Funding Qualification Reference

Overview of how Rapid Finance qualifies businesses for large loans.

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Rapid FINANCE

Loans up to $200,0000	Loans over $200,000
Rapid determines qualifying amount based on business **revenue** as shown in business bank statements Bank statements show how much the business brings in monthly From there we determine a reasonable revenue take	Rapid determines qualifying amount based on the business' **financials**, with a focus on profitability and operating cash flow Operating cash flow is calculated by adjusted profits after accounting for operating expenses like officer compensation, depreciation & amortization This calculation reflects the businesses' ability to afford the required loan payments We look for a total operating cash flow amount that is at least equal to the requested funding

Deal example: $600,000 funded

Annual gross sales	$5,600,000
Net income	$250,000
Officer compensation	$200,000
Depreciation	$150,000
Amortization	$0
Operating cash flow	**$600,000**
Funded amount	**$600,000**

Key takeaway: Under $200K = revenue-based. Over $200K = financials and operating cash flow-based.