

## Working Capital Loans

Our Working Capital Loan is ideal for business owners who are being forced to scale back operations or cut necessary business activities because of an unexpected dip in cash flow. Are you weathering periods of lower sales trying to ramp up for a busy season ahead? When you feel cash is tight and your business lacks the funds necessary to keep everyday operations running smoothly, know that ARF Financial has your back. Our goal is to give your business the boost it needs to get back on track by providing quick access to the [restaurant financing](#) you need to overcome these short-term challenges while gaining momentum for long-term success!

### What is a Working Capital Loan?

A working capital loan is a financial product designed to help restaurant and small business owners fund their everyday business operations. Working capital loans from ARF Financial can provide the funding your business needs without the long wait of a traditional bank or the hidden fees and payment surprises of a merchant cash advance. Our approval process is streamlined with minimal documentation, and funding can occur in a matter of days! Our loan terms are fixed so your payments won't fluctuate and the interest you pay is tax deductible, further lowering your cost of funds. If you're looking to infuse your business with cash quickly, ARF's working capital loans are just the thing you need!

### Benefits of a Working Capital Loan

- ✓ The financing we provide is a true bank loan not a merchant cash advance.
- ✓ That means payments are fixed and won't go up when credit cards sales increase.
- ✓ Limited paperwork
- ✓ We provide longer repayment terms – up to 36 months.
- ✓ Apply online and get approved fast with fundings in less than a week.
- ✓ All our loans come with 24-hour access to a renewable line of credit.
- ✓ The interest you pay is tax deductible, further lowering your cost of funds.
- ✓ There are no hard credit pulls so your credit score won't be affected.
- ✓ Less than perfect credit is not a barrier to get approved.

### Larger Loan Amounts, Longer Terms & Big Rewards

Big projects usually mean big upfront investments, something you can't get from a merchant cash advance. If you're ready to take the plunge and go BIG this year, we have financing that's the perfect fit. You can now borrow up to \$1,000,000 with terms up to 36 months to fund your big projects while keeping your costs low. Our average loan size is **over six times larger** and repayment terms are more than **three times longer** than a Merchant Cash Advance. Larger loan amounts mean you can invest in growth opportunities that will make a significant impact to your bottom line, and longer terms mean your payments are manageable and won't interfere with your cash flow! Check out the comparison below.:



| ARF Financial Business Loan |             |
|-----------------------------|-------------|
| Maximum Loan Size           | \$1,000,000 |
| Average Loan Size           | \$120,000   |
| Max Repayment Term          | 36 months   |
| Average Repayment Term      | 23 months   |

| Merchant Cash Advance  |           |
|------------------------|-----------|
| Maximum Loan Size      | \$150,000 |
| Average Loan Size      | \$20,000  |
| Max Repayment Term     | 12 months |
| Average Repayment Term | 8 months  |



\*Merchant draw requests will receive a desktop underwriting to ensure the Merchant's creditworthiness has not materially changed since the original Loan was initiated. The Merchant will be required to submit updated bank transactional data via PLAID or via paper statements prior to a draw request being funded. ARF will strive to fund all qualified draw requests within 2 business days of receipt. A Licensed California Lender # 6037958 and a California Limited Liability Company. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and A.R.F.'s standard underwriting guidelines.

#### CONTACT



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**ARF FINANCIAL**

*Businesses Bank on Us.*

# Business Loan Program Details

Underwriting Guidelines • Minimum Qualifications • Approved Industries

## UNDERWRITING GUIDELINES & MINIMUM QUALIFICATIONS

### Preferred Industries:

- Minimum Equifax credit score of 551
- Minimum 1 month time in business (same ownership)
- Minimum monthly sales of \$17,000
- Loan amounts up to \$500,000 for single entities
- Loan amounts up to \$750,000 for multiple entities
- Fixed terms from 12 to 36 Months
- We can pay off up to 2 competitors

### Expanded Portfolio:

- Minimum Equifax credit score of 601
- Minimum 2 years in business (same ownership)
- Minimum monthly sales of \$17,000
- Loan amounts up to \$500,000 for single entities
- Loan amounts up to \$750,000 for multiple entities
- Fixed repayment terms from 12 to 36 Months
- We can pay off up to 2 competitors

(SEE REVERSE SIDE FOR FULL LIST OF APPROVED INDUSTRY TYPES)

## LOAN PROGRAM ADVANTAGES

### Higher Loan Amounts • Longer Terms • Lower Payments

- Loan amounts from \$5,000 to \$1,000,000
- No collateral required on amounts up to 750,000
- Repayment terms from 12 to 36 months
- Same-day approvals and fundings in under a week
- Minimal documentation is required
- Interest-only options are available
- Up to 50% principal deferment for lowest payment
- All loans come with an optional line of credit
- Fast access to 5 loan drafts over a 6-month period
- Repayment is not tied to credit card transactions
- Early pay-off options are available
- The interest paid is tax deductible

A California licensed lender #6037958 and a California limited liability company. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF's standard underwriting guidelines.

## APPROVED INDUSTRY TYPES (B2C - PREFERRED)

- Acute Care Facility
- Auditory Center
- Automotive Parts Store
- Automotive Repair
- Automotive Services
- Bakery / Catering
- Bar
- Barber Shop
- Beauty Salon
- Bed & Breakfast
- Bicycle Shop
- Book Store
- Bowling Alley
- Café in Fitness Center
- Cancer Radiology Center
- Cancer Treatment Facility
- Candy Store
- Car Wash
- Cheese Store
- Chiropractor
- Cigar Store
- Coffee Shop
- Cosmetic Surgery
- Dentist
- Orthodontist
- Diagnostic Imaging Center
- Doctor
- Dry Cleaner
- Drug Store
- Florist
- Food Gift Basket Store
- Gourmet Food Store
- Gourmet Popcorn Store
- Grocery Store
- Hardware Store
- Home Healthcare
- Hospital
- Hotel / Motel
- Ice Cream / Yogurt Store
- Liquor Store
- Mail & Package Store
- Mall Food Outlet
- Medical Spa
- Movie Theatre / Playhouse
- Nail Salon
- Nightclub
- Nursing Home
- Optical / Vision Store
- Pet Grooming / Boarding
- Pet Store
- Pharmacy
- Photo Studio
- Physical Rehabilitation
- Prepackaged Meals
- Quick Copy
- Printing
- Restaurant
- Retail Store - Other
- Smoothie Shop
- Spa
- Sporting Goods Store
- Tavern
- Urgent Care Facility
- Veterinarian

## APPROVED INDUSTRY TYPES (B2B - EXPANDED PORTFOLIO)

- Accountant
- Aerospace
- Alternative Energy Production
- Architect
- Architectural Services
- ATV/Golf Cart Dealer
- Bottling & Distribution
- Brewery
- Building Equipment
- Building Materials
- Business Services
- Cable & Satellite TV Production
- Chemical & Related Manufacturing
- Commercial Cleaning Services
- Commercial Inspection Services
- Commercial Landscaping & Design
- Communication Company
- Computer Software
- Defense Contractor
- Defense Electronics
- Distillery
- Drug Manufacturing
- E\*Commerce
- Electronics Manufacturing
- Engineer
- Food Manufacturing
- Food Processing & Sales
- For-profit Education
- IT Hardware Sales
- IT Services
- Legal Services
- Locksmith & Security
- Manufacturing
- Meat Processing & Products
- Medical Equipment & Supplies
- Nutritional & Dietary Supplies
- Pharmaceuticals & Health Products
- Podcast Producer
- Printing & Publishing
- Professional Sports Arena
- Radio Station/Services
- Sports Equipment & Services
- Steel Fabricator
- Steel Production
- Telecom Services & Equipment
- Textiles
- Tractor & Lawn Mower Sales
- TV Station/Services
- Waste Management
- Wholesale
- Winery