FUJI FUNDING GUIDELINES

Submissions:

Kindly submit three of the most recent bank statements (four for California) along with a signed application.

Stipulations for Funding:

1. DL/VC
2. AR Report if requested
3. For deals exceeding $250,000, additional financial documents may be required.

Fuji Funding operates through two platforms, Fuji Funding and Fiji Gold.

- Business must have a minimum of six months of operation.
- Funding is available for 2nd through 5th positions.
- Minimum revenue is $30,000, but we make exceptions for unique circumstances.

Funding range: $10,000 to $3,000,000 (or more in special circumstances).

Restricted Industries:

1. Adult Entertainment
2. Check Cashing
3. Cannabis

Industries with stricter underwriting guidelines at FUJI:

1. Trucking (Typically, minimum $250,000 revenue with at least 3 months of payment history, no negative days)
2. Construction (Typically, minimum $200,000 revenue with strong payment history and accounts receivable)
3. Auto Sales (Typically, minimum $500,000 revenue)
4. Solar (Typically, minimum $250,000 revenue with at least 3 months of payment history, no negative days)

Commission Structure:

FUJI gives some discretion to the broker to set the sell rate, typically the minimum buy rate is 1.30 unless specified otherwise. The standard commission structure is as follows:

- 1.499 pays 10-12%
- 1.459 pays 8-10%

- 1.399 pays 5-7%
- 1.359 pays 3-5%

On a deal-by-deal basis, there is usually room for negotiation. Representatives are encouraged to reach out to discuss available options.

We are extremely aggressive once we engage with a file, and our renewal process generates substantial residual income for your sales representative.

We pride ourselves in our creativity, offering various options that can facilitate closing deals as needed:

- Reduced upfront payments
- Negotiable origination fees
- Early payoffs

The most competitive early pay discounts in the industry. Our most aggressive early pay discount can go as low as 1.06 for files that we highly prioritize. However, the typical rates are 4 basis points for the wire and 4 points monthly. For example, 1.08 within 30 days, 1.12 within 60 days, etc. Early pay discounts are determined on a deal-by-deal basis and should be confirmed accordingly.

Regarding early pay discounts, our commission structure is 20% of our profits.

The examples mentioned above are just a fraction of what we offer and bring to the table. We believe in tailoring our approach to each individual file, being flexible and creative to accomplish the task at hand.

If you have any questions, please reach out to us- we’re always available.