

# RENGVO CAPITAL

[www.rengvocapital.com](http://www.rengvocapital.com)

## APPROVED INDUSTRIES

- Accountant
- Acute Care Facility
- Aerospace
- Alternative Energy Production & Services
- Architect
- Architectural Services
- Auditory Center
- Automotive Parts Store
- Automotive Repair
- Automotive Services
- Bakery
- Bar/Tavern
- Barber Shop
- Beauty Salon
- Bed & Breakfast
- Bicycle Shop
- Book Store
- Bottling & Distribution
- Bowling Alley
- Brewery
- Cafe in Fitness Center
- Cancer Radiology Center
- Cancer Treatment Facility

- Candy Store
- Car Wash
- Caterer
- Cheese Store
- Chemical & Related Manufacturing
- Chiropractor
- Cigar Store
- Clinic
- Coffee Shop
- Coin-Operated Laundries
- Commercial Cleaning Services
- Commercial Inspection Services
- Commercial Landscaping & Design
- Communication Company
- Computer Software
- Cosmetic/Plastic Surgery
- Defense Contractor
- Defense Electronics
- Dentist
- Diagnostic Imaging Center
- Diners
- Distillery
- Doctor
- Drug Manufacturing
- Dry Cleaner
- E-Commerce
- Electronic Store
- Electronics Manufacturing
- Engineer
- Endodontist

- Florist
- Food Gift Basket Store
- Food Manufacturing
- Food Processing & Sales
- Funeral Homes
- Gift Store
- Gourmet Food Store
- Gourmet Popcorn Store
- Grocery Store
- Ham Store
- Hardware Store
- Healthcare Professional
- Home Healthcare
- Hospital
- Hotel
- Ice Cream/Yogurt Store
- IT Hardware Sales
- IT Services
- Lawn and Garden Services
- Legal Services
- Liquor Store
- Locksmith & Security
- Mail & Package Store
- Mall Food Outlet
- Manufacturing
- Meat processing & products
- Medical Equipment
- Medical Services
- Medical Spa
- Medical Supplies

- Motel
- Nail Salon
- Nightclub
- Nursing Home
- Nutritional & Dietary Supplies
- Optical/Vision Store
- Orthodontist
- Periodontist
- Pet Store
- Pharmaceuticals & Health Products
- Pharmacy
- Photo Studio
- Physical Rehabilitation
- Prepackaged Meals
- Printing & Publishing
- Professional Sports Arena
- Professional Sports Equipment & Services
- Quick Copy/Printing
- Radio Station/Services
- Restaurant
- Retail Store – Other
- Smoothie Shop
- Spa
- Sporting Goods Store
- Steel Fabricator
- Steel Production
- Telecom Services & Equipment
- Tractor & Lawn Mower Sales
- Trash Collection & Waste Management
- Urgent Care Facility

- Veterinarian
- Wholesale
- Winery

## Minimum Underwriting Criteria

### Underwriting Criteria for our Approved Industries:

Must be brick and mortar business, no home-based

Open and operating for at least one month (30 days)

Minimum annual sales of \$200,000 (\$17,000  
monthly)

Guarantor with personal Equifax credit score of 575  
or higher

Client may have a maximum of 2 outstanding cash  
advances

Merchants may qualify for up to \$500,000  
(single-entity)

Merchants may qualify for up to \$750,000  
(multi-entities)

Loan repayment terms from 12 to 36 months

No review of tax returns

## RESTRICTED BUSINESS TYPES

- Adult Entertainment/Materials
- Advertising/Public Relations
- Agriculture/ Agricultural Services
- All Other Traveler Accommodation
- Amusement and Recreation Services
- Appraiser & Real Estate Consultants
- Assisted Living Facility
- Attorney or Law Firm
- ATV/Golf Cart Dealer
- Auto Dealers – New & Used (Car Sales)
- Auto or Aircraft Rental/Charters
- Bail Bonding
- Banks, Credit Unions, Non-Bank Lenders

- Blood and Organ Banks
- Boat Dealers- New & Used
- Builders/ Residential or Commercial
- Building Equipment
- Building Inspection Services
- Building Materials
- Building Services
- Business Services
- Cable & Satellite TV Production
- Call Centers & Answering Services
- Cannabis/THC/CBD Products & Services
- Cell Phone Stores
- Clothing Manufacturing
- Coin & Precious Metal Sales
- Collection Agencies & Debt Buyers
- Construction
- Construction Services / Sub-Contractors
- Consulting Firms
- Convenience Stores
- Credit Protection, Restoration, Repair
- Dairy
- Debt and Tax Reduction Services
- Direct Mailing & Fulfillment Houses
- Discount Travel Clubs / Subscriptions
- Drug Abuse Rehabilitation Centers
- Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers
- Energy & Natural Resources
- Event Planner
- Factoring & Purchase Order Financing
- Family Planning Services

- Farm and Garden Machinery and Equipment Merchant Wholesalers
- Farm Supplies Merchant Wholesalers
- Fastener, Button, Needle, and Pin Manufacturing
- Financial Transaction Processing
- Firearm/Ammo/Weapon Sales
- Flea Markets
- Flower, Nursery Stock, and Florists' Supplies Merchant Wholesalers
- For-Profit Education
- Fundraising Services
- Furniture Stores
- Gas & Oil
- Gas Stations
- General Contractors
- General Rental Centers
- Government Agencies
- Gyms / Personal Trainers
- Hardware Merchant Wholesalers
- Home Improvement/Renovation Services
- Home-based Businesses
- Horoscope / Fortune Telling
- Industrial Machinery and Equipment Merchant Wholesalers
- Industrial Supplies Merchant Wholesalers
- Insurance & Related Services
- Investment Opportunities and Advice
- Jewelry Stores
- Logging, Timber & Paper Mills
- Lotteries/Raffles/Gambling
- Marinas
- Marketing / Advertising Agencies
- Measuring, Dispensing and Other Pumping Equipment Manufacturing
- Metal Service Centers and Other Metal Merchant Wholesalers



- Military Vehicle Manufacturing
- Miscellaneous General Merchandise Stores
- Mobile Food Services
- Money Service Businesses
- Motion Picture and Video Production
- Motorcycle Dealers – New & Used
- Movie Theater/ Playhouse
- Natural Gas Pipelines
- Newspaper, Magazine, Book Publishing
- Online Auctions
- Other
- Other Chemical and Allied Products Merchant Wholesalers
- Other Electronic Parts and Equipment Merchant Wholesalers
- Other Miscellaneous Durable Goods Merchant Wholesalers
- Other Miscellaneous Nondurable Goods Merchant Wholesalers
- Other Professional Equipment and Supplies Merchant Wholesalers
- Other Transportation
- Other Transportation Equipment Manufacturing
- Other Transportation Equipment Wholesale
- Pain Pill/Pain Doctors
- Paint and Wallpaper Stores
- Paint, Varnish, and Supplies Merchant Wholesalers
- Parking Lots & Garages
- Pawn Shops / Consignment
- Payroll Companies
- Performance Arts
- Personal Services
- Pest Control
- Pet Grooming/Boarding
- Photo Processing/One-Hour Photo
- Piece Goods, Notions, and Other Dry Goods Merchant Wholesalers

- Plastics Pipe and Pipe Fitting Manufacturing
- Podcast Producer
- Podiatrists (Foot Doctors)
- Poultry Processing
- Private Investigators
- Property Managers
- Real Estate Brokers or Agencies
- Recruiting, Temporary Help & Staffing
- Religious Organizations
- Research and Development
- Residential Cleaning Services
- Residential Rehabilitation
- Rooming and Boarding Houses
- Securities & Commodities Brokers
- Security Guard Services
- Sewage Treatment Facilities
- Showcase, Partition, Shelving, and Locker Manufacturing
- Social Advocacy/Social Services
- Tattoo / Piercing Shops
- Tax Preparation Services
- Telemarketing & Lead Generation
- Testing Laboratories
- Textiles
- Tires
- Travel Agencies & Tour Operators
- Trucking
- TV Station Services
- Used Merchandise Stores