoring may be an option for some business owners. If your company issues invoices to customers with 30- or 60-day payment terms you can use the accounts receivable asset as security for the loan. The invoice factoring lender will issue funds up to 90% of the invoice value within a few days of approval. The customer then pays the factor 100% of the invoice and the business owner receives the balance less accumulated interest.

Private Merchant Cash Advances

If you have an established business and need cash in a hurry, a private merchant cash advance may be a solution to your business financing challenges. A merchant cash advance is rather easy to qualify for even with a poor credit rating because your company's future sales revenue acts as security for the loan.

Even though the merchant cash advance is sometimes referred to as a bad credit business loan, it's not its sole purpose. Many companies choose this option because its easily accessible with funds accessible within a few days. It can be used to pay bills during a short-term cash crunch or for buying inventory to prepare for a seasonal business surge.

Unlike an ACH loan, private merchant cash advances are used predominately by businesses that have a high volume of credit card and Interact/bank card sales. These private business loans are based on future sales receipts and a percentage deducted daily by the merchant lender. As you ring up sales, the revenue flows through the lender where it deducts a percentage of the loan plus the factor and interest rates agreed upon.

For example, if you receive a merchant advance of $10,000 at a factor rate of 1.15, you would have to pay back $11,500. You'll also be charged an interest rate based on your outstanding balance. A typical private merchant cash advance has a payback term of 6 to 18 months but can be paid back faster depending on your sales volume. If you plan it correctly, you can pay off the loan quickly and avoid excessive interest charges.

Private Online Lenders a Growing Industry

As has been true throughout commercial history, a vacuum is created when industry abandons a particular market segment. That vacuum is quickly filled by investors who are looking to get a better return-on-investment and willing to accept both higher risks and rewards. Large banks abandoned small business owners on the B2B financing side, a key driver of the economy, because they saw higher returns elsewhere.

Alternative online lenders quickly stepped in to fill the void to provide private business loans. We've described various options for business financing to fit any company's financial situation. Let us know if you have further questions.

previous
Merchant Cash Advance Loan Consolidation – How It Works

next
LLC Loans: Everything You Need to Know

Business Cash Flow Loans for Small Businesses

February 28, 2020

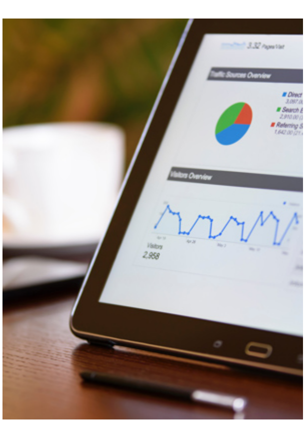
by Iruka Capital

Business cash flow loans have revolutionized the short-term small business lending marketplace. Merchant cash advances, ACH cash advances, purchase order financing, and invoice factoring have been around for decades, but growth took off after the 2008 Financial Crisis. That's when large banks tightened their lending standards thereby excluding a large segment of small business operators.

Fortunately, alternative lenders in the Fintech industry saw an opportunity to provide small business owners with funding options they so desperately needed. Merchant cash advances and other business cash flow loans increased from an estimated $8.6 billion in 2014 to about $19.2 billion in 2019. Clearly, entrepreneurs are taking advantage of these new business funding sources.

Table of Contents [show]

What are Business Cash Flow Loans?



Technically, they aren't business loans but cash advances. They are targeted towards small business owners who need short-term financing but have been denied funding from the traditional commercial lending industry. Borrowers who have poor to bad FICO scores, are in high-risk industries, have seasonal businesses, or have fluctuating project-based revenue streams are not automatically rejected by fintech commercial lenders. They tend to place more focus on the potential for small business success rather than on missteps in the past.

Business cash flow loans are short-term cash advances where the lender makes a claim on a percentage of future earnings. Repayment is deducted from daily or weekly sales until the advance is paid off. This process differs from asset-based financing where loan amounts are calculated based on company asset liquidation values and repayment is typically structured as a monthly fixed amount.

Asset-Based Lending vs. Business Cash Flow Loans

Traditional commercial lenders tend to rely on asset-based financing to reduce risk. This means that their lending practices tend to favor large, well-capitalized corporations rather than low-asset small businesses. While both business loan types rely on future earnings for repayment, the approval process is different.

Long-Term Asset-Based Business Loans

Well-capitalized companies approach the business loan process from a position of strength. Over the years, they've acquired assets such as accounts receivable, inventory, plant & equipment, and real estate. When approaching the bank for a commercial loan, they can leverage those assets as collateral. Because the loan amount is secured by collateral, interest rates are generally lower than unsecured business loans.

During the bank's approval process, they'll assess the extent of the corporation's financial leverage through various debt-based ratios. This analysis ensures that the company has sufficient assets and equity to secure the loan. The company's credit score will be evaluated as well.

Next, loan officers and corporate finance will determine which assets will be used for collateral. The ease of liquidation in case of default determines the maximum amount of the loan. Accounts receivable are the most liquid asset after cash with loan amounts equalling 75% – 90% of the face value of the invoices. Inventory, equipment, and real estate are much more difficult to convert into cash resulting in banks issuing loans at about 50% of their value.

Finally, the bank must assess the stated value of the company's assets and determine if there are encumbrances on the pledged collateral. Bad debts will be deducted from accounts receivable, as will excess and obsolete inventory and aged machinery and equipment.

Small business owners applying for asset-based loans from traditional commercial lenders can face wait times of one to two months before knowing the success or failure of their application. Asset-based business loans are typically long term with repayment lasting from 5 to 25 years.

Short-term Business Cash Flow Loans

Business cash advances are generally used to address short-term cash flow problems. Companies with little to no physical assets, questionable credit scores, seasonal fluctuations, or have long cash conversion cycles such as project-based businesses, sometimes find themselves short of cash. Many of these companies find they are designated high risk by conventional lending sources.

Faced with insufficient cash, many small businesses risk failure if unable to meet employee payroll, pay key suppliers, or fund the next project. These short-term funding needs are increasingly denied by traditional business lenders leaving the fintech commercial loan industry to find financing solutions that help the small businessperson succeed.

Another feature of cash flow loans is that they are geared toward *lower* amounts that small business owners want to borrow. Harvard Business Review determined that 70 percent of small businesses want loans of under $250,000 with 60% wanting $100,000 or less. Big banks want to make large, long-term business loans.

One of the areas the financial technology (fintech) industry took was to streamline the loan application process. Small business loan applicants can fill in a short online form and upload three to six months of cash flow data and often know within a couple of hours if they've been pre-approved. In the time it takes to apply to one bank, owners can shop for the best terms from several online commercial lenders.

Rather than rely on business longevity and asset liquidation values, fintech lenders use financial algorithms based on machine learning, artificial intelligence, and predictive analysis to determine borrower risk.

Business cash flow loans generally use a factor rate rather than an interest rate. The cost of the loan can be converted into an Annual Percentage Rate for comparison purposes. APRs can range from double to triple digits. They're suitable for short-term cash crunches rather than long-term financing.

Examples of Business Cash Flow Loans and How They Work

Invoice Cash Advances – These business cash advances, also known as invoice financing, are based on the value of your outstanding invoices. Fintech commercial lenders will issue a cash advance ranging from 75% to 90% of the face value of the invoices. When the owner is paid by the customer, the money is used to pay off the advance.

Purchase Order Cash Advances – These business cash advances help small business owners fill profitable contracts when they are short of funds to do so. A manufacturer may need to finance a large order or a contractor a new project, but they're faced with slow-paying customers. Or retailers and wholesalers may have an opportunity to earn a substantial profit from an inventory turn-around that needs funding. Purchase order loans can help business continuity as well as profit-making opportunities.

Merchant Cash Advances (MCA) – These cash flow loans are unsecured meaning that no assets need to be pledged as collateral. A personal guarantee by the borrower is sometimes required to secure the business loan in the event of default. Merchant cash advances can be beneficial to companies facing an emergency cash flow problem and that receive a high volume of credit card payments. Retail, hotel and motel, bars and nightclubs, restaurants, healthcare, and professional services are some businesses that could benefit from merchant cash advances.

MCAs generally use a factor rate for calculating the cost of the loan. For example, a $10,000 commercial cash advance may carry a factor rate of 25%. Therefore, the borrower will be required to pay back $10,000 x 1.25 = $12,500. A percentage of daily or weekly receipts plus the factor rate is deducted from credit card receipts to repay the advance.

ACH Business Cash Flow Loans – ACH commercial cash advances are similar to merchant cash advances. One difference is that they are based on the company's cash flow from all sources based on bank statements rather than just credit card receipts. Lenders include cash deposits, checks, debit card transactions, and online payment services like PayPal as criteria for the business loan. Repayment is recouped by the lender through fixed daily or weekly automated deductions from the borrower's bank account.

Advantages of Business Cash Flow Loans

Ease of Access – Loan approval rates can be as high as 90% for some commercial lenders. Cash advances are made available to business owners who have been refused financing by traditional banks including those with bad credit.

Speed – The process from loan application to access to funds can be accomplished in as little as a few days.

Solve a Problem – Not having cash to solve immediate problems can be frustrating for business owners. Meeting payroll, paying important suppliers, replacing revenue-generating equipment, meeting government regulations, and paying taxes are situations that can't be deferred.

Take Advantage of Profitable Opportunities – Sometimes profitable opportunities arise that require an upfront investment. Business owners without sufficient investment capital often must pass up a chance to earn a quick return-on-investment.

Disadvantages of Business Cash Flow Loans

High Loan Costs – Most business cash advances are an expensive form of commercial financing.

Reduces Future Cash Flow – Daily or weekly deductions begin immediately which can put more strain on future cash flow.

Can Lead to Debt Dependency – Business cash flow loans are designed as short-term emergency financing options. Debt dependency can occur if it turns into long-term debt through repeat loan renewals.

May Cause Owners to Avoid Cash Flow Analysis – The ease for business owners to acquire commercial cash advances may allow them to avoid analyzing their business model for cash flow problems.

Resolving Future Cash Flow Problems

While short-term business cash flow loans solve an immediate problem, they're an expensive commercial financing option. It's important for entrepreneurs to analyze their business model to minimize or prevent future cash flow issues. For example:

01. **Slow-Paying Customers**

Small businesses that issue invoices to their customers often have difficulty receiving timely payments. Large businesses in particular can delay payment for 60 to 90 days to their smaller brethren. Slow payments can prevent small businesses from purchasing inventory, funding new projects, or paying employees.

Possible Solution

Offer discounted terms for early payment. Terms like "2/10 Net 30" offers the customer a 2% discount if they pay in 10 days otherwise the full amount in 30 days. This works out to an annualized discount rate of 36.7%. If this rate is lower than your business loan APR, then its more profitable to offer the discount to improve cash flow rather than borrow.

02. **Season Fluctuations**

Many small businesses have seasonal fluctuations that can cause cash flow problems. If you're earning profit on an annualized basis then business model, cash flow, and expense management are areas to consider.

Possible Solutions

- Find off-season opportunities to increase annual revenue streams.
- Reduce on-hand inventory by returning or liquidating slow-moving inventory.
- Save more cash from busy periods.
- Analyze expenses for cost-reduction opportunities.

03. **Insufficient Project Capital**

Not having enough funds to fill orders is one of the most frustrating situations for any business owner.

Possible Solutions

- Ask for trade credit extensions from suppliers. This may result in slightly higher prices but is generally cheaper than business loans.
- Build progress payments into large customer projects.
- Offer customer payment discounts to increase cash flow.
- Find business partners with excess cash to invest.

Business Cash Flow Loans – Should I, or Shouldn't I?

Whether a business owner should apply for a business cash advance depends on the situation. For short-term profit-making opportunities its pretty straightforward. If there's opportunity to earn a quick $50,000 profit and it costs $20,000 to finance it, then the owner stands to walk away with $30,000.

For companies that need to meet current business expenses like payroll, benefits are a little more difficult to assess monetarily. It's important for employees to be paid on time for loyalty purposes, to ensure business continuity, and to maintain a company's reputation in the community. If the choice is to finance current expenses, then it should be followed with a detailed financial and business model analysis to deal with underlying problems that threaten long-term business viability.

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Short Term Working Capital Loans

October 11, 2019

by Iruka Capital

Businesses thrive when they have sufficient working capital. It ensures that there are available funds to keep the business rolling, capitalize on new opportunities, or weather a downturn. There are a multitude of reasons for a business to experience inadequate working capital particularly in new enterprises. More established businesses can find themselves short of cash due to slow paying customers, a downturn in the economy, increased orders, or a new investment opportunity.

Whatever the reason for having low working capital, there are short-term financing options for all business types. There are two primary options for securing short-term cash flow – equity financing or debt financing.

Table of Contents [show]

Equity Financing

Equity financing involves selling a portion of your business to investors in return for operating funds. These investors are commonly referred to as venture capitalists or angel investors. As you use the funds for growing your business, both you and your financiers attain increased return on investment.

Equity investors are typically looking for companies with a technological advantage and the potential of explosive growth. Some will let you run the business and make key decisions while others will want to play a part in decision making to protect their investment. If this describes your situation and you don't mind selling equity in your company, then it may be a solution to your working capital problems.

Debt Financing

For many, the idea of selling off equity in their business is not an avenue they want to take. If that's the case, then debt financing is your best course of action. It allows you to retain ownership and decision-making. Thankfully, there are several options a business owner can take.

Working Capital Loans

Working capital loans are ideal for businesses that have highly seasonal or cyclical sales. The funds are typically used to pay suppliers, pay employees, and generally provide cash flow until business picks up. There are two types of working capital loans – unsecured and secured.

If you or your company has a high credit rating, then you may be eligible for an unsecured loan meaning no collateral is necessary. If you're a new or growing business yet to achieve a high credit rating, then the lender will likely ask for security in case of default. Alternatively, a Mid-Prime loan may be an attractive alternative to those business owners still trying to establish their credit rating without paying exorbitant fees.

Check out this page if you have bad credit and need a working capital loan.

Invoice Factoring

This option allows companies to borrow working capital from a factor based on the value of invoices to customers. The businesses accounts receivable generated from invoices are used as collateral for the loan. Many small and start-ups may experience slow-paying customers while their suppliers need to be paid on time to establish credit. The downside is that factoring companies lend a discounted amount, typically from 75%-90% of the face value of the invoices.

Inventory Loans

Short-term inventory loans help businesses prepare for the "busy season" or take advantage of discounts on bulk purchases. Cyclical and seasonal businesses may find themselves short of cash after the slow period. But to fully take advantage of busier times they need to ensure they have sufficient inventory on hand. The business owner then pays off the loan as they sell the goods. There's typically an interest rate charged on the loan in addition to other terms.

Business Line of Credit

A business line of credit is typically negotiated with banks, credit unions or other financial lenders. If your credit rating is good, you can set up the line of credit to be used when needed and is typically useful to those with seasonal or cyclical business cycles. It acts much like a credit card where the business owner pays off the loan while utilizing the remaining balance for operational expenses. Start-ups and businesses with questionable credit will not likely qualify for this type of debt financing.

Merchant Cash Advance Loans

Merchant Cash Advance Loans are ideal for start-ups and those who haven't established a solid credit rating. A cash advance lender calculates your company's future cash flow and profitability based on past credit card sales and financial/bank statements. In most cases, no collateral is required.

The working capital loan is secured by future cash flows and an agreed percentage is automatically deducted from credit card receipts with the balance flowing to your business. For those who don't receive a large amount of credit card payments, an agreed amount will be withdrawn from your bank account or through an Automated Clearing House (ACH). Cash advance loans can be deposited into your bank account within a few days.

Choose What's Right for Your Circumstances

As you can see, there are several options for increasing your working capital to meet your company's goals. There are enough stressors in operating a business without worrying about how you're going to pay your suppliers or meet payroll. If you're against selling a part of your company to equity investors, then debt financing is the ideal solution. The debt financing solutions described above will not only allow you to meet your obligations but improve or establish your company's credit rating increasing your options in the future.

Some working capital loan options take longer than others to be approved, so take that into consideration. If time is of the essence, then a Merchant Cash Advance Loan may be your best option.

previous
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next
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5 Signs You Need a Small Business Loan

By Tweak Biz - January 30, 2020

It can be stressful for small business owners to find themselves short of cash. After all, the flow of currency is the lifeblood of a successful business. When cash stops flowing, the company stops growing.

For many small business executives, cashflow problems seemingly arise out of nowhere. For instance, the company's financial statements may show growing sales revenue and higher profits which should translate into positive cash flow, right? Not necessarily. Growing sales and profit will produce positive cash flow over the long-term but can result in negative cash flow in the short-term.

For example, if I pay $15 cash for a widget today and sell it to you for $30 to be paid in 30 days, I earn a $15 profit. As a result, my sales revenue increases by $30 and my profit increases by $15, but my cashflow until you pay the invoice in 30 days is negative $15.

Cash Flow Problems the Leading Cause of Small Business Failure

According to a 2017 study, 82% of small business failures experienced cash flow problems. That means that most small business executives didn't realize the depth of their cash flow problems. Or couldn't access sufficient business financing to continue to be a going concern.

Outflows of cash exceeding inflows for a period can signify serious problems or outstanding opportunities. The key is to determine whether it's a pricing and/or expense issues resulting in negative profit and cash flow that signify problems. Or a working capital issue caused by growth and/or inefficient cash flow management that signify opportunities.

5 Signs You Need Small Business Financing

#1. Your Profit/Loss Statement Continually Shows a Loss

This may seem obvious, but some entrepreneurs believe they can "will" their company to profitability. That if they just keep increasing revenue, they'll eventually reach profitability. This strategy can and does work for well-capitalized companies. But most small businesses aren't well capitalized. So, what are the options?

Your initial step is to determine the urgency of your cash flow situation. If a financing is urgently needed to complete an order, make payroll, or pay an important supplier, then a fast injection of cash may be your first choice in the short term. But the long-term issue of profitability must be analyzed and addressed, or you'll fall into debt dependency and ultimate failure.

#2. Rapid Business Growth

Most wouldn't think that booming sales and profit could be a detriment to cash flow problems. But a company without sufficient working capital to expand can find itself struggling to pay its debts. The idiom "It takes money to make money" applies when it comes to business expansion. Managing business growth may require additional investment in staff, supplies, larger premises, equipment, and so forth.

As Tim Berry relates in Entrepreneur, "Growth sucks up cash. It's paradoxical. The best of times can be hiding the worst of times. One of the toughest years my company had was when we doubled sales and almost went broke…It's a matter of working capital. The faster you grow, the more financing you need."

#3. Too Many Slow-Paying Customers

Most small companies aren't in a position to dictate payment terms to their customers unless they have a monopoly. Large companies, in particular, are known to stretch payment terms to small- and medium-sized businesses. They communicate "if you want the business, these are the payment terms."

Fortunately, there are several options to turn accounts receivable into cash faster:

- Offer a customer discount for early payment.
- Negotiate a down payment for large orders/projects.
- Negotiate progress billings on large orders/projects.
- Apply for a short-term business loan or line-of-credit as a bridge financing solution.
- Sell your accounts receivable at a discount to an invoice factor.

Finding ways to turn accounts receivables into cash faster will help resolve cash flow issues.

#4. Too Much Inventory in Stock

It's ideal that when a customer wants to buy something, you have it in stock. But slow-moving inventory can put a strain on cash reserves. Start-ups often experience this situation until they get a handle on what their customers want to purchase. Purchasing inventory at a bulk discount can also put stress on working capital.

There are several options if you have slow-moving inventory:

- Have a blow-out sale for slow-moving items.
- Find an inventory liquidator to turn static inventory into cash.
- Arrange inventory financing for bulk purchases.
- If it's urgent, apply for a short-term business loan or line-of-credit until you can turn the inventory into cash.

Like currency, inventory needs to flow to produce profit. Every dollar invested in stagnant inventory, is one less investment dollar for profit-making.

#5. Critical Equipment Needs to be Replaced

Whether it's production machinery, a point-of-sale (POS) system, or a delivery vehicle, its important to have equipment running efficiently. It may become obvious that replacement is needed by excessive repair costs being incurred. Without enough cash reserves, the need to replace essential equipment can lead to panic-stricken executives. Again, there are several options for cash-strapped businesses:

- Contact an equipment leasing company to see if you can arrange to lease the equipment.
- Arrange for a long-term business loan using the equipment purchased as collateral.
- Apply for short-term bridge financing to purchase the equipment while investigating long-term options.

Last Words

Since our childhood, we've been told to keep a "rainy day fund." To have some cash available to deal with the uncertainties of life. But as we've discussed above, that's not always possible when trying to run and grow a business. As businesspeople, we need to look for the early signs that can lead to failure. What separates business success from business failure is how quickly we recognize and respond to the challenges we're faced with.

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