



**ARF FINANCIAL**

*Businesses Bank on Us.™*

## ARF RESIDUAL REFERRAL PARTNER PROGRAM



## MEET OUR PRESENTER

### Celeste Deal-Maunoir – Chief Sales Officer

- Responsible for all sales operations, budgeting, and sales strategy
- Hires, trains and manages in-house team of professional loan consultants
- Creates and nurtures national referral program relationships
- Speaker for the Texas Restaurant Association Education Forum, University of Houston Hospitality Program and Multi Unit Restaurant Foundation Forum
- Member of the American Association of Commercial Loan Brokers, Texas Restaurant Association, and CFA Society of the Houston Chapter
- Served on many committees within the Texas Restaurant Association
- Directly funded over \$100,000,000 in loans since 2001





## Marie Lokmanyen - Vice President

- Marie is our Vice President of the Broker Team at ARF Financial as she leverages relationships with Brokers/ISOs Nationwide. Marie also works with many of the brokers that are on this call.
- She has over 20 years of experience in commercial banking and lending and excels in leveraging relationships with COIs and Bankers.
- She is one of our top funders at ARF Financial.
- This month alone so far she has funded 1MM in loans.
- She is excited to be coaching and mentoring the BLB team and help everyone fund deals.





## TODAY'S AGENDA

- Quick Overview of ARF Financial and Success Stories through BLB
- New Circle of Rewards / Circle of Influence Membership Program
- 3 Great Programs to Choose From
  - CEO Circle
  - Leadership Circle
  - Founding Circle
- Comparison Table
- Earning Potential
- Leads
- Direct Mail Example
- Personalized Landing Page
- Cobranded Online Application
- Cobranded Marketing Materials
- How to Sign Up
- Questions and Answers

## WHO WE ARE

### Decades of Financing Opportunity

- Licensed by the California Department of Business Oversight License #6037958
- Management team with the most experienced financial experts in the industry
- Provide unsecured business loans and lines of credit to merchants nationwide
- Funded over 17,000 loans with proceeds in excess of \$890,000,000
- The financing we provide is a true bank loan
- Perfect as a bridge to traditional bank financing or SBA
- Loan products are tailored specifically for the industry and every client's individual needs
- Best alternative when traditional bank financing is not an option or when bank lines are maxed out
- Better option vs. taking on an equity partner to raise capital or less attractive cash advances
- Employ seasoned loan consultants in all major metropolitan cities
- Provide one-on-one personalized service

## OUR LOAN PROGRAM ADVANTAGES

### Loan Program Advantages

- We provide loans from \$5,000 to \$675,000
- Average loan size is \$90,000
- We offer fixed terms from 12 to 24 months
- Collateral is not required
- All loans come with a no fee Line of Credit unless max loan amount is taken up front
- Fast approvals and fundings within a week
- Streamlined underwriting process with limited paperwork – all loan docs electronically signed
- Repayment is not tied to credit card transactions (payments collected via ACH)
- The interest paid is tax deductible
- Early pay-off options are available

## MINIMUM REQUIREMENTS

### To Prequalify – Preferred Industries

1. Must be brick and mortar business (detailed list at [arffinancial.com/industries](http://arffinancial.com/industries))
2. Open and operating for at least twelve (12) months
3. Minimum annual sales of \$100,000 (approximately \$10,000/month)
4. Guarantor with personal Equifax Credit Score of 551 or higher
5. Client may have a maximum of 2 outstanding cash advance (short-term loans)
6. Merchants may qualify for up to \$450,000 (single-unit) and \$675,000 (multi-unit) without the review of tax returns and financials
7. Loan terms from 12 to 24 months
8. Our loans do not require a review of tax returns and financials



## MINIMUM REQUIREMENTS

### To Prequalify – Expanded Portfolio

1. Must have commercial office space or warehouse  
(detailed list at [arffinancial.com/industries](http://arffinancial.com/industries))
2. Open and operating for at least twenty-four (24) months
3. Minimum annual sales of \$200,000 (approximately \$17,000/month)
4. Guarantor with personal Equifax Credit Score of 601 or higher
5. Client may have a maximum of 2 outstanding cash advance (short-term loans)
6. Merchants may qualify for up to \$450,000 (single-unit) and \$675,000 (multi-unit) without the review of tax returns and financials
7. Loan terms from 12 to 24 months
8. Our loans do not require a review of tax returns and financials



## Success Stories through BLB Brokers

- \$450,000 Line of Credit Approved – Medical Practice
- \$250,000 Line of Credit Approved – Chemical Manufacturing
- \$250,000 Line of Credit Approved – Food Truck Manufacturing
- \$75,000 Line of Credit Approved – Auto Repair Service
- \$25,000 Line of Credit Approved – Catering
- \$100,000 Loan – Fast Food Restaurant
- \$75,000 Loan – Medical Equipment Company
- \$50,000 Loan – Marble and Granite Business
- **TOTAL FUNDINGS = \$1,275,000**



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## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### Membership Has Its Rewards

#### CIRCLE OF REWARDS

- Get access to elevated commissions for both upfront and residual fundings
- Receive 1 - 2% bonus commissions on fundings for up to 90 days just for joining
- Receive big performance bonuses for reaching funding milestones
- Receive up to 100 leads per month that we will direct mail on your behalf

#### CIRCLE OF INFLUENCE

- Create your own network of members (Circle of Influence)
- Earn generous membership fees for every member you add to your Circle of Influence
- Earn override commissions on every loan funded from your Circle of Influence



## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### 3 Great Programs to Choose from:

#### **CEO Circle**

By joining this membership program, you will receive the highest up-front and residual commissions, the highest level of Circle of Influence Network Fees and Overrides and the highest level of monthly leads and direct mail marketing.

#### **Leadership Circle**

By joining this membership program, you will receive the next highest level of up-front and residual commissions, receive the next highest level of Circle of Influence Network Fees and Overrides and receive the next highest level of monthly leads and direct mail marketing.

#### **Founding Circle**

This is our entry level membership program. If you previously signed an agreement with us, you automatically fall into this program. It offers the base level of up-front and residual commissions. Circle of Influence Network, leads and direct mail not included.



## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### CEO Circle

- Up-front Network Fee = \$1,000
- Monthly Membership Fee = \$100
- 2% bonus commissions on fundings for up to 90 days just for joining
- 6% up-front and residual commissions on loans  $\geq$  \$50,000
- 4% up-front and residual commissions on loans  $<$  \$50,000
- 3% up-front commissions on Interest-Only Flex Pay Loans
- 3% commissions on Interest-Only Flex Pay Rollover  $\geq$  \$50,000
- 1% commissions on Interest-Only Flex Pay Rollover  $<$  \$50,000
- \$5,000 bonus for every \$500,000 funded up to \$25,000 annual cap
- 1% override commissions on fundings from your Circle of Influence members
- 50% share of network fee on each Circle of Influence member added
- \$5,000 bonus for every 50 Circle of Influence members added
- 100 leads per month direct mailed for you
- Dedicated URL to online application
- Personalized landing page
- Cobranded online application

## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### Leadership Circle

- Up-front Network Fee = \$500
- Monthly Membership Fee = \$50
- 1% bonus commissions on fundings for up to 90 days just for joining
- 5% up-front and residual commissions on loans  $\geq$  \$50,000
- 4% up-front and residual commissions on loans  $<$  \$50,000
- 3% up-front commissions on Interest-Only Flex Pay Loans
- 2% commissions on Interest-Only Flex Pay Rollover  $\geq$  \$50,000
- 1% commissions on Interest-Only Flex Pay Rollover  $<$  \$50,000
- \$5,000 bonus for every \$500,000 funded up to \$25,000 annual cap
- .5% override commissions on fundings from your Circle of Influence members
- 50% share of network fee on each Circle of Influence member added
- \$5,000 bonus for every 50 Circle of Influence members added
- 50 leads per month direct mailed for you
- Dedicated URL to online application
- Personalized landing page
- Cobranded online application



## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### Founding Circle

- Up-front Network Fee = \$0
- Monthly Membership Fee = \$0
- 3% up-front and residual commissions on loans  $\geq$  \$50,000
- 3% up-front and residual commissions on loans  $<$  \$50,000
- 3% up-front commissions on Interest-Only Flex Pay Loans
- 0% commissions on Interest-Only Flex Pay Rollover  $\geq$  \$50,000
- 0% commissions on Interest-Only Flex Pay Rollover  $<$  \$50,000
- \$5,000 bonus for every \$500,000 funded up to \$25,000 annual cap
- Dedicated URL to online application

	<b>CEO CIRCLE</b> (New Agreement with 13-Month Commitment Required)	<b>LEADERSHIP CIRCLE</b> (New Agreement with 13-Month Commitment Required)	<b>FOUNDING CIRCLE</b> (No New Agreement Required)
Network Fee Paid Up-Front	\$1,000	\$500	\$0
On-going Monthly Fee	\$100	\$50	\$0
Up-Front Commissions Paid on Loans $\geq$ \$50,000	6%	5%	3%
Up-Front Commissions Paid on Loans $<$ \$50,000	4%	4%	3%
Up-Front Commissions Paid on Interest-Only Flex Pay Loans	3%	3%	3%
Commissions Paid on Interest-Only Flex Pay Rollover $\geq$ \$50,000	3%	2%	0%
Commissions Paid on Interest-Only Flex Pay Rollover $<$ \$50,000	1%	1%	0%
Residual Commissions Paid for 3 Years on Loans $\geq$ \$50,000	6%	5%	3%
Residual Commissions Paid for 3 Years on Loans $<$ \$50,000	4%	4%	3%
Bonus Up-Front Commissions	+2%	+1%	No Up Front Bonus
Circle of Rewards Calendar Year Performance Bonuses	1% Bonus for Every \$500,000 Funded up to a \$25,000 Annual Cap	1% Bonus for Every \$500,000 Funded up to a \$25,000 Annual Cap	1% Bonus for Every \$500,000 Funded up to a \$25,000 Annual Cap
Circle of Influence Override on RP's Recruited - 1st Tier Only	1%	.5%	N/A
Share of COI Network Fee on RP's Recruited - 1st Tier Only	50% plus \$5,000 Bonus for every 50 RP's Recruited	50% plus \$5,000 Bonus for every 50 RP's Recruited	N/A
Year 1 - Customized Leads Provided & Direct Mailed	100 /month plus Unique URL, Landing Page & 250 Printed Slicks	50 /month plus Unique URL, and Landing Page	N/A



## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### Circle of Rewards Earning Potential

# of New Loans Funded Monthly	Initial Loan Funding	LOC Draws & Refinances	Total Monthly Fundings	Monthly Commissions*	Performance Bonus at \$500K*
1	\$90,000	\$45,000	\$135,000	\$8,100	-
3	\$270,000	\$135,000	\$405,000	\$24,300	-
5	\$450,000	\$225,000	\$675,000	\$40,500	\$5,000
10	\$900,000	\$450,000	\$1,350,000	\$81,000	\$5,000

\*Based on choosing CEO Circle Membership and average loan amount per funding of \$90,000

## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### Circle of Influence Earning Potential

# of COI Members Signed up	50% Share of Membership Fees	1% Override from Member Fundings*	Recruitment Bonus for Every 50 Members Added
5	\$2,500	\$4,500	-
10	\$5,000	\$9,000	-
25	\$12,500	\$22,500	-
50	\$25,000	\$45,000	\$5,000

\*Based on choosing CEO Circle Membership and each Circle of Influence member funding 1 loan with average loan amount of \$90,000

## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### Leads

Each month, leads will be distributed from the following industries:

- Restaurants
- Liquor Stores
- Grocery Stores
- Hardware Stores
- Pharmacies
- Dentists, Orthodontists, Endodontists,
- Home Healthcare
- Pet Stores & Veterinarians
- Barber Shops, Hair Salons, Spas, Nail Salons
- Psychiatrists, Psychologists

## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### Leads

Leads will be distributed with the following information:

- Company Name
- Contact Full Name
- Business Phone Number
- Establishment Mailing Address
- Time in Business
- Annual Revenue



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## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### Direct Mail Example

Monthly full color, letter-size insert and envelope direct mail personalized with your name, logo, business name, phone, fax, email and a link to your personalized ARF landing page.

**Business Line of Credit**  
the Right Financing for Your Business

**Cash On Demand from the #1 Small Business Lender**  
Expansion Projects • Remodels • New Equipment Purchases • Cash Flow Stabilization

Establishing a Line of Credit with ARF Financial is smart and rewarding! Growth opportunities and unexpected expenses can arise quickly and having on-demand access to committed working capital allows you to be ready for anything. Even without an immediate need, business owners are establishing lines of credit now. Being prepared is smart. Get approved now and lock in your best rate for the next 6 months. Best of all if you borrow now you can receive an Amex Gift Card worth up to \$2,000\*\*

**Pay Less When it Matters**

Continue our Line of Credit with our Pay-As-You-Borrow feature and only pay interest on the money you take. You'll receive 24-hour access to 5 separate lines of credit over a 6-month period. You can even request funds online!

**Only Pay for What You Borrow**

Draw funds from your Line of Credit and only pay interest on the money you take. You'll receive 24-hour access to 5 separate lines of credit over a 6-month period. You can even request funds online!

**Borrow & Get Rewarded**

For a limited time, we're rewarding new borrowers with an American Express Gift Card up to \$2,000\*\* Apply now. Borrow \$25,000 or more and we'll give you a gift card just for you!

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Date	Amount
5/31/2021	\$450,000

UP TO FOUR HUNDRED & FIFTY THOUSAND AND 00/100 DOLLARS

NOTE: First Name Last Name  
MERCHANT: Merchant Name  
OF DBA Street  
DBA City, Mailing State, Mailing Zip

YOUR PREMIER LENDING PARTNER

**B.A.M. FUNDING**

Contact me today and let's customize a loan to fit your specific needs.

For your dedicated lending partner ready to discuss your individual needs, and have one goal - to get you funded!

**Michael Smith**  
B.A.M. Funding  
Phone: (800) 000-0000  
Email: [msmith@bamfunding.com](mailto:msmith@bamfunding.com)  
Web: [bamfunding.com/bam](http://bamfunding.com/bam)

**Borrow Now & Get Rewarded!**

Having cash on demand from ARF Financial has it's advantages. Access your line with the click of a button and only pay for what you borrow. Your funds will be available quickly with no hassles and minimal paperwork. After your loan funds you'll receive a \$2,000 Amex Gift Card on loan amounts of \$100,000 or more, or a \$1,000 Gift Card when you borrow a minimum of \$50,000\*\* And New! Offer expires May 31, 2021.

**ARF FINANCIAL**  
Businesses Bank on Us.™

**Business Line of Credit**  
THE RIGHT FINANCING FOR YOUR BUSINESS


**Borrow Now & Get Rewarded**  
(see inside for details)

## CIRCLE OF REWARDS & CIRCLE OF INFLUENCE

### Personalized Landing Page

PREFERRED LENDING PARTNER:

## Phoenix Commercial Capital



**Chris Pratt**

CEO/Founder  
Phone: (602) 679-1086  
Email: [chris@phoenixcommcap.com](mailto:chris@phoenixcommcap.com)

Use the button below to complete our online application.  
It only takes 10 minutes and won't affect your credit.

**APPLY NOW**

# Cobranded Online Application



Contact Us

**866.702.4430**

## Apply today to receive the financing your business needs, fast!

Our unique loan products are specifically designed to meet the needs of business owners across the U.S. with loans available from \$5,000 to \$450,000 with no collateral, terms up to 24 months and without the need for tax returns and financials.

## Get your funds in 3 easy steps

- 1 Complete the application**  
First, tell us about your business and your financing needs. It only takes 10 minutes to complete and it won't affect your credit to apply. You'll receive loan amount, term, payment and line of credit options.
- 2 Get approved**  
After you submit your application your local loan consultant will be in contact with you to discuss your options and get you approved.
- 3 Receive your funds**  
Once approved and all documents are signed, your funds will be transferred into your business account in as little as 3 days!

## Application Guide

Click [here](#) for a handy guide with all the information you'll need to fill out your application. We look forward to providing the financing you need to grow your business!

Preferred Lending Partner:

**Chris Pratt**

CEO / Founder

Phone: (602) 679-1086

Email: [chris@phoenixcommcap.com](mailto:chris@phoenixcommcap.com)



## APPLY NOW

Already started an application? Log in [here](#)

**\*Your password must be at least 8 characters long and include numbers and uppercase and lowercase letters.**

☐ I'm not a robot





## MAY MERCHANT INCENTIVE

### MAY 2021 MERCHANT INCENTIVE



Every merchant who borrows \$50,000 or more by 5/31/2021 will receive an AMEX Gift Card up to \$2,000!

Borrow \$50,000 - \$99,999 for \$1,000 Amex

Borrow \$100,000 + for \$2,000 Amex

Additional advances excluded.

\*Receipt of the Amex Gift Card is conditional based upon the following: Approval under ARF Financial's standard underwriting guidelines and policies, merchant's acceptance of an approved loan amount, rate and term; and merchant borrowing a minimum of \$50,000 within 30 days of merchant's completed application to receive a \$1,000 gift card and \$100,000 or more to receive a \$2,000 gift card. This offer is not guaranteed unless application is made by merchant, merchant borrows in accordance with the guidelines provided herein. One card per guarantor only. ARF Financial reserves the right to terminate the offer at any time.

## CO-BRANDED COLLATERAL

### Co-branded Marketing Materials

### UNSECURED LINE OF CREDIT

THE FLEXIBLE SOLUTION FOR YOUR BUSINESS



**ARF Financial LLC**  
The Smart Choice in Business Financing

Successful business owners are the most nimble, and a Line of Credit from ARF Financial gives them the flexibility to act fast. When the window of opportunity opens, they'll be ready to maximize your advantage. Our Line of Credit quickly puts up to \$250,000 at their disposal. The initial line can be approved online in minutes with 24-hour access to drafts after that.

Whether it's an expansion project, renovations or purchasing some new equipment, there's no need to wait. With this type of financing, a few key strokes is all it takes to access up to 5 separate loan drafts over a 6-month period. Your clients will enjoy the freedom of drawing funds as they're needed, paying interest only on the money they take.

**It Pays to Be Prepared**  
Even without an immediate need, business owners are establishing lines of credit now. Being prepared is smart. Owners know opportunities and/or issues can arise quickly and having committed working capital allows them to be ready for the unexpected.

**UNIQUE FEATURES AND BENEFITS:**

- Loan amounts up to \$250,000 with no collateral required
- Access 5 separate loan drafts over a 6-month period
- Online or faxable drafts for ease of submission
- No application, maintenance or access fees
- A low documentation, streamlined process
- Instant online approvals and fundings in 3 days
- Early pay off options are available
- Less than perfect credit is not a barrier
- Interest is tax deductible
- Keeps you in control of your business

Celeste is proud to partner with ARF Financial to provide the working capital every business owner deserves.



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**Celeste Deal-Maunoir - Senior VP of Sales**



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We can provide you with co-branded sell sheets about our loan program and products to assist you in prospecting for clients. Here's how:

1. Visit [www.arffinancial.com/referral-partner-flyers](http://www.arffinancial.com/referral-partner-flyers)
2. Click on the link to send an email to our marketing department. Please attach your logo (hi-res). Include the contact information as you want it to appear, and a headshot (optional).

Most requests will be fulfilled within 10 business days. Must have submitted a signed Referral Partner Agreement prior to requesting collateral.

## SIGN UP TODAY

### How to Sign Up

1. Send an email to me to [cdeal@arffinancial.com](mailto:cdeal@arffinancial.com).
2. Choose which Circle Membership you want. Also, please include what package you need that you are getting paid via EIN or Social Security.
3. I will send you an email notification via DocuSign to complete and sign the agreement

## QUESTIONS AND ANSWERS

### Q & A

To ask a question, click the “Raise Hand” icon at the bottom of the webinar task bar. This will allow you to be unmuted and ask your question.

