

Partnership OVERVIEW



Fora Financial provides flexible, working capital solutions to small businesses in need of financing to sustain or grow their enterprise.

Your business depends on quality relationships between you and your clients. That's where we come in.

By providing access to working capital, we help our partners build new relationships while fostering their existing client base.



15 Month
Terms



Funding
Up to \$1.4 million



Aggressive
Pre-Payment
Options



Low
Buy Rates



Earn Commission
for New Deals &
Renewals

Requirements

- Application
- 3 months of Business Bank Statements
- No financials required for approvals \$150K and less
- US citizenship or permanent residency

Funding Stipulations

- Transactions greater than \$150,000 will require the most recent year's Tax Return
- Transactions greater than \$250,000 will require a Profit & Loss Statement and Balance Sheet
- Common stipulations waived at \$150,000 and less

Online Checkout

- Available once all stipulations are cleared
- Must be funding \$150,000 or less
- May only have 1 owner on file
- Cannot be a business based in CA, MA, UT
- No driver's license, voided check, or funding call required

Auto Declines

- 2 or fewer average deposits
- Less than 6 months in business
- Deposit volume under \$25,000 a month (\$300,000 annually for seasonal businesses)
- Sub 550 credit score
- Open bankruptcies
- 6 or more average negative days OR 4 or more negative days in the most recent month

Competitor Balances

- When paying off a balance the merchant needs to net 50% of the funding
- Will pay off balances up to \$200K

Prohibited Industries

- | | |
|---|--|
| <p>✗ Accounting</p> <p>✗ Adult Entertainment</p> <p>✗ ATM services</p> <p>✗ Auto sales/rentals</p> <p>✗ Bail bondsmen</p> <p>✗ Cannabis related businesses</p> <p>✗ Clothing wholesale</p> <p>✗ Collection agencies</p> <p>✗ Consignment stores</p> | <p>✗ Equipment sales/rentals</p> <p>✗ Financial institutions</p> <p>✗ Gambling/casinos</p> <p>✗ Gun Shops</p> <p>✗ Home Builders</p> <p>✗ Lawyers</p> <p>✗ Non-Profits</p> <p>✗ Pawn shops</p> |
|---|--|