



Credit Criteria Guideline

A comprehensive guide for brokers and clients to unlock the power of alternative capital through our trade finance solutions.



About GO2 FINTRADE

Specialization

GO2 FINTRADE is a leading alternative capital provider specializing in innovative trade finance solutions for businesses of all sizes.



Mission

Our mission is to empower businesses by providing accessible, efficient, and tailored financial solutions that traditional lenders often cannot match.



Technology

Proven, integrated digital platform that underwrites and funds working capital effortlessly—within hours



Expertise

With our extensive expertise in international trade and flexible financing options, we help clients optimize cash flow, expand operations, and seize growth opportunities in global markets.



Focus

Dedicated to supporting the backbone of international supply chains, we prioritize sectors like consumer goods, telecommunications, commodities, food and beverage, textile manufacturing, aviation, healthcare, toys, apparel, furniture, metals and energy.



Since its inception in 2018, the Company has demonstrated over 7 years of successful operations and execution experience.

Our Core Focus



Transparent

Clear eligibility requirements and straightforward application process.



Secure

Industry-leading security protocols protect all financial transactions.



Scalable

Solutions that grow with your business needs.



Credit Eligibility Criteria

Business Requirements

- Registered in U.S. or Canada
- Minimum + 2 years operational
- Annual revenue \$2M+
- Low client concentration >40%
- Credit insurance eligibility
- Good standing business credit score

Financial Health

- Positive equity position
- Proven profitability
- Strong operating cash flow
- Sales growth >15% year after year
- Enhanced operational traceability
- Less 120 days AR cycles (ideal 90 days average)

Clean Record

- Verified shareholder background
- No active liens
- No default history



Credit Application

Application - Eligibility Factors

Essential requirements for processing and approving a facility credit application.



Minimum 2 Years in Business

Demonstrates operational stability and experience, reducing early-stage volatility for our partners.



Minimum \$2M Annual Revenue

Ensures robust cash flow, validating business resilience and capacity for sustained operations.



Profit-Making Business

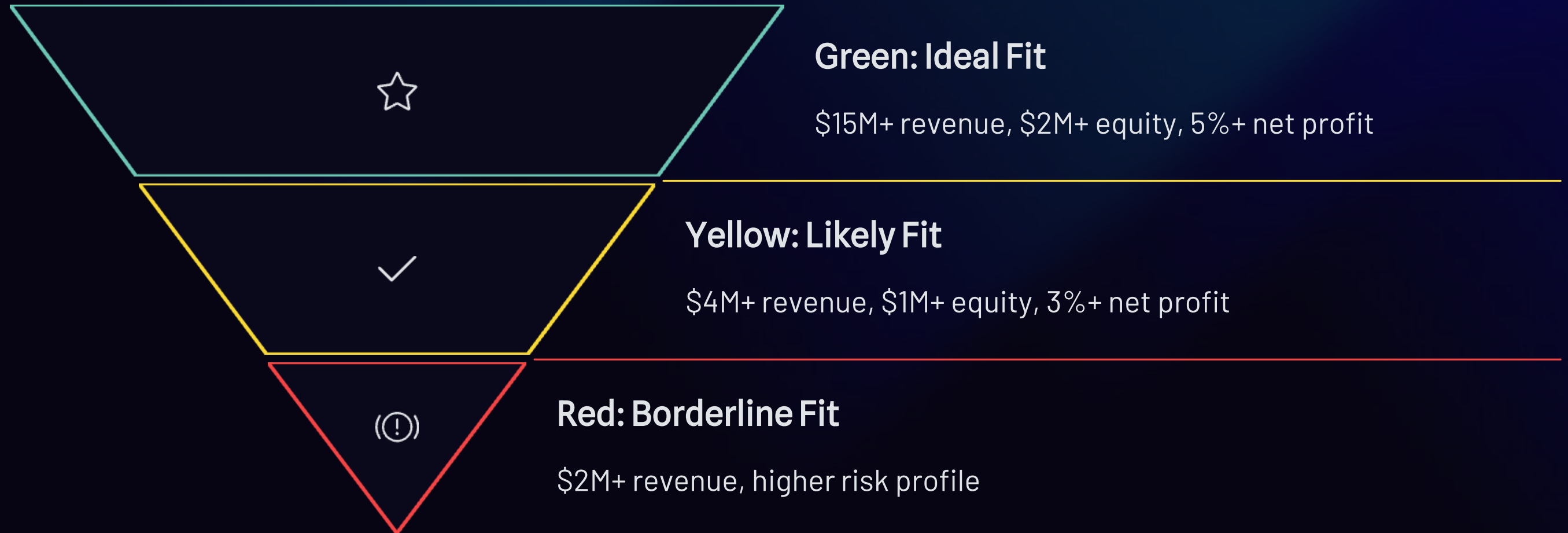
Shows strong financial health and solvency, mitigating default risks and safeguarding stakeholders.



Consistent Sales Growth

Indicates sustainable operations and effective cash flow management, ensuring reliable revenue generation.

Client Tiering Overview



Credit limits range from under \$150K for borderline fits to \$3M for ideal clients.

Client Tiering – Eligibility Factor Breakdown

Detailed client qualification criteria help determine appropriate credit limits and terms based on financial health and risk profile.

Criteria	Green (Ideal)	Yellow (Likely)	Red (Borderline)
Annual Revenue	\$15M+	\$4M – \$15M	\$2M – \$4M
Equity Position	\$2M+	\$1M – \$2M	Under \$1M
Net Profit	5%+	3% – 5%	1% – 3%
Typical Credit Limit	\$1M – \$3M	\$150K – \$1M	Up to \$150K
Interest Rate	1.85%	1.90%	2.00%
Established	10+ years, US/Canada-based	5+ years, US/Canada-based	2+ years, US/Canada-based
Scope of Business	Manufacturer/trader(e.g., Food, Electronics, CPG, etc.)	Manufacturer, trader, or E-seller (e.g., apparel, electronics, home goods)	Smaller trader/wholesaler / E-seller
Business Profile	Sells to big box stores or contract-based, strong team (10+ employees, dedicated CFO), bankable, trade credit insurance, publicly traded, high digital presence	Growing business with cash flow challenges, bankable, trade credit insurance	High concentration risk (AR, sales, vendors), Has an unsecured lender (e.g., MCA) or a lot of loans
Likely Approval	80%- 90%	50%-80%	<50%

As your financial performance evolves, so do your tier benefits, improving credit availability increases and terms. Plus, we consider key factors like partnerships with major retailers, a robust team, bankability, and more.

What Can Be Financed?

Goods & Inventory

Electronics, textiles, furniture, toys, fresh/frozen food, alcohol, beverages, raw materials for manufacturers producing finished goods



Landed Costs

Brokerage fees (e.g., payments to customs brokers for import logistics). Insurance (e.g., goods in transit, trade credit insurance premiums). Tariffs, duties, and taxes (e.g., customs-related costs paid via brokers). Freight, warehousing, and handling fees (e.g., shipping, storage, transit costs)

Business Services

Tech, SaaS, and cloud services (e.g., internet, platform subscriptions). Marketing spends (e.g., one-time or recurring invoices like Google ads.)

Facility Terms & Pricing

Credit Facility Range	\$50,000 to \$3,000,000
Repayment Tenor	Up to 120 days
Interest Rate	1.85% – 2.00% per month
Transaction Fee	0.30% per invoice
Origination Fee	2.00% (one-time)
Annual Renewal Fee	1.50%



Trade Finance Programs Overview

We provide flexible financing solutions for US and Canadian businesses with seamless integration into your existing financial structure.

Submit Invoice

We pay your vendor's invoice in full, eliminating early payment pressure.

Extended Terms

Gain up to 120 days to pay us back, improving your cash flow cycle.

No Collateral Required

No personal guarantees, collateral, or UCC filings required.

Alternative Financing

Works alongside existing senior credit lines for seamless financial integration.

Experience our tailored finance programs addressing payables, receivables, inventory, and asset-based lending needs, crafted for your domestic and international transactions.





Disbursement & Onboarding



Invoice Submission

Client uploads invoice through secure portal.



Funding Approval

GO2 FINTRADE approves 100% of invoice value.



Margin Collection

Buyers contribute a 20% margin with every inquiry, while we handle the remaining 80% financing.



Repayment

Repay the full principal along with interest within just 120 days.

Contact & Support

24/7

Support Availability

Our team is always
ready to assist you.

3

Contact Channels

Email, phone, and
web portal.

1

Dedicated Account Manager

Personalized service
for each client.

Email: credit@go2fintrade.com

Website: www.go2fintrade.com

Phone: (754) 201-2232

