

Committed to Capital Expands Access to SBA and Working Capital Solutions

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PITMAN, NJ, UNITED STATES, April 20, 2026 /EINPresswire.com/ -- Committed to Capital, a business financing firm headquartered in Pitman, New Jersey, announced it is expanding access to [Small Business Administration \(SBA\) loan](#) guidance and working capital solutions for U.S. small businesses seeking clearer comparisons across funding options and timelines.

The firm said the expanded offering is designed to help business owners evaluate multiple financing structures ranging from SBA-backed loans to non-bank working capital based on factors such as revenue, time in business and the intended use of funds.



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The right funding fits your cash flow, not the other way around.”

Kevin Duffy Jr

“Entrepreneurs deserve straight talk about what’s possible, what it costs, and how long it really takes,” said Kevin Duffy Jr., founder and business funding analyst at Committed to Capital. “When we review SBA options, we walk clients through documentation, timelines and lender expectations so they can decide whether the additional steps align with the long-term value.”

Committed to Capital said its advisors work with borrowers nationwide to compare SBA programs, including 7(a) and 504 structures, alongside alternatives such as Business Lines of Credit, Term Loans, Equipment Financing, Invoice Factoring and [Revenue-based Financing](#). SBA loan approvals are made by SBA-participating lenders and depend on borrower eligibility, collateral considerations and lender underwriting.

The company said the expansion responds to continued demand from owners looking to stabilize cash flow, refinance higher-cost obligations, purchase equipment, expand locations or

pursue commercial real estate opportunities. Advisors begin by confirming the use of proceeds and reviewing available financials, which may include recent bank statements, tax returns and a basic debt schedule. The firm said it then helps owners weigh tradeoffs in speed, cost, repayment pace and flexibility.

Working capital products can be a fit when timing is critical, the company said, but borrowers should evaluate whether repayment terms match the day-to-day rhythm of the business. “Fast funding isn’t helpful if repayment doesn’t line up with cash flow,” Duffy said. “Our role is to help owners avoid choosing the quickest approval when a better-fit structure may protect cash flow over the next quarter and beyond.”

Committed to Capital said initial feedback can often be provided within one to two business days after required information is received, though timelines vary by lender, product, verification steps and completeness of documentation. The company noted that SBA-backed options may take longer but can offer longer terms for certain expansion and real estate projects.

The firm said it serves small businesses across construction, trucking and logistics, health services, retail, restaurants and professional services. Common working capital uses include payroll support, inventory purchases, receivables gaps, emergency repairs and seasonal bridge needs. When [equipment or real estate](#) is involved, the company said advisors can help align financing terms with the asset’s expected useful life and the business plan.

Committed to Capital also publishes educational resources intended to explain lending terminology and what providers typically review, and to help owners compare total repayment costs rather than focusing only on monthly payment amounts. The firm said it uses secure methods to handle customer information and keeps advisors available during underwriting to support document collection and lender follow-up.

To help applicants prepare, the company recommends assembling a concise cash-flow snapshot, current receivables and vendor obligations, plus a clear timeline for when funds are needed.

Committed to Capital is a business financing company founded in 2024 and headquartered in Pitman, New Jersey. The firm connects U.S. entrepreneurs to financing providers and offers advisor-led support to compare SBA loan pathways and working capital solutions, subject to eligibility and lender underwriting.

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