



# ARF FINANCIAL BUSINESS LOAN PROGRAM

## APPROVED INDUSTRIES & LENDING CRITERIA

Do you have business clients that need working capital but your bank can't help them? Or, you may have already approved a loan for them, but it falls short of their needs. If so, we can help them obtain the capital they need and help you keep them as satisfied clients!

### Loan Program Advantages:

- No collateral required
- No tax returns or financials
- Quick fundings
- Repayment is not tied to credit card transactions
- The interest is tax deductible
- Early pay-off options are available

### We are Currently Accepting the Following Industry Types:

- Fast Food Restaurants with Drive Thru
- Pizza Delivery and Takeout Restaurants
- Sub Shops with Takeout and Delivery
- Quick Service Restaurants with Takeout and Delivery
- Fast Casual Restaurants with Takeout and Delivery
- Coffee, Donut and Ice Cream Shops with Drive Thru
- Liquor Stores
- Auto Repair & Service
- Dry Cleaners
- Business Cleaning Services
- Hair and Nail Salons
- Independent Pharmacies
- Medical Equipment & Supplies
- Specialty/Ethnic Grocery Stores
- Family Doctors
- Dentists
- Urgent Care
- Home Healthcare
- Veterinarians
- Pet Supply Stores
- Pet Grooming
- Dollar Stores
- Hardware Stores
- UPS/Mailing/Shipping Stores

### Recently Added Industry Types\*:

- Aeospace, Defense Contractors
- Architectural Services
- ATV / Golf Cart Dealers
- Auto Parts
- Beer, Wine & Liquor
- Building Materials & Equipment
- Computer Software
- Defense Aerospace
- Defense Electronics
- Electronics, Defense Contractors
- Food Processing & Sales
- Medical Services (Medical Imaging)
- Manufacturing
  - Chemical & Related Manufacturing
  - Drug Manufacturers
  - Electronics Manufacturing & Equipment
  - Food Products Manufacturing
  - Pharmaceutical Manufacturing
- Nutritional & Dietary Supplements
- Other Health Professionals
- Pharmaceuticals / Health Products
- Steel Production / Steel Fabricators
- Wholesale

### Underwriting Guidelines:

- Minimum Equifax Credit Score of 551
- Minimum 1 Year Time in Business\*
- Minimum Annual Sales of \$100,000\*
- Loan Amounts up to \$450,000 for Single Entity and up to \$675,000 for Multiple Entities
- Fixed Terms up to 24 Months
- We Can Pay Off up to 2 Competitors

\*Please note the underwriting guidelines and minimum requirements are slightly different for the expanded portfolio industry list. Minimum credit score is 601, minimum time in business is 2 years, minimum annual revenue is \$200,000.



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A Licensed California Lender # 603 7958 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.