

WHISKEY FINANCING

Securing financing for your future whiskey inventory is one of the most significant challenges you face as a distillery owner. Which is why we developed whiskey barrel financing, a custom loan solution to fund your whiskey assets. Live Oak's whiskey financing enables you to conserve capital to grow your business faster and smarter than ever.

As financing experts that specialize in the distillery industry, we understand the challenges you face, the processes you follow and regulations you must operate within. Our goal as non-commissioned lenders is to provide financial solutions to your problems and guide you towards your goals with confidence. Funding your business is just the beginning of our relationship. With our dedication to efficiency, collaboration and deep knowledge of the craft distillery industry, we'll take you where you need to go.

Why Live Oak



Craft distillery industry expertise



Service & dedication



Transparency & guidance

Benefits of Working With Us

- Finance new fill and aging whiskey inventory
- Competitive rates and terms
- Up to 65% advance rate
- Experienced distillery specific loan team

What We Need to Get Started

- Last two years business tax returns, and year to date income statement, balance sheet, and inventory report
- Business plan or narrative describing history, projected growth, and projected inventory needs
- 24-month projected income statement, balance sheet, and cash flow statement

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The value that Live Oak brings is that they understand the space already. We didn't have to explain the industry, the age of the barrel, the maturation or the equipment. They already understood all of that and that's extremely valuable.”

- Live Oak Bank Customer

To learn more or to contact a member of our team, visit liveoakbank.com/distillery