

SDA Lets You Raise Capital, Keep Your Customers

The credit crunch from several years ago appears to have subsided somewhat as many new companies have surfaced in the subprime auto industry.

Compared to six years ago the sources of capital have flip flopped. Upwards of \$1 billion of new capital has entered the business in the last three years.

In the long term this may not be totally positive – the increased competition has allowed some traditional buy-here, pay-here customers to drive new cars.

While this temporarily takes away business from some buy-here, pay-here dealers – the common sentiment is that the customer will return soon.

The increased competition has led to lengthening loan terms and rising loan-to-value ratios – a recipe for higher losses. As losses increase many of the new players will shift gears and leave the marketplace.

Dealers need to keep this short term phenomenon in mind and associate themselves with some of the trusted long-term providers of capital within the industry.

Small Dealers Assistance (SDA) in Atlanta has been one of those consistent capital providers to the buy-here, pay-here industry.

For over 24 years SDA has been providing capital to buy-here, pay-here

dealers nationwide.

SDA provides dealers capital from \$10,000 to \$1,000,000 and always lets the dealer continue to collect their notes.

SDA's Income Stream Program is the ideal method for buy-here, pay-here dealers to raise capital without giving up control of their customer base.

In addition to being one of the oldest, most established, suppliers of capital to the buy-here, pay-here industry, SDA pays the highest advance in the industry – up to 90 percent.

SDA provides the money that buy-here, pay-here dealers need, without the negative consequences usually associated with selling your accounts.

The dealers that have developed true wealth within the buy-here, pay-here industry have been those who have managed to hold on to their accounts.

SDA understands that to run a successful buy-here, pay-here operation access to capital is essential.

Whether you are upgrading your inventory, expanding a new or existing lot, loading up on inventory prior to tax time or simply helping stabilize your cash flow needs, SDA can help.

For more information on how SDA can provide your buy-here, pay-here dealership capital visit www.sdainc.net or call (800) 467-5172.