

Integrity Cap Declares Q4 the 'Season of Small Business Growth' with New Playbook for SBA, Lending, and MCA Relief

Integrity Cap launches Q4 Growth Playbook: instant SBA eligibility, active bank network, and MCA refinancing to fuel small business success.

CLEARWATER, FL, UNITED STATES, October 24, 2025 /EINPresswire.com/ -- [Integrity Cap](#), a leader

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Matthew Carlucci

in transparent, bank-backed financing solutions, today announced the launch of its Q4 Growth Playbook - a seasonal initiative designed to help small businesses finish the year strong despite federal government uncertainty and ongoing SBA delays.

With many entrepreneurs facing stalled SBA pipelines during the shutdown, Integrity Cap is stepping forward to ensure that business owners, brokers, and bank BDOs can still receive access to critical growth capital and refinancing options during one of the most decisive quarters of the year.

Breaking Barriers in SBA Access

Integrity Cap has transformed SBA lending by introducing the first-ever real-time SBA eligibility checker, allowing entrepreneurs to know their status in minutes - not months. Even while SBA systems remain paused, Integrity Cap's platform can pre-qualify borrowers, package applications, and place them first in line for approval the moment federal systems reopen.

“Q4 is often make-or-break for small businesses,” said Matthew Carlucci, CEO of Integrity Cap. “Our message is simple: Don't wait. With our technology and network, you can prepare, qualify, receive full bank approval, and position your business to be funded the moment SBA doors reopen.”

Conventional Lending Network Stays Open

In addition to SBA programs, Integrity Cap maintains an exclusive nationwide network of 50+

conventional banks and credit partners that remain fully active during the shutdown. Businesses can continue to secure term loans, credit lines, debt refinance, and equipment financing with monthly payments and transparent terms, giving them immediate access to capital while others sit idle.

A Lifeline for MCA-Burdened Businesses

Integrity Cap is also reinforcing its commitment to MCA refinancing, helping businesses trapped in costly daily-payment cash advances escape into sustainable, bank-backed monthly financing. Clients have routinely cut payments by 50% or more, freeing up critical cash flow for expansion, hiring, and holiday season growth initiatives.

“Too many businesses are held back by daily and weekly MCA withdrawals that bleed them dry,” Carlucci added. “We created programs specifically to refinance those loans, protect cash flow, and empower owners to invest in growth instead of survival. This is the financing with Integrity that small business owners deserve.”

The Q4 Growth Playbook

Integrity Cap’s Season of Small Business Growth includes:

- 1) Instant SBA Eligibility: Borrowers know where they stand in minutes with no obligation to apply, and no impact to credit.
- 2) Shutdown-Proof Financing: Conventional bank network remains active nationwide funding businesses that need us every single day.
- 3) MCA Refinancing: Replace daily drains with affordable monthly structures. Even with additional working capital in the transaction, businesses save significantly on payments versus their previous predatory positions.
- 4) Broker & BDO Support: White-glove back office handling of submissions, packaging, and underwriting to the clients that need them now more than ever.
- 5) Proven Speed: Recent SBA 7(a) funded in just a few weeks, compared to industry averages of several months.

About Integrity Cap

Integrity Cap is a national business financing firm dedicated to transparent, monthly-payment capital solutions. Through its proprietary IntegriTech platform and exclusive network of 50+ banks and SBA partners, Integrity Cap has delivered more than \$500 million in growth capital to U.S. businesses. With a mission to democratize access to affordable financing, Integrity Cap

partners with brokers, ISOs, and bank BDOs to accelerate underwriting, expand lending options, and empower small businesses to grow with confidence.

Learn more: <https://integritycap.ai>

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