



---

## **Our Products and Services**

Our Business Financing Advisors will help you find the best financing options for your business to get you more funding, better terms and lower interest rates.

We are available to explain every step of the process from application to your re-payment schedule.

We, Genesis Funding, are not a “direct” lender, we are business finance advisors that help business owners obtain financing through our network of direct lenders.

## **What Are Genesis Funding Interest Rates?**

The rates can change depending on the different lending products.

At banks, interest rates are generally the prime rate + 2%, but strict qualifications restrict many businesses from reaching an approval that aligns with their business goals.

Genesis offers many loan products.  
All these products come with different rates,  
and they all change constantly.

At Genesis we have relationships with the best non-bank lenders in the nation.

We look to get you the best deal and get you the most competitive interest rate for whatever you’re looking to accomplish.

---

**Genesis Funding**  
18 Railroad Avenue, Suite 102  
Rochelle Park, NJ 07662  
888-436-3746, Ext. 5  
[www.genesisfunding.net](http://www.genesisfunding.net)

## List of Available Loan Types

Asset-Based Loans .....	3
Accounts Receivable Financing .....	5
Business Line of Credit (Received in Credit Cards) .....	6
Cannabis Funding .....	7
Commercial Real Estate .....	8
Equipment Financing .....	9
Fix N Flip Loans .....	10
Franchise Financing .....	11
Merchant Cash Advance .....	12
Non-Profit Organizations .....	13
SBA Loans .....	14
Startup Business Funding .....	15
Term Loan .....	16
Unsecure Funding .....	17
What is a Bridge Loan? .....	18
What is a Business Line of Credit? .....	19
What is a Residential Investment Property Loan? .....	20
What is a Small Business Loan? .....	21
What is s Subordinated Debt? .....	22

## **ASSET REVENUE-BASED LOANS**

Use for investments in your business, such as expansion projects or large purchases.

Get the funds you need upfront with great rates, with the option to apply for more when needed.

### **Loan Amounts of \$10,000 - \$100 MM**

#### **Terms**

Repayment - Up to 25 years

Asset repayment terms of revenue-based financing are designed to be more of a short-term funding solution. Although they don't come with set repayment terms, most revenue-based financing agreements are repaid within a year or less.

### **Funding in 3 – 7 Days**

#### **Learn More**

#### **What Is Asset-Based Lending?**

Asset-based lending is a type of business financing in which the lender secures the agreement with an asset or collateral. Asset-based lending can give the borrower either a loan or line of credit.

Collateral for asset-based lending doesn't need to be real estate. Other more liquid assets, like receivables, inventory, purchase orders, and potentially equipment, can also act as collateral. You can leverage one or more of these assets to secure a loan or an ongoing credit facility/line of credit for your business.

Unlike other financing options, your business can qualify for asset-based financing with a low credit score or no history. Rather than meeting traditional requirements, you can qualify based on your receivables, inventory, or other assets.

Asset-based lines of credit and loans help you capitalize on the value of your liquid assets immediately. Instead of waiting for payments, you can get working capital to cover expenses like growth, expansion, additional inventory purchases, and more. We do not look collateral, time in business, or business revenue.

**What Do You Need to Qualify**

**1+ year Minimum Time in Business**

**\$500,000 Monthly Gross Sales**

**No FICO Score Requirement**

# **ACCOUNTS RECEIVABLE FINANCING / Purchase Order**

Turn your accounts receivables into cash to  
better manage your cash flow gaps.

Get funded immediately with one or many invoices.

**Loan Amounts No Minimum and Maximum Invoice Size**

**Term**

**Month To Month Contract and Flexible Terms**

Financing amounts up to 90% of your PO

**Funding in 1 – 3 Days**

**[Learn More](#)**

**What Is AR Financing?**

Accounts receivable financing is when a company will sell or finance off their outstanding invoices for working capital. It can either be in form of selling the asset to the lender or using the accounts receivable (invoices) as collateral for the loan.

**What Do You Need to Qualify?**

**AR Report Required**

In order to qualify for AR financing, you must submit an AR report.

**\$No + Annual Gross Sales**

**No Minimum FICO**

We have financing options for all credit profiles.  
There is no minimum FICO score required to apply.

## **BUSINESS LINE OF CREDIT** **(Received in Credit Cards)**

A small business loan is any funding option specifically designed for a small business. Small business loans allow existing or startup companies to borrow money from various lenders. Various loan types exist to help entrepreneurs meet different goals. The way each loan works depends on the type of loan.

No industry restriction on what funds are used for.

**Loan Amount -- \$50K to \$150K**

**Receive Cards in 7 – 15 Days**

### **Terms**

No interest on personal credit card for the first 18 months.

### **Learn More**

#### **Business and Personal Credit Cards**

Unsecured funding (no collateral)

Key Points: \$50K-\$150K

0% interest for 6-12 months

No industry restrictions on what funds are used for

### **What Do You Need to Qualify?**

#### **No Minimum Time in Business**

We do not look collateral, time in business, or business revenue.

#### **No Monthly Gross Sales**

Stated income. We only look at the credit report so no income verification needed! **\$50,000 or more of Taxable Income**

#### **700 Minimum FICO Score**

We have financing options for all credit profiles.  
The minimum FICO score required to apply is 700.

# **CANNABIS FUNDING**

Working capital for your dispensary.

**Loan Amounts of \$10,000 - \$5 MM**

## **Terms**

Flexible terms ranging from 6 months to 10 years.

**Funding in 1 – 3 Days**

## **Learn More**

### **What Is Canna Business Financing?**

The Canna Business Financing gives aspiring cannabis entrepreneurs in all areas of the industry the resources they need to grow their own way! Offering a fresh solution to an industry in which all applications previously led to rejections, this new financing solution is the best choice for cannabis companies seeking cost-effective financing, without selling equity in the process.

### **What Do You Need to Qualify?**

#### **1+ Years in Business**

You can qualify for our top financing options with 1+ years in business.

#### **\$500,000+ Annual Gross**

The minimum revenue to qualify for financing options are \$500,000 in annual gross sales.

#### **680 Minimum FICO**

We have financing options for all credit profiles.  
The minimum FICO score required is 680.

## **COMMERCIAL REAL ESTATE**

Receive the funds you need to get the commercial space  
you need for your business.

Simple fill-out application can get you matched with offers in 24 hrs.

### **Loan Amounts Upward of \$100 Million**

#### **Terms.**

Competitive market rates, multiple program types available

#### **30 Year Terms Available**

#### **Fast Funding**

#### **[Learn More](#)**

### **What Is Commercial Real Estate?**

Commercial real estate is property intended for business use. This includes office buildings, retail locations, warehouses, industrial facilities, and even raw land for development. Commercial real estate transactions involve buying, selling, or leasing these properties to support business activities.

### **What Do You Need to Qualify?**

#### **2 Years in Business**

Lenders and sellers want assurances that you have the financial capacity to handle the transaction.

#### **Minimum Gross Sales of \$200,000 AGS**

Due diligence is crucial. Expect to provide or receive appraisals, environmental reports, title searches, and zoning permits.

#### **Additional Considerations**

Lease agreements, contingencies, and legal representation are key to successful real estate transactions.

#### **Terms.**

Competitive market rates, multiple program types available



## **EQUIPMENT FINANCING**

Use for investments in your business,  
such as expansion projects or large purchases.

Get the funds you need upfront with great rates,  
with the option to apply for more when needed.

**Loan Amounts of \$10,000 - \$5 Million**

**1– 6 Year Terms**

**Funding in 2 – 5 Days**

**[Learn More](#)**

### **What Is Equipment Financing?**

Equipment financing is a way for businesses to obtain equipment through a loan or lease. It can be used to purchase almost any tangible asset for a business, excluding real estate. Some examples of equipment that can be financed include: company vehicles, computers, medical equipment, office furniture, production equipment, and technology.

### **What Do You Need to Qualify?**

**No Minimum Time in Business**

***No Minimum Monthly Gross Sales***

You can qualify for equipment financing with  
no minimum in monthly gross sales.

**580 Minimum FICO**

The lender's minimum FICO score required to apply.

## **FIX N FLIP LOANS**

Quick and easy access to Fix n Flip loans!

Get the funds you need for projects. Great for real estate investors, owners, developers, and builders and more.

### **80% Purchase Funding / 100T Rehab Funding**

**Minimum of 1-3 completed projected in the previous 36 months**  
**Terms**

Rates starting at 8.99%, 80% - 100% purchase funding.

### **Fast Funding**

### **Learn More**

### **What Do You Need to Qualify?**

#### **No Minimum Time in Business**

You can qualify for our top financing options with no minimum time in business.

#### **\$250,000 Minimum**

Assets or Collateral.

The lender will approve your company to borrow based on the collateral's posted value on the balance sheet. The more valuable your asset or assets, the more the lender will feel comfortable approving your business for.

#### **No Minimum FICO**

We have financing options for all credit profiles. There is no minimum FICO score required to apply.

#### **Terms**

Rates starting at 8.99%, 80% - 100% purchase funding.

## **FRANCHISE FINANCING**

Use of investments in your business,  
such as inventory or new locations.

Get the funds you need upfront with great rates,  
with the option to  
apply for more when needed.

**Loan Amounts of \$10,000 - \$5 Million**

### **Terms**

As Long as 10 years.

**Funding in 2 – 7 Days**

### **Learn More**

### **What Is Franchise Financing?**

Franchise financing is a way for franchisees to obtain funds to purchase and run a franchise business, including covering startup costs and other expenses. This can include franchise fees, equipment, inventory, working capital, and down payment. or to generate rental income.

### **What Do You Need to Qualify?**

#### **Start Up Franchises Welcome 6 Months in Business**

You can qualify for our top financing option.

#### **\$500,000 Monthly Gross Sales**

The minimum revenue to qualify for financing options .

#### **No Minimum FICO**

We have financing options for all credit profiles.  
There is no minimum FICO score required to apply.

### **Terms**

As long as 20 years.

## **MERCHANT CASH ADVANCE**

Utilize your future sales to get great financing terms that are tailored for you.

MCA is one of the most flexible financing options that doesn't require collateral.

**Loan Amounts of \$10,000 - \$5 Million**

### **Terms**

Flexible financing terms.

**Funding in 1 – 3 Days**

### **Learn More**

### **What Is A Merchant Cash Advance/Working Capital?**

A Merchant Cash Advance isn't technically a loan, but rather a cash advance that is paid back by withdrawing a percentage of your credit sales, typically on a daily, weekly or bi-weekly basis. Since a merchant cash advance is based on a certain percentage of the daily balance, the more credit card sales a business does the faster they are able to repay the advance. On the other hand, during times of slow business, the payback would be reflective of the incoming cash flow.

### **What Do You Need to Qualify?**

#### **3+ Months in Business**

You can qualify for our top financing options with as little as 3+ months in business.

#### **\$10,000+ Monthly Gross Sales**

The minimum revenue to qualify for financing options are \$10,000 per month, or \$120,000 in annual gross sales.

#### **No Minimum FICO**

We have financing options for all credit profiles.

## **NON-PROFIT ORGANIZATIONS**

Funding for special projects or programs and operating support.

**Loan Amounts of \$10,000 - \$5 MM**

### **Terms**

From 6 months to 5 years

**Funding in 1 – 3 Days**

**Learn More**

### **What Is A Non-Profit Organizations Loan?**

Nonprofit loan is the process of securing funds to support a nonprofit organization's mission and operations. Funds are generally used for specific projects or programs that help the organization achieve its goals and objectives.

### **What Do You Need to Qualify?**

#### **1+ Years in Business**

You can qualify for our top financing options with 1+ years in business.

#### **\$30,000+ Monthly Gross Revenue**

The minimum revenue to qualify for financing options is  
\$30,00 per month,  
or \$360,00 in annual gross sales.

#### **600 Minimum FICO**

We have financing options for all credit profiles.  
The minimum FICO score required is 600.

# **SBA (Small Business Administration LOANS**

Get expedited SBA Funding at a prime rate to cover working capital and growth expenses.

Utilize our streamlined SBA Loan application process to get funding in 45 days!

**Loan Amounts of \$10,000 - \$5 Million**

**10 – 25 Year Terms**

**Funding in as little as 45 Days**

**[Learn More](#)**

## **What Is an SBA Loan?**

An SBA Loan is a government backed loan that can be used to start or expand a business. The loan has certain requirements for eligibility, such as size standards, proving the ability to repay the loan and solid business purpose. The SBA works with specific lenders to offer their programs which eliminate the risk from the lender since they are backed by the government.

## **What Do You Need to Qualify?**

### **2+ Years in Business**

You can qualify for our top financing options with as little as 2+ years in business.

### **\$10,000+ Monthly Gross Revenue**

The minimum revenue to qualify for financing options is \$10,000 per month, or \$120,000 in annual gross sales.

### **Profitable Operating Income**

Your business has a healthy and profitable operating income.

### **675+ Credit Score Required.**

We have financing options for all credit profiles. To qualify for funding from the SBA, a 675+ credit score is required.

### **Terms**

From 10 years to 25 years

## **START-UP BUSINESS FUNDING**

Get the funds you need to launch your new business  
without cash flow challenges.

Get flexible terms and establish your business credit to get your  
business off the ground.

**Loan Amounts of \$10,000 – 5 Million**

### **Terms**

From 12 Months to 5 years

**Funding in 1 – 3 Days**

### **Learn More**

#### **What Is Startup Business Funding?**

Startup business funding, also known as startup capital,  
is money that entrepreneurs use to start new business.

#### **What Do You Need to Qualify?**

##### **No Minimum Time in Business**

You can qualify for our top financing options as a startup.

##### **No Minimum Monthly Gross Sales**

You can qualify for startup funding with no minimum  
in monthly gross sales.

##### **650+ FICO Credit Score Required**

There is a minimum 650+ FICO score required to  
apply for startup financing.

## **TERM LOAN**

Use for investments in your business,  
such as expansion  
projects or large purchases.

Get the funds you need upfront with great rates, with the  
option to apply for more when needed.

**Loan Amounts of \$10,000 - \$5 Million**

**12 Months – 5 Year Terms**

**Funding in 1 – 3 Days**

**[Learn More](#)**

### **What Do You Need to Qualify?**

#### **3+ Months in Business**

You can qualify for our top financing options with  
as little as 3+ months in business.

#### **\$10,000+ Monthly Gross Sales**

The Minimum revenue to qualify for financing options are \$10,000  
per month, or \$120,000 in annual gross sales.

#### **660 Minimum FICO Score**

We have financing options for all credit profiles.  
The minimum FICO score required to apply is 660.



## **UNSECURE FUNDING**

Looking to grow. Are various purposes,  
other business-related expenses.

**Loan Amount - \$50K to \$500K**

### **Terms**

Bank rates and terms, 5 to 7 years term with no pre-payment.

**Funding in 7 – 10 Business Days**

### **Learn More**

### **What Is Unsecure Funding?**

Unsecure funding for anything you need to start or grow  
your dream business.

Great for startup and no industry restrictions!

No Capital Restrictions, So You're in Control!  
Use Funds for Your Next Project.

### **What Do You Need to Qualify?**

#### **No Minimum Time in Business**

We do not look collateral, time in business, or business revenue.  
The better the credit score, the lower the fixed interest rate.  
Funding amount is driven by personal credit strength and personal  
income shown on personal 1040 tax returns & DTI.  
Business Lines of Credit (Received)

#### **No Monthly Gross Sales**

Docs we need for pre-approval. FICO 8 tri-merge report and  
2 years of personal tax returns showing minimum \$50k  
of annual income for the most recent year.  
Established Business Entity.

#### **680 Minimum FICO**

We have financing options for all credit profiles.  
There is 680 minimum FICO score required to apply.

## **WHAT IS A BRIDGE LOAN?**

Bridge business loans offer fast funding solutions specifically designed for small business needs, immediate funding to cover expenses, make purchases, or foster growth. See if a bridge loan is right for your business.

**Loan Amount \$10,000 - \$5M**

### **Terms**

From 6 months to 5 years  
1 to 3 days funding

### **Learn More**

### **What Do You Need to Qualify?**

#### **6+ Months in Business**

You can qualify for our top financing options.

#### **\$10,000 Monthly Gross Sales**

The minimum revenue to qualify for financing options are  
\$10,000 per month,  
or \$120,000 in annual gross sales

#### **No Minimum FICO**

## **WHAT IS A BUSINESS LINE OF CREDIT?**

A business line of credit is a flexible financing option that allows businesses to borrow funds as needed, similar to a credit card. Interest is paid only on the borrowed amount, and funds can be used for various purposes like managing cash flow or covering unexpected expenses. Once repaid, the credit becomes available again, making it a revolving form of credit that can be accessed repeatedly.

### **Loan Amount – Go up to \$500K**

#### **Terms**

Withdraw what you need, when you need it.  
You will only be charged interest on the funds you draw.

#### **Funding in 1 – 3 Business Days**

#### **[Learn More](#)**

#### **What Do You Need to Qualify?**

##### **6+ Months in Business**

You can qualify for our top financing options with as little as 6+ months in business.

##### **No Monthly Gross Sales**

The minimum revenue to qualify for financing options ar.

##### **500 FICO Score**

We have financing options for all credit profiles.  
The minimum FICO score required to apply is 650.

## **WHAT IS A RESIDENTIAL INVESTMENT PROPERTY LOAN?**

An investment property loan is a loan that is used to purchase a property that will produce income. It is typically used for purchasing a property to renovate and then sell for a profit, which is often referred to as house flipping, or to generate rental income.

**Funding 80% - 100%**

### **Terms**

Rates starting at 8.99%,

**Funding 14 Days**

**Learn More**

### **What Do You Need to Qualify?**

#### **Financial Strength**

Lenders and sellers want assurances that you have the financial capacity to handle the transaction.

#### **Property Documentation**

Due diligence is crucial. Expect to provide or receive appraisals, environmental reports, title searches, and zoning permits.

#### **650 FICO Score**

We have financing options for all credit profiles. The minimum FICO score required to apply is 650.

#### **Terms**

Rates starting at 8.99%, 80% - 100% purchase funding.

#### **Minimum Property Value**

All residential investment property loans have a minimum property value of \$250,000, regardless of property type.

#### **Experience**

Prior successful residential investment real estate projects is a requirement.

## **WHAT IS A SMALL BUSINESS LOAN?**

A small business loan is any funding option specifically designed for a small business. Small business loans allow existing or startup companies to borrow money from various lenders. Various loan types exist to help entrepreneurs meet different goals. The way each loan works depends on the type of loan.

Loan Amount \$10,000 -5 MM

### **Terms**

From 6 Months to 10 Years

1 to 3 Days Funding

### **Learn More**

### **What Do You Need to Qualify?**

#### **3+ Months in Business**

You can qualify for our top financing options with as little as 3+ months in business.

#### **\$10,000 Monthly Gross Sales**

The minimum revenue to qualify for financing options are \$10,000 per month, or \$120,000 in annual gross sales.

#### **660 Minimum FICO**

We have financing options for all credit profiles. There is 660 minimum FICO score requires

## **WHAT IS A SUBORDINATED DEBT?**

Subordinated Debt is a second-tier debt. The subordinated lender has the second lien position, whereas the senior lender retains the right to the first lien position.

Access non-dilutive capital from market leaders in 100k to 10mm transaction without real estate or collateral.

Whether you're a business owner, a private equity group or senior leader. Subordinated Debt financing is a powerful tool for accessing the capital necessary to complete transactions alongside a senior lender or to grow without paying off your senior leader,

Loan Amount \$100 k to \$10mm

### **Terms**

Up to 24 months

Rate Starting 15%

**1 to 3 Days Funding**

### **Learn More**

### **What Do You Need to Qualify?**

**1 year+ in Business**

**\$1M + Annual Revenue**

**No Minimum FICO**