



PARTNERS

The next steps for your future success

Your clients get the capital, you get the credit. SmartBiz allows you to connect entrepreneurs with the smart capital they need to grow.



Create more value with SmartBiz

With benefits that set us apart, we get your clients the best available terms for the right capital for them. We boost your efficiency with predictive technology that assesses customer fit before starting the application process, and provide visibility into every step of the financial process with a designated portal that lets you track the funding status.



Partner assist online portal



4.6 out of 5 stars on Trustpilot



Competitive affiliate plans



One easy application

Which customers are best fit for SmartBiz Loan Products

Deals that typically fund with SBA 7(a) or our Bank Term product provide the following:

- FICO Score: 725 (weighted average of all guarantors, minimum eligible: 650)
- Annual Revenue: \$100,000 - \$120,000 (roughly \$10,000/month, but depends on loan size and existing debt)
- Debt Service Coverage Ratio
 - 1.15x Business
 - 1.20x Global
- 5 years in business (minimum eligible: 2 years in business)
- No bankruptcies (minimum eligible: no bankruptcies in the past 3 years)
- No foreclosures (minimum eligible: no foreclosures in the past 3 years)
- No defaults on government guaranteed loans

What do your clients need to know ahead of time before applying?

Clients will answer screening questions and will need to provide appropriate documentation and information, including:

Business' monthly housing payment (mortgage or rental payment statement)

Intent for the business' use of proceeds. Please note, the following are ineligible:

- Taxes owed
- Mortgage/rent
- No used equipment

Let's get started

As a rep, complete the Partner Assisted application process on a loan submission for a client via Partner Assist. This will render a Prequalification notice via email if the application is eligible. Next, provide SmartBiz with the financial package, described in detail below, provided to you by your client. SmartBiz Account Managers will follow up with clients to ensure submissions include all documents.

Required Financial Package Documents

- **Income + Assets**
 - 2 Years of filed tax returns - personal and business
 - Full year's P&L in lieu of tax return if not filed
 - Balance Sheet and Profit & Loss Statement dated within 90 days
 - Most recent 6 months of bank statements
- **Debt + Liabilities**
 - Current debt schedule

**We're here
to help**

Contact your Partnership Success manager today with questions, or email us at partners@smartbizloans.com.

Log in to Partner Assist: <https://smartbizloans.com/partners/login>.

Restricted industries include: Non-profits, lenders, passive businesses including developers, landlords, apartment buildings, mobile home parks and anywhere where tenants typically stay less than 30 days, life insurance companies, multi-level marketing companies, businesses engaged in legal gambling, businesses which restrict patronage, religious organizations, businesses providing prurient sexual material, businesses primarily engaged in political or lobbying activities, speculative businesses including stocks, mining and R&D, and businesses that are currently closed or not generating revenue due to the impact of the COVID-19 pandemic. For further inquiries or more information, reach out to your Relationship Manager.