

### THE CHALLENGE

Janelle has a successful pet grooming business and wants to grow, but not with all the strings that come attached with investments and bank loans.

### THE SOLUTION

Clover® Capital integrates right into her Clover POS, so she can access a rolling line of capital whenever she needs it.

### THE RESULT

Thanks to Clover Capital, Janelle can take her business to the next level – and even treat her employees to a staff outing.



Owner of Chateau 4 Paws, Janelle Russell

## Clover Capital helps groom Chateau 4 Paws for success

### Ready, Get Set, Grow!

Janelle Russell, owner of Georgia-based pet grooming salon **Chateau 4 Paws**, had been using Clover for several years. Business was going well, up until the COVID-19 pandemic hit. Then her business doubled. “Everybody was home, you know. Nobody wanted to smell their dog,” she shares, laughing. “Customers had me so booked and so slammed through the whole two years, that I had to hire more people to make sure we could continue to provide the services we have always provided.”

Janelle also found herself in need of more inventory and supplies, but she didn’t want to put it on a credit card, and she didn’t have access to outside investment capital.

Her Clover business consultant mentioned Clover Capital. “Based on your transactions, we can offer you \$8,000 and you don’t have to make payments directly to us,” he explained. “We’ll pull out a percentage each day when you close out.”

Intrigued, Janelle decided to give Clover Capital a try.

## The Clover Difference

Clover Capital gives you:

**A significant reduction in paperwork** compared to small business loans

**Easy repayment** that adjusts based on your sales

**Name:** Chateau 4 Paws

**Website:** [chateau4paws.com](http://chateau4paws.com)

**Location:** Fayetteville, Georgia

**Business type:** Dog grooming salon

**Clover merchant since:** August 2016



## Why Chateau 4 Paws loves Clover

**Easy access to funds**  
through Clover Capital

**Automatic repayments**  
through Clover Capital

**Detailed daily reports**  
showing sales, repayments,  
fees and so on

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**Source:** Janelle Russell, Owner, Chateau 4 Paws

Janelle had tried other funding instruments before – she had taken out a SBA loan to buy a mobile grooming van, and managed to secure a small PPP loan as well. But unlike loans, she learned, Clover Capital doesn't require mountains of paperwork. Clover can see her past sales, so funds are approved based on that information.

The amount of each Clover Capital repayment scales up or down based on Janelle's daily sales (after tips). Since Clover processes all her transactions, it automatically takes out 15 percent for Clover Capital repayment before sending her the proceeds of each day's sales. "I'm not stressed paying it back because it's automatically taken out," she says, adding that "it allows me to use that cash flow to grow my business."

Janelle has grown to appreciate Clover Capital so much that she has used it continuously for about the past five years. It has allowed her to buy inventory, pay for advertising, add a fence on the side of her building – and treat her six employees to monthly outings. These outings are based on staff suggestions and have included trips to Dave and Buster's, and Applebee's. She says it allows them to let their hair down and get to know each other outside the workplace.

More importantly, Clover Capital enables Janelle to fund the business on a consistent basis rather than applying for one-off cash infusions. "If I did not have the Clover Capital, I would use my credit card, (something I want to avoid)," Janelle explains. "I'm in a better place because of Clover Capital."

Janelle also appreciates the detailed reports she receives every morning that show how much money she brought in from sales and tips and how much Clover has deducted for processing fees as well as Clover Capital interest and repayments. Her tax advisor appreciates the detailed reports, too. As she considers opening a second location, she says she'll definitely continue using her favorite POS system. "I'm never leaving Clover," she says. "I just love it."

**For more information,**  
please contact your business consultant.