

# SMART BUSINESS FUNDING

Partners  
Welcome Packet



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## *Smart Business Funding*

Smart Business Funding is a financial services provider focused on helping solve the cash flow needs of our small business customers. The founders of Smart Business Funding are financial services professionals who have significant experience in developing successful businesses.



# Chapter 1:

## Reasons for Working with Smart Business Funding

When you are looking to take your business to the next level, you need to keep your mind open to all of the different options and avenues for success. From marketing campaigns and business coaches there are many ways that you can improve your business, provide better value, and increase sales and profits. With Smart Business Funding, all of these opportunities will be present themselves to you. With our unique funding program, your business can reach higher levels of success in shorter periods of time.

Here are just one of the many reasons for working with Smart Business Funding and how we will improve the quality of your business and open doors for success.

### **Eliminate Time from the Equation of Success**

Time is the only resource that we have that can't be renewed or generated, but it can be saved. When you refer opportunities to us, your company eliminates time from your equation and you will be on the fast-track to success.

### **Available for Many Industries**

Smart Business Funding offers merchant cash advances to a plethora of business types and industries across the United States. If your looking to find merchant cash advances for your applicants, check out your industry and see what we can do to help you succeed.

- Gas Station
- Aerospace Service Business Financing
- Doctors & Medical Practice
- Manufacturing Business Financing
- Construction Business Financing
- Transportation Business Financing

- Healthcare Business Financing
- Real Estate Management Financing
- Restaurant Business Loans
- Hotel/Motel Business Financing
- Dental Office Business Financing
- Commercial Business Financing
- Retail Business Financing
- Convenience Store Business Loans
- Fitness Center Business Financing
- Green Energy Business Financing
- Beauty Salon Business Financing
- Bar and Nightclub Business Financing
- And more!



### **Outstanding Level of Service**

Our Team is committed to providing you the funding and resources to help your business succeed. Although there are other funding companies out there, we are the only one that provides ourselves in offering levels of communication and service this is unrivaled by any other company. We want you to succeed and we will work with you to make it happen.

### **Unmatched Integrity in the Industry**

Smart Business Funding prides itself in doing business with the highest ethical standards and integrity.



# Chapter 2:

## Information about Smart Business Funding

Smart Business Funding has been a popular choice for businesses of all sizes and levels of success. For companies looking to find small business financing we have been providing companies with the funding and resources needed to succeed.

There are a lot of things that set us apart from similar companies in our industry. Not only are our practices, ethics, and motives unique, but our individual characteristics are what help us to stand out in our industry. We are committed to helping you succeed and many of the characteristics of our practices are flexible. We strive to offer you the most unique plan tailored for your success.

### **Flexible Range of Fundable Amounts**

Smart Business Funding offers merchant cash advances in the amount between \$1,000.00 & \$500,000.00 dollars. All decisions are made case by case and are based primarily on the revenue the business generates.

### **Funding Is Determined by Industry**

We fund anywhere between 10% and 120% of your merchant's average gross deposits. This amount will fluctuate depending on the industry that the business is in and a number of other additional factors.

### **First Through Fourth Position Advances Available**

As long as you or the merchant is capable of handling the payments and advances at the same time, 1st through 4th position advances are available.

## High Risk Options Are Available

Smart Business Funding also has a specialized high risk department where funding is available to merchants that don't fit into other categories. Riskier credit profiles and higher risk industry types are still able to receive merchant cash advances with Smart Business Funding.

## Flexible Terms

Terms with Smart Business Funding can range from 3 to 9 months, depending on your business, industry, and individual scenario.

## Affordable Factor Rates

Determined case by case, Smart Business Funding has a factor rate between 1.28 and 1.45.

## Serving All Businesses in the US

Smart Business Funding excels at providing small business financing to all companies in every state of the United States.

## Assists Established Business

All business working with Smart Business Funding must be established for at least 3 months and have \$10,000.00 in monthly revenue.

## Two Available Funding Platforms

Smart Business Funding offers two primary funding programs to businesses:

- **ACH Program** - After the company is funded, they will pay the advance back over time through daily or weekly payments from the business checking account.
- **Cash Advance Against Future Credit Card Receivables (MCA)** - After being funded, the company will pay back the advance by having a small percentage of future credit card sales directed towards the loan payment. The payment is split-funded towards a number of credit card processing companies (Benchmark Merchant Solutions, Integrity Payment Systems, Micamp Merchant Solution, and First Data).





# Chapter 3:

## Advance Criteria & Qualifiers

When you have made the decision to request a merchant cash advance on behalf of your client, it's important to understand the criteria and qualifiers that will allow the business to get the funding they require.

Smart Business Funding will help with small business financing and offer established merchant cash advances to all businesses that are not law firms or financial companies and have been established for at least one month. There are some specific criteria and qualifiers that Smart Business Funding requires when selecting businesses to provide advances to.

Any Interested businesses will need to provide information to determine the status of their business. When you want to acquire outside funding and financing, be prepared to have the following information ready to proceed with the application:

- Average monthly sales
- Details regarding any experience with cash advance plans
- Amount of desired funding
- A brief description of the services or products offered by your business
- Legal business (or business DBA) name
- Address (including street address, city, state, and zip code)
- Contact Email
- Phone number
- Additional information pertaining to rent or landlord and owner information
- At least 3 months of the business' bank statements and information on any current open positions
- Seasonal business will require the payback month's bank statements in addition to the last 3 months' statements
- Copies of the drivers license, void check, last 3 months' rent checks (or landlord phone number, recent mortgage statement, or the deed), and month to date activity report



For the business to qualify, they must also meet the following criteria and requirements:

- Inside any of the 50 United States of America
- Has been in business for at least 3 months. We do not fund start-up businesses
- At least \$10,000 in monthly sales

The following conditions can disqualify the business from receiving merchant cash advances:

- Negative balance 8 or more times in any given month
- Criminal history
- Recent, major drop in deposit volume may be subject to review
- Any fraudulent activity
- Negative bank balances or many recent NSF's returned items, or overdraft charges
- Bouncing payments with other finance companies
- Multi-funding within a short period of time
- Defaulting on other funding obligations

Although there are specific qualifications and criteria to acquire an advance most businesses easily meet the criteria and are able to receive funding. It is our goal to help as many businesses succeed as possible. If you have any questions about whether or not the business will qualify, give us a call or apply to our website to see if they are eligible.

## Chapter 4:

# Conclusion and Value Proposition

At Smart Business Funding we are dedicated to helping businesses of all sizes meet their quotas, financial goals, and desired levels of success. We provide you with the funding and resources needed to meet your business goals.

Our services are an unbeatable and alternative service to bank loans. Our requirements and criteria are much easier to meet, and you are more likely to receive small business financing through Smart Business Funding.



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Whether you are a small business or a large corporation, we can provide you with the amount of funding you need to succeed. From \$1,000.00 cash advances to up to \$500,000.00, there are no limits when it comes to getting the funding you need to save, maintain, or grow your business.

When working with Smart Business Funding, you will have a unique and customized payment plan to ensure that the business can thrive while receiving the necessary influx of financing. With our affordable factor rates and flexible payment plans, your client can rest easy knowing that the funding they receive won't be expensive to pay back. You can get a small business financing plan tailored to you and your applicant's business today.

*We at Smart Business Funding value the relationship with our business partners and are committed in servicing your company and clients in the most professional, discreet, and ethical way.*





## Business Hours:

Sunday – Thursday: 8am – 11pm

Friday: 8am – 5pm

Saturday: Closed

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