

*Viva Capital's*

# REFERRAL PARTNER PROGRAM GUIDE

EMPOWERING BUSINESSES THRIVE



# ***Viva Capital's*** **REFERRALPARTNER PROGRAM GUIDE**

Welcome you to Viva Capital's  
***Referral Partner Program!***

Our goal is to streamline the process of referring to Viva, while providing the resources you need to be successful. We pride ourselves in the service we provide to our partners, like yourself, and to your referrals.

*We look forward to working with you  
and to a successful referral relationship!*



**Let's Get Started!**



# Who can Benefit from Viva's Funding Programs?

Our clients are located across the United States and sell goods and provide services in a variety of industries. Here are some of the ways to identify a company who needs a funding partner:

- They are in a capital-intensive industry.
- They have experienced fast growth.
- They have credit challenges or a limited credit history.
- They provide goods or services to businesses or government agencies.
- They must agree to extended payment terms-30, 60 or even 90 days.
- They have a large concentration with one or more of their customers.
- They have financed their business with high-interest short-term loans and merchant cash advances.
- They are unable to secure commercial bank financing, have lost their financing, or express a need for more financing.



**We were looking for someone to have a relationship with — a company that didn't treat us like another number — someone that we could form a partnership with.**

- Crystal Harless, CEO of Harless Logistics

# Which are Viva's **Areas of Expertise?**

- Transportation Carriers
- Freight Brokers and Freight Forwarders
- Warehousing
- Temporary Staffing
- Manufacturing
- Wholesalers / Distributors
- Government Contractors
- Oilfield Service
- Miscellaneous Service Providers



# What Questions Should **I Ask About The Company?**

- How long have they been in business?
- Who are their customers?
- Do they have contracts with their customers?
- What is their standard billing process?
- What payment terms they currently have with their customers?
- How have they been financing their business to this point?
- How much do they bill monthly? Will they have a need to factor all receivables?
- Ask for a general overview of what they do. Do they provide services or sell goods?



## What Are The Benefits of **Referring My Clients to Viva?**

- **Solidify your relationships** with your clients.
- Work with clients who are in a more **secure financial position**.
- **Receive regular updates** on the progress of your referrals.
- **Peace of mind** knowing that your clients are working with highly trained and experienced financial professionals.
- We find a way to get your **clients funded and as quickly as possible**.

# What Are The Benefits of **Funding with Viva?**

- Reduce worry about payroll and overhead expenses
- Sell to larger accounts requiring longer payment terms
- Take advantage of early payment and volume discounts
- Immediate credit increases
- Off balance sheet financing
- Back-office support
- Increased profits
- Competitive fee structures



**[Our] clients can focus on their business without worrying about their cashflow getting bottled up somewhere in the process.**

- Crystal Harless, CEO of Harless Logistics

# What Information **Will You Need From the Referral?**

Viva's sales team will collect documentation from the prospect during the application process, but there is certain information that can be helpful to review before we speak to the prospect. These documents include the following:

- **Copy of their current invoice-level receivable aging report.**  
This report will help us understand how their invoices are aged and assist with pricing customization.
- **Copies of contracts or purchase orders** related to the accounts the prospect wishes to factor. This will help us understand the relationship and assist with credit-approval for each customer.
- **Copies of invoices** the prospect would like to factor. Reviewing these invoices will help us familiarize ourselves with their billing process.
- **Corporate documents** to include articles and organizational minutes. These documents give us insight into the structure of the company and ownership.



# How do You Submit Your Referrals?

## *Have someone in mind?*

Our goal is to work as a collaborative partner with you and help businesses grow to their full potential. You can submit their information by clicking the button right below if you are viewing this on a desktop, or you can call **Sarah Williams**, VP of Sales at Viva Capital, to speak about the person you have in mind of referring.

[\*\*Submit a Referral\*\*](#)



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