ShopFunders

Business Financing Programs Overview

A Quick Reference Guide for Referral Partners

REFERRAL PARTNER PROGRAM

Revenue Based Financing

Fast, revenue-based, unsecured capital

24–48 HR FUNDING

Funding Amount	Typically $10,000 – $10,000,000
Cost Structure	Factor rate (e.g., 1.10 – 1.50); not a traditional interest rate
Repayment	Fixed weekly or monthly ACH debits
Term Length	6 – 24 months, based on repayment structure
Time to Fund	24 – 48 hours
Typical Qualifications	6+ months in business, minimal paperwork, credit-flexible approval driven mainly by revenue
Best Fit For	**Businesses needing fast capital and/or bridging projects & receivables**

ShopFunders 0% LOC Program

0% introductory interest business credit card stacking

0% INTRO APR

Program Type	Unsecured business credit card stacking — multiple 0% intro APR business cards combined into one credit facility
Introductory Rate	0% interest during the introductory period
Introductory Period	12 – 18 months, depending on the participating bank / card provider
Funding Amount	Based on applicant's personal credit profile and card approvals
How We're Paid	Success fee of 10% – 15% on the total funding amount obtained, charged on the backend
Time to Fund	Typically 1 – 4 weeks depending on the number of applications and bank response times
Typical Qualifications	Strong personal credit (generally 700+ FICO) or a qualified co-signer
Co-Signer Option	If the owner's personal credit is unqualified, a qualified co-signer can be utilized
Best Fit For	**Startups and established businesses seeking low-cost introductory capital**

SBA Express / 7(a) & 504 Program

Government-backed loan for established businesses needing working capital

LOWEST COST

Loan Amount	Typically $50,000 – $10,000,000
Use of Funds	Working capital, payroll, inventory, expansion, and debt refinancing
Term Length	Up to 10 years for working capital / 25 years if real estate is involved
Rate Structure	Variable, tied to Prime + lender spread; generally the most competitive rate available
Time to Fund	30 – 120 days
Typical Qualifications	2+ years in business, good personal credit (generally 660+), positive cash flow, full

Bank Line of Credit

Revolving credit facility for ongoing or seasonal working capital needs

REVOLVING

Credit Limit	Typically $10,000 – $1,000,000+
Use of Funds	Cash flow gaps, seasonal needs, inventory, and ongoing working capital
Rate Structure	Variable, typically Prime + spread; interest charged only on funds drawn
Draw Terms	Revolving draw — draw, repay, and re-draw as needed during the draw period
Time to Fund	2 – 6 weeks for initial approval
Typical Qualifications	Established business history, solid credit and cash flow; may require collateral for larger limits
Best Fit For	**Businesses with recurring or seasonal cash flow needs wanting flexible, reusable access to capital**

Bank Term Loan

Traditional installment financing for a specific business purpose

FIXED TERM

Loan Amount	Typically $25,000 – $1,000,000+
Use of Funds	Equipment, expansion, acquisition, debt consolidation, and large one-time purchases
Term Length	3 – 10 years
Rate Structure	Fixed or variable; based on Prime Rate
Time to Fund	2 – 5 weeks
Typical Qualifications	2+ years in business, strong credit and financials
Best Fit For	**Business expansion and planned, one-time growth investments**

Personal Term Loan

Installment financing based on personal credit & income — business or personal use

1–5 DAY FUNDING

Loan Amount	Typically $5,000 – $100,000
Use of Funds	Debt consolidation, startup costs, business injection, large purchases, and personal expenses
Term Length	2 – 7 years
Rate Structure	Fixed rate, based on personal credit profile
Time to Fund	1 – 5 business days
Typical Qualifications	Generally 640+ FICO, verifiable income, and acceptable debt-to-income (DTI) ratio
Best Fit For	**Individuals, new business owners, or personal credit consolidation**

Have a client in mind?

Send us the basics and we'll match them to the right program.

(212) 287-5263 | shimon@shopfunder.com | shopfunders.com

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