

Biography of Richard Walinsky



Richard Walinsky, CFB, CFM, is a self-employed business loan broker with Biz Capital LLC. His expertise is in small business lending and personal credit, assisting businesses nationwide with funding, including short-term and long-term loans, SBA loans, lines of credit (LOC), equipment financing, working capital, startup funding, and merchant cash advances. Rich aims to help get funding through products best suited for each business owner to fulfill their dreams.

Providing Financing Options for Business Owners with Biz Capital LLC

Biz Capital LLC is a full-service provider of financing options for business owners needing capital to maintain or grow their businesses. Many business owners are turning to alternative funding options and moving away from banks due to lengthy loan applications and high decline rates. With Rich Walinsky and Biz Capital, businesses can receive funding in as little as 48 to 72 hours. The multiple funding options offer business owners a tailored approach to meet their needs.

For example, loans are available to businesses to finance up to 100 percent of their equipment cost, often with no down payment. SBA-guaranteed loans generally have rates and fees comparable to non-guaranteed loans. A working capital loan can be used to finance a company's everyday operations. A LOC is an agreement between a financial institution, typically a bank, and a client specifying the maximum loan amount the customer may borrow.

In addition, Richard Walinsky serves as his clients' own dedicated funding specialist, with access to multiple lending partners. He works to get the best rate and terms possible for clients.

Work as a Franchise Consultant

While his principal focus is with Biz Capital and business lending, Richard Walinsky has also worked as a Franchise Consultant with Franchise Traders since 2009. His responsibilities included lead generation, calling, verifying, qualifying each prospect, and aligning them with appropriate franchise groups. As a lead-generation specialist, Rich is experienced in dealing with all major franchise portals and marketing/media companies.

As a Franchise Consultant, Rich Walinsky was recognized as the Broker of the Year for 2010 by the Franchise Brokers Association (FBA), an organization dedicated to connecting potential franchisees with franchisors through a network of certified franchise brokers. He is a Certified Franchise Broker (CFB) and Certified Franchise Mentor (CFM) and a member of the Franchise Brokers Association and FranServe, the world's largest franchise consulting and expansion organization.

He previously served as Outsourced Franchise Director for Elements Fitness for Women, Digikids, and Interpreters Unlimited. His duties included screening initial leads from web portals and broker networks and working with all candidates until executing a franchise agreement.

Through the Years: Rich Walinsky's Career

Rich has held several positions in his career – both in sales and operations – providing him with a strong understanding of the funding businesses require for growth. He worked for two years in Issaquah, Washington, at IRA Rollover Solutions as the Vice President of Business Development and Sales, where he helped clients with tailored funding solutions, including using retirement funds to turn ideas into long-term entrepreneurial success, specifically for franchised startups.

Rich also worked as a Senior Sales Consultant for Benetrends Financial, where he helped small business owners and startups use their retirement savings for funding and growth.

Rich worked for Jake & Max's Delicatessen as an Operator in Philadelphia for three years, assisting the landlord with planning and building the delicatessen. He spent many hours with architects, engineers, contractors, and zoning officials prior to the business opening. He also oversaw all aspects of day-to-day operations, including staffing, inventory control, and expenses. Before this, Rich worked as an Operator at Bain's Deli, also in Philadelphia, for three years. He handled all aspects of the business's day-to-day operations.

Charitable Contributions

Richard Walinsky is dedicated to paying it forward and helping to make a difference in people's lives. He donates to several charities, including the Juvenile Diabetes Research Foundation (JDRF), which is close to his heart as he has had diabetes for 30 years. Now known as Breakthrough T1D, the tax-exempt nonprofit was founded in 1970 by families whose loved ones had been diagnosed with type 1 diabetes. It is the leading global type 1 diabetes research and advocacy organization, helping to improve everyday life for those affected while driving toward cures.

Rich donates to other organizations, including Shriners Children, Children's Hospital of Philadelphia (CHOP), The Salvation Army, American Red Cross, Philabundance Food Bank, Make-A-Wish Foundation, People for the Ethical Treatment of Animals (PETA), ASPCA, PSPCA, and the Humane Society International.

Personal Life

Born in Philadelphia, Rich attended Syracuse University in upstate New York. He is married to Stefanie, and they have two sons. They live in Holland, Pa.

Rich is disciplined about his lifestyle. He enjoys running several miles each day and follows a healthy, strict diet, which has helped him control his diabetes since his early twenties. He also enjoys following the stock market.