

BFN Affiliate Funding Cheat Sheet

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Welcome to the Business Funding Now Affiliate Program! Below is your complete guide to 15 of the most popular business loan types we offer. Each loan type includes a detailed description, required qualifications, and a simplified list of both standard and loan-specific supporting documents. Use this cheat sheet to confidently refer business owners and ensure complete applications are submitted.

1. SBA 7(a) Loan

A long-term, government-backed loan offering competitive rates for working capital, equipment, real estate, or debt consolidation. Best suited for established businesses with solid financials.

- Credit Score: 680+ personal
- Business Credit: Not required
- Time in Business: 2+ years
- Monthly Revenue: \$25,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • 2 Years of Business and Personal Tax Returns
- • Year-to-Date Profit & Loss Statement
- • Year-to-Date Balance Sheet
- • Business Debt Schedule

2. Business Credit Card Stacking

Access multiple business credit cards with 0% intro APRs for 6–18 months. Flexible, unsecured capital ideal for startups or growth strategies.

- Credit Score: 680+ personal
- Business Credit: Required (must show as established)
- Time in Business: 3+ months
- Monthly Revenue: \$50,000+ annual income

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • Business Utility Bill or Lease Agreement
- • Credit Report (via CRS or PDF)
- • Proof of Business Address

3. Merchant Cash Advance (MCA)

Receive a lump sum advanced against future business revenue. Fast approval with daily or weekly repayment, best for high-volume sales businesses.

- Credit Score: 500+ personal
- Business Credit: Not required
- Time in Business: 3+ months
- Monthly Revenue: \$10,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • 6 Months of Business Bank Statements
- • Business Lease Agreement (if applicable)

4. Business Term Loan

Fixed-term loan with monthly payments and up to 5-year repayment terms. Suitable for expansion, inventory, or consolidating debt.

- Credit Score: 650+ personal
- Business Credit: Not required
- Time in Business: 12+ months
- Monthly Revenue: \$15,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • 1–2 Years Business Tax Returns
- • Profit & Loss Statement
- • Balance Sheet

5. SBA Express Loan

An expedited SBA loan with simpler documentation and quicker approval. Great for businesses that need SBA funding fast.

- Credit Score: 640+ personal
- Business Credit: Not required
- Time in Business: 6+ months
- Monthly Revenue: \$10,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • 1 Year Business and Personal Tax Returns
- • P&L and Balance Sheet

6. Revenue-Based Financing

Offers fast access to working capital based strictly on monthly revenue, not credit score. Payments are automatically deducted daily or weekly, adjusting to revenue fluctuations.

- Credit Score: 550+ personal
- Business Credit: Not required
- Time in Business: 3+ months
- Monthly Revenue: \$15,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • None

7. Working Capital Loan

Short-term funding for day-to-day expenses like payroll, rent, or inventory. Ideal for small businesses needing flexible, fast-access funds.

- Credit Score: 550+ personal
- Business Credit: Not required
- Time in Business: 3+ months
- Monthly Revenue: \$15,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • None

8. Short-Term Loan

Quick cash with terms from 3 to 18 months. Repaid daily or weekly, often used for seasonal needs, marketing, or bridging gaps in revenue.

- Credit Score: 650+ personal
- Business Credit: Not required
- Time in Business: 6+ months
- Monthly Revenue: \$10,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)

- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • Business Tax Return (most recent)
- • P&L Statement (if available)

9. Equipment Financing

Used to finance new or used equipment purchases such as vehicles, machinery, or medical tools. Equipment serves as collateral for the loan.

- Credit Score: 600+ personal
- Business Credit: Not required
- Time in Business: 6+ months
- Monthly Revenue: \$15,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • Equipment Invoice or Quote
- • Photos of Equipment
- • VIN (if vehicle-related)

10. Equipment Sale-Leaseback

Allows businesses to sell their owned equipment for immediate cash, while continuing to use it via a lease agreement.

- Credit Score: 600+ personal
- Business Credit: Not required
- Time in Business: 6+ months
- Monthly Revenue: \$15,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)

- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • Proof of Equipment Ownership
- • Photos of Equipment
- • Current Valuation or Depreciation Schedule

11. Accounts Receivable Financing

Provides advances on outstanding B2B invoices. Best for companies with long client payment cycles and established customer relationships.

- Credit Score: 600+ personal
- Business Credit: Not required
- Time in Business: 6+ months
- Monthly Revenue: \$25,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • Accounts Receivable Aging Report
- • Sample Invoices
- • Customer List

12. Invoice Factoring

Sell outstanding invoices to get instant access to working capital. Used to cover gaps in receivables and improve cash flow.

- Credit Score: 600+ personal
- Business Credit: Not required
- Time in Business: 6+ months
- Monthly Revenue: \$25,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • Unpaid Invoices
- • Aging Report
- • Client Contact Information

13. Inventory Financing

Allows product-based businesses to borrow against their existing inventory. Often used for wholesale, retail, and manufacturing operations.

- Credit Score: 600+ personal
- Business Credit: Not required
- Time in Business: 6+ months
- Monthly Revenue: \$10,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • Inventory List
- • Inventory Valuation or Purchase History

14. Commercial Real Estate Loan

Finance the purchase, construction, or refinance of commercial properties such as office buildings, warehouses, and retail centers.

- Credit Score: 600+ personal
- Business Credit: Not required
- Time in Business: 2+ years
- Monthly Revenue: \$25,000+/month

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • Property Appraisal
- • Purchase Contract or Mortgage Statement
- • Rent Roll (if leased)
- • Business Tax Returns (2 years)

15. Fix & Flip Loan

Short-term real estate loan designed for investors purchasing and renovating residential or commercial properties for resale.

- Credit Score: 640+ personal
- Business Credit: Not required
- Time in Business: 6+ months or RE experience
- Monthly Revenue: \$10,000+/month or strong pipeline

Standard Required Documents:

- • Government-issued ID (Driver's License or Passport)
- • Articles of Incorporation or Business License
- • EIN Certificate (SS4)
- • Voided Business Check
- • Last 4–6 Months of Business Bank Statements
- • Personal Credit Report (via MyScoreIQ or CRS API)

Loan-Specific Additional Documents:

- • Purchase Agreement
- • Scope of Work / Rehab Budget
- • Contractor Bids
- • Property Photos
- • Exit Strategy