

Funding Cheat Sheet

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